# 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

# 1897.

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VOLUME III.

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AUGUSTA
KENNEBEC JOURNAL PRINT
1897

# Twenty-Ninth Annual Report

OF THE

# INSURANCE COMMISSIONER

OF THE

# STATE OF MAINE.

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## PART I.

### Fire and Marine Insurance.

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AUGUSTA
KENNEBEC JOURNAL PRINT
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# STATE OF MAINE.

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# TWENTY-NINTH ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER.

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## PART FIRST.

### Fire and Marine Insurance.

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*To the Honorable Governor and Council:*

In compliance with the Statutes I submit Part First of the Twenty-ninth Annual Report of the Department, which relates to Fire and Marine Insurance business.

The fees and taxes paid the State by insurance companies on account of the business of 1896 were as follows:

TAXES.

| | | |
|---|---|---|
| Fire and marine companies ..... | $18,546 84 | |
| Life companies ..... | 24,746 52 | |
| Miscellaneous companies ..... | 1,376 16 | $44,669 52 |

FEES.

| | | |
|---|---|---|
| Licenses to companies | $2,995 00 | |
| Licenses to agents | 6,718 00 | |
| Licenses to brokers | 970 00 | |
| Licenses to special brokers | 100 00 | |
| Examination of companies | 120 00 | |
| Fees for filing annual statements | 240 00 | $11,143 00 |

SUMMARY.

| | | |
|---|---|---|
| Taxes | $44,669 52 | |
| Fees | 11,143 00 | |
| Total receipts | | $55,812 52 |

Since the date of my last annual report the following companies have been admitted, viz:

| Name of company. | Location. | Cash capital. |
|---|---|---|
| Aachen and Munich | Aix-La-Chapelle, Ger. | $200,000 |
| German Alliance | New York, N. Y. | 200,000 |
| German Fire | Pittsburg, Penn | 200,000 |
| Home Mutual | San Francisco, Cal | 300,000 |
| Madgeburg | Madgeburg, Ger | 200,000 |
| Manufacturers and Merchants', | Pittsburg, Penn. | 250,000 |
| National-Standard | New York, N. Y | 200,000 |
| Svea | Gothenburg, Sweden | 200,000 |
| | | $1,750,000 |

No fire insurance companies have withdrawn from the State since the last annual report of this department and the following fire and marine companies are now authorized to transact business in Maine, viz:

## MAINE STOCK COMPANIES.

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

## MAINE MUTUAL COMPANIES.

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

## STOCK COMPANIES OF OTHER STATES.

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

## MUTUAL COMPANIES OF OTHER STATES.

| Name of Company. | Location. | Name of Company. | Location. |
|---|---|---|---|
| Holyoke | Mass | Traders and Mechanics | Mass |
| Quincy | Mass | | |

## COMPANIES OF FOREIGN COUNTRIES.

| | | | |
|---|---|---|---|
| Aachen & Munich | Germany | Manchester Fire | England |
| 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 and National | Scotland |
| L. & L. and Globe | England | Sun | England |
| London and Lancashire | England | Svea | Sweden |
| London Assurance | England | Union Assurance | England |
| Magdeburg | Germany | Union Marine | England |
| | | Western Assurance | Canada |

The amount of fire insurance written in Maine during the year 1896, as shown by the returns to this office, is summarized as follows:

| | |
|---|---|
| Companies of other states and countries | $110,273,315 44 |
| Maine Mutual companies | 5,784,286 50 |
| Special Brokers | 307,075 00 |
| | $116,364,676 94 |

This is the largest volume of fire insurance ever written in the State, and exceeds by more than eight million dollars the business of the preceding year. It should be borne in mind, however, that the foregoing figures do not include the business of the so called "Factory" or "Mill Mutuals," which has assumed enormous proportions in Maine. The premiums received by the companies reporting to this office on account of the insurance written in Maine during 1896, as mentioned above, amounted to $1,642,-427.50, and the losses paid to $883,247.69.

The marine insurance written in Maine during 1896 amounted to $18,772,758, of which $17,535,840 was written by domestic and $1,236,918 by foreign companies. This shows a loss of $136,300 as compared with the amount written during 1895. The marine premiums on the business of 1896 amounted to $264,462.14 and the losses paid during the year to $215,924.67.

Annexed to and forming a part of this report will be found a list of licensed agents and brokers revised to April 20th; 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, 1896. The insurance laws of 1897 are also bound with this volume.

Respectfully submitted,

S. W. CARR,

*Insurance Commissioner.*

AUGUSTA, April 20, 1897.

# STATISTICAL TABLES.

## TABLE No. 1.

### Maine Business of Foreign Fire Insurance Companies, 1868 to 1896*

| | 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 | 1,526,959 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 |
| 1896 | 110,273,315 44 | 1,591,177 49 | 814,962 07 | 1.44 | 51.22 |

## TABLE NO. 2.

### Capital, Assets, Liabilities and Surplus, December 31, 1896.

| COMPANIES. | Capital. | Assets. | Liabilities except capital. | Surplus to policy-holders. | Surplus over all liabilities. |
|---|---|---|---|---|---|
| MAINE STOCK COMPANIES. | | | | | |
| Merchants' | $100,000 00 | $213,889 40 | $93,759 15 | $120,130 25 | $20,130 25 |
| Union | 100,000 00 | 286,224 68 | 94,064 82 | 192,159 86 | 92,159 86 |
| Total | $200,000 00 | $500,114 08 | $187,823 97 | $312,290 11 | $112,290 11 |
| STOCK COMPANIES OF OTHER STATES | | | | | |
| Ætna | $4,000,000 00 | $11,431,184 21 | $3,639,443 12 | $7,791,741 09 | $3,791,741 09 |
| American (Mass.) | 300,000 00 | 579,360 95 | 176,206 33 | 403,154 62 | 103,154 62 |
| American (N. J.) | 600,000 00 | 2,749,152 17 | 542,737 91 | 2,206,414 26 | 1,606,414 26 |
| American (Pa.) | 500,000 00 | 2,525,790 96 | 1,604,103 04 | 921,687 92 | 421,687 92 |
| American Central | 600,000 00 | 1,669,244 03 | 822,706 57 | 846,537 46 | 246,537 46 |
| Armenia | 250,000 00 | 383,218 24 | 109,869 06 | 273,349 18 | 23,349 18 |
| Boston Marine | 1,000,000 00 | 2,710,519 46 | 557,492 72 | 2,153,026 74 | 1,153,026 74 |
| Buffalo German | 200,000 00 | 1,870,280 83 | 368,630 99 | 1,501,649 84 | 1,301,649 84 |
| Capital | 200,000 00 | 411,244 84 | 180,683 74 | 230,561 10 | 30,561 10 |
| Commerce | 200,000 00 | 395,151 38 | 107,929 30 | 287,222 08 | 87,222 08 |
| Commercial Union (N. Y.) | 200,000 00 | 251,696 70 | 27,959 38 | 223,737 32 | 23,737 32 |
| Connecticut | 1,000,000 00 | 3,300,017 88 | 1,744,698 38 | 1,555,319 50 | 555,319 50 |
| Continental | 1,000,000 00 | 7,776,347 13 | 4,252,711 93 | 3,523,635 20 | 2,523,635 20 |
| Delaware | 702,875 00 | 1,585,889 30 | 759,582 54 | 826,306 76 | 123,431 76 |
| Equitable | 300,000 00 | 676,194 43 | 235,022 71 | 441,171 72 | 141,171 72 |
| Fire Association | 500,000 00 | 5,923,124 24 | 4,482,717 79 | 1,440,406 45 | 940,406 45 |
| Fireman's Fund | 1,000,000 00 | 3,527,653 80 | 1,456,694 89 | 2,070,958 91 | 1,070,958 91 |
| Franklin | 400,000 00 | 3,105,442 06 | 1,635,314 51 | 1,470,127 55 | 1,070,127 55 |
| German American | 1,000,000 00 | 7,070,423 43 | 3,097,163 59 | 3,973,259 84 | 2,973,259 84 |
| German Fire | 200,000 00 | 509,177 85 | 186,647 68 | 322,530 17 | 122,530 17 |
| Germania | 1,000,000 00 | 3,944,751 27 | 1,472,428 62 | 2,472,322 65 | 1,472,322 65 |
| Globe | 200,000 00 | 674,329 66 | 432,624 46 | 241,705 20 | 41,705 20 |
| Granite State | 200,000 00 | 436,529 85 | 194,981 54 | 241,558 31 | 41,548 31 |
| Greenwich | 200,000 00 | 1,379,216 57 | 898,368 12 | 480,848 45 | 280,848 45 |
| Hanover | 1,000,000 00 | 2,595,801 85 | 1,350,148 81 | 1,245,653 04 | 245,653 04 |

| | | | | | |
|---|---|---|---|---|---|
| Hartford | 1,250,000 00 | 10,004,697 55 | 5,626,739 54 | 4,377,958 01 | 3,127,958 01 |
| Home | 3,000,000 00 | 10,362,224 39 | 5,015,955 68 | 5,346,268 71 | 2,346,268 71 |
| Insurance Company of North America | 3,000,000 00 | 9,686,808 08 | 4,493,502 04 | 5,193,306 04 | 2,193,306 04 |
| Insurance Company of the State of Pennsylvania | 200,000 00 | 767,100 72 | 457,070 16 | 310,030 56 | 110,030 56 |
| Manufacturers' and Merchants' | 250,000 00 | 535,169 81 | 160,769 06 | 374,400 75 | 124,400 75 |
| Mercantile | 400,000 00 | 607,849 84 | 166,144 37 | 441,705 47 | 41,705 47 |
| Merchants' (N. J.) | 400,000 00 | 1,567,760 39 | 858,720 29 | 709,040 10 | 309,040 10 |
| Merchants' (R. I.) | 200,000 00 | 566,062 50 | 221,893 89 | 344,168 61 | 144,168 61 |
| Mutual Fire | 225,000 00 | 1,048,465 15 | 581,251 50 | 467,213 65 | 242,213 65 |
| National (Conn.) | 1,000,000 00 | 4,120,260 30 | 2,161,680 68 | 1,958,579 62 | 958,579 62 |
| National-Standard | 200,000 00 | 582,943 70 | 151,189 06 | 431,754 64 | 231,754 64 |
| New Hampshire | 900,000 00 | 2,581,210 48 | 1,056,863 03 | 1,524,347 45 | 624,347 45 |
| Niagara | 500,000 00 | 2,466,095 63 | 1,534,233 07 | 931,862 56 | 431,862 56 |
| Norwalk | 200,000 00 | 447,002 43 | 102,210 36 | 344,792 07 | 144,792 07 |
| Norwood | 200,000 00 | 610,316 45 | 378,213 16 | 232,103 29 | 32,103 29 |
| Orient | 500,000 00 | 2,278,730 25 | 1,279,224 49 | 999,505 76 | 499,505 76 |
| Pacific | 200,000 00 | 773,794 39 | 344,950 48 | 428,843 91 | 228,843 91 |
| Pennsylvania | 400,000 00 | 4,759,024 97 | 2,449,564 21 | 2,309,460 76 | 1,909,460 76 |
| Phenix (N. Y.) | 1,000,000 00 | 5,736,926 66 | 3,855,332 33 | 1,881,594 33 | 881,594 33 |
| Phœnix (Conn.) | 2,000,000 00 | 5,320,265 42 | 2,727,017 24 | 2,593,248 18 | 593,248 18 |
| Providence Washington | 400,000 00 | 1,554,115 71 | 929,570 09 | 624,545 62 | 224,545 62 |
| Queen | 500,000 00 | 4,349,391 34 | 2,057,960 99 | 2,291,430 35 | 1,791,430 35 |
| Reading | 250,000 00 | 794,286 03 | 295,778 91 | 498,507 12 | 248,507 12 |
| Rochester German | 200,000 00 | 956,378 78 | 312,702 13 | 643,676 65 | 443,676 65 |
| Security | 200,000 00 | 755,666 43 | 439,576 08 | 316,090 35 | 116,090 35 |
| Springfield | 1,500,000 00 | 4,105,374 75 | 1,790,854 22 | 2,314,520 53 | 814,520 53 |
| St. Paul | 500,000 00 | 2,252,317 48 | 1,109,631 68 | 1,142,685 80 | 642,685 80 |
| Union | 200,000 00 | 642,127 90 | 296,995 93 | 345,131 97 | 145,131 97 |
| United Firemen's | 300,000 00 | 1,426,021 17 | 923,452 48 | 502,568 69 | 202,568 69 |
| United States | 250,000 00 | 677,553 27 | 280,305 89 | 397,247 38 | 147,247 38 |
| Westchester | 300,000 00 | 2,241,054 49 | 1,292,176 71 | 948,877 78 | 648,877 78 |
| Williamsburg City | 250,000 00 | 1,634,326 57 | 595,828 75 | 1,038,497 82 | 788,497 82 |
| Total | $37,627,875 00 | $153,693,066 12 | $74,284,226 23 | $79,408,839 89 | $41,780,964 89 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | |
| Holyoke | $100,000 00 | $867,692 23 | $313,458 08 | $554,234 15 | $454,234 15 |
| Quincy | – | 601,957 28 | 264,815 98 | 337,141 30 | 337,141 30 |
| Traders' and Mechanics' | – | 672,465 68 | 338,590 60 | 333,875 08 | 333,875 08 |
| Total | $100,000 00 | $2,142,115 19 | $916,864 66 | $1,225,250 53 | $1,125,250 53 |

## 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 | $1,191,711 70 | $831,783 20 | $359,928 50 | $159,928 50 |
| Caledonian | 200,000 00 | 2,101,183 95 | 1,309,359 32 | 791,824 63 | 591,824 63 |
| Commercial Union (Eng.) | 200,000 00 | 3,417,710 34 | 2,321,318 48 | 1,096,391 86 | 896,391 86 |
| Hamburg-Bremen | 200,000 00 | 1,493,396 86 | 887,168 87 | 606,227 99 | 406,227 99 |
| Imperial | 200,000 00 | 1,827,687 25 | 1,076,414 84 | 751,272 41 | 551,272 41 |
| Lancashire | 200,000 00 | 2,308,251 53 | 1,660,923 29 | 647,328 24 | 447,328 24 |
| Lion | 200,000 00 | 885,797 09 | 596,871 45 | 288,925 64 | 88,925 64 |
| Liverpool and London and Globe | 200,000 00 | 9,339,545 33 | 5,283,496 13 | 4,056,049 20 | 3,856,049 20 |
| London Assurance | 200,000 00 | 2,356,658 98 | 1,179,250 76 | 1,177,408 22 | 977,408 22 |
| London and Lancashire | 200,000 00 | 2,726,613 74 | 1,849,388 39 | 877,225 35 | 677,225 35 |
| Manchester | 200,000 00 | 2,173,154 26 | 1,444,311 20 | 728,843 06 | 528,843 06 |
| Northern Assurance | 200,000 00 | 2,009,172 18 | 1,297,197 38 | 711,974 80 | 511,974 80 |
| North British and Mercantile | 200,000 00 | 4,067,361 02 | 2,237,394 17 | 1,829,966 85 | 1,629,966 85 |
| Norwich Union | 200,000 00 | 2,229,998 90 | 1,468,027 79 | 761,971 11 | 561,971 11 |
| Palatine | 200,000 00 | 2,851,544 71 | 1,945,096 90 | 906,447 81 | 706,447 81 |
| Phœnix Assurance | 200,000 00 | 2,855,219 08 | 1,949,636 37 | 905,582 71 | 705,582 71 |
| Royal | 200,000 00 | 7,481,311 62 | 5,123,504 31 | 2,357,807 31 | 2,157,807 31 |
| Scottish Union and National | 200,000 00 | 3,681,118 60 | 2,154,727 76 | 1,526,390 84 | 1,326,390 84 |
| Sun | 200,000 00 | 2,641,518 52 | 1,681,534 39 | 959,984 13 | 759,984 13 |
| Svea | 200,000 00 | 413,721 07 | 171,751 93 | 241,969 14 | 41,969 14 |
| Union Assurance | 200,000 00 | 1,211,496 62 | 714,670 00 | 496,826 62 | 296,826 62 |
| Union Marine | 200,000 00 | 595,493 91 | 217,616 22 | 377,877 69 | 177,877 69 |
| Western Assurance | 200,000 00 | 1,636,689 35 | 1,209,808 98 | 426,880 37 | 226,880 37 |
| Total | $4,600,000 00 | $61,496,356 61 | $38,611,252 13 | $22,885,104 48 | $18,285,104 48 |
| Aggregate | $42,527,875 00 | $217,831,652 00 | $114,000,166 99 | $103,831,485 01 | $61,303,610 01 |

## TABLE No. 3.

### Income, Expenditures, Premiums and Losses During 1896.

| COMPANIES. | Income. | Expenditures. | Ratio of expenditures to income. | Premiums received. | Losses paid. | Ratio of losses to premiums. |
|---|---|---|---|---|---|---|
| MAINE STOCK COMPANIES. | | | | | | |
| Merchants' | $105,836 15 | $116,432 36 | 110.01 | $97,399 51 | $90,476 51 | 92.89 |
| Union | 125,650 58 | 143,259 27 | 114.01 | 112,958 50 | 119,632 37 | 105.90 |
| Total | $231,486 73 | $259,691 63 | 112.18 | $210,358 01 | $210,108 88 | 99.88 |
| STOCK COMPANIES OF OTHER STATES. | | | | | | |
| Ætna | 4,272,180 81 | $3,853,850 56 | 90.21 | $3,783,330 31 | $1,885,825 70 | 49.85 |
| American (Mass.) | 232,644 08 | 228,095 89 | 98.05 | 209,679 34 | 124,843 24 | 59.54 |
| American (N. J.) | 644,139 92 | 484,180 96 | 75.17 | 525,118 16 | 215,368 56 | 41.01 |
| American (Pa.) | 1,330,155 38 | 1,223,356 12 | 91.97 | 1,220,300 74 | 735,389 65 | 60.26 |
| American Central | 885,738 10 | 855,286 75 | 96.56 | 811,112 75 | 482,289 07 | 59.46 |
| Armenia | 162,639 71 | 130,169 98 | 80.04 | 142,402 45 | 70,164 64 | 49.27 |
| Boston Marine | 1,033,817 59 | 1,069.605 48 | 103.46 | 934,557 41 | 736,527 07 | 78.81 |
| Buffalo German | 476,671 51 | 375,919 71 | 78.87 | 395,235 29 | 162,268 33 | 41.06 |
| Capital | 195,304 87 | 183,582 50 | 94.00 | 179,843 11 | 114,154 07 | 63.47 |
| Commerce | 160,217 63 | 138,447 24 | 86.41 | 141,682 02 | 63,232 12 | 44.63 |
| Commercial Union (N. Y.) | 50,431 17 | 22,233 47 | 44.09 | 43,998 57 | 5,970 02 | 13.57 |
| Connecticut | 1,855,584 79 | 1,721,431 17 | 92.77 | 1,724,851 93 | 1,007,349 71 | 58.40 |
| Continental | 3,760,603 90 | 3,126,551 58 | 83.14 | 3,445,828 40 | 1,683,362 71 | 48.85 |
| Delaware | 820,973 79 | 742,717 38 | 90.47 | 759,045 93 | 370,673 33 | 48 83 |
| Equitable | 320,559 48 | 242,592 10 | 75.68 | 294,997 56 | 112,187 35 | 38.03 |
| Fire Association | 2,847,098 77 | 2,679,164 33 | 94.10 | 2,593,144 26 | 1,484,248 50 | 57.24 |
| Fireman's Fund | 1,778,647 27 | 1,675,940 85 | 94.23 | 1,627,763 90 | 930,002 99 | 57.13 |
| Franklin | 593,315 22 | 584,705 99 | 98.55 | 450,737 14 | 251,500 07 | 55.80 |
| German American | 2,911,678 82 | 2,516,218 26 | 86.42 | 2,634,101 15 | 1,364,909 20 | 51.82 |
| German Fire | 216,451 10 | 190,992 10 | 88.24 | 194,615 35 | 90,491 03 | 46.50 |
| Germania | 1,242,222 89 | 952,356 70 | 76.66 | 1,094,131 29 | 439,655 17 | 40.19 |
| Globe | 509,251 46 | 349,922 42 | 68.71 | 492,307 06 | 189,727 89 | 38.54 |
| Granite State | 338,369 86 | 293,281 10 | 86.70 | 322,904 76 | 183,700 71 | 56.89 |
| Greenwich | 1,061,620 80 | 1,024,939 83 | 96.54 | 999,791 51 | 608,691 14 | 60.88 |
| Hanover | 1,610,520 18 | 1,508,884 08 | 93.69 | 1,514,870 12 | 856,192 13 | 56.52 |

## TABLE No. 3—Concluded.

| COMPANIES. | Income. | Expenditures. | Ratio of expenditures to income. | Premiums received. | Losses paid. | Ratio of losses to premiums. |
|---|---|---|---|---|---|---|
| Hartford | $6,156,498 19 | $5,485,101 20 | 89.09 | $5,790,787 96 | $3,062,232 69 | 52.88 |
| Home | 5,203,088 33 | 4,670,263 77 | 89.76 | 4,780,306 88 | 2,639,282 09 | 55.21 |
| Insurance Company of North America | 5,923,730 53 | 5,569,437 39 | 94.02 | 5,553,507 96 | 3,462,732 49 | 62.35 |
| Insurance Company of the State of Pennsylvania | 320,662 54 | 284,128 47 | 88.61 | 302,024 71 | 158,096 59 | 52.35 |
| Manufacturers' & Merchants' | 227,918 71 | 197,558 04 | 86.68 | 204,139 35 | 104,948 31 | 51.41 |
| Mercantile | 203,124 45 | 196,024 14 | 96.50 | 181,298 66 | 91,132 72 | 50.26 |
| Merchants' (N. J.) | 959,387 20 | 887,021 20 | 92.46 | 887,525 93 | 480,804 70 | 54.17 |
| Merchants' (R. I.) | 297,081 40 | 238,623 16 | 80.32 | 274,826 48 | 122,599 62 | 44.61 |
| Mutual Fire | 580,906 68 | 687,800 34 | 118.40 | 554,028 27 | 371,234 00 | 67.01 |
| National (Conn.) | 2,408,125 69 | 2,021,981 77 | 83.96 | 2,254,240 76 | 1,078,237 06 | 47.83 |
| National-Standard | 212,967 28 | 101,535 27 | 47.68 | 201,718 96 | 27,783 24 | 13.77 |
| New Hampshire | 1,149,429 53 | 947,951 04 | 82.47 | 1,056,894 60 | 522,002 20 | 49.39 |
| Niagara | 1,623,366 82 | 1,444,088 77 | 88.96 | 1,563,720 61 | 779,249 99 | 49.83 |
| Norwalk | 141,852 89 | 86,007 50 | 60.63 | 130,272 53 | 36,558 17 | 28.06 |
| Norwood | 532,000 92 | 421,448 61 | 79.21 | 518,550 21 | 227,712 24 | 43.91 |
| Orient | 1,426,846 30 | 1,359,038 59 | 95.25 | 1,337,055 32 | 839,558 40 | 62.79 |
| Pacific | 399,355 78 | 379,414 53 | 95.01 | 373,069 78 | 210,320 20 | 56.38 |
| Pennsylvania | 1,916,144 71 | 1,639,254 48 | 85.55 | 1,715,193 42 | 889,140 28 | 51.84 |
| Phenix (N. Y.) | 3,603,130 39 | 3,258,742 88 | 96.40 | 3,435,731 07 | 1,927,411 77 | 56.09 |
| Phœnix (Conn.) | 3,153,725 10 | 3,046,455 10 | 96.60 | 2,952,791 57 | 1,691,704 80 | 57.29 |
| Providence Washington | 1,263,113 57 | 1,201,759 21 | 95.14 | 1,211,554 65 | 769,100 99 | 63.48 |
| Queen | 2,152,791 35 | 1,869,279 16 | 86.83 | 2,018,075 44 | 1,162,630 19 | 57.61 |
| Reading | 396,801 46 | 321,620 55 | 81.05 | 360,975 46 | 187,813 93 | 52.03 |
| Rochester German | 400,984 61 | 334,102 95 | 83.33 | 359,744 72 | 158,593 70 | 44.09 |
| Security | 556,559 16 | 493,071 34 | 88.59 | 524,087 32 | 304,102 62 | 58.03 |
| Springfield | 1,975,375 81 | 1,761,601 16 | 89.18 | 1,816,501 90 | 956,391 83 | 52.65 |
| St. Paul | 1,527,886 53 | 1,344,680 58 | 88.01 | 1,436,317 43 | 804,690 28 | 56.02 |
| Union | 335,733 46 | 320,441 01 | 95.45 | 313,715 91 | 169,278 76 | 53.96 |

| | | | | | | |
|---|---|---|---|---|---|---|
| United Firemen's | 327,612 17 | 289,325 71 | 88.31 | 269,962 45 | 143,474 14 | 53.15 |
| United States | 318,874 60 | 308,806 33 | 96.84 | 293,520 09 | 166,499 15 | 56.72 |
| Westchester | 1,348,039 01 | 1,132,112 96 | 83.98 | 1,276,061 84 | 599,139 31 | 46.95 |
| Williamsburg City | 638,516 52 | 550,052 95 | 86.15 | 589,738 83 | 246,297 23 | 41.76 |
| Total | $76,992,470 79 | $69,023,156 71 | 89.65 | $71,074,291 58 | $38,559,478 09 | 54.25 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | |
| Holyoke | $202,794 73 | $192,356 85 | 94.85 | $164,054 30 | $54,888 30 | 33.45 |
| Quincy | 168,845 66 | 176,990 37 | 104.82 | 140,914 86 | 62,107 31 | 44.07 |
| Traders' and Mechanics' | 234,113 98 | 230,117 51 | 98.29 | 204,125 56 | 80,415 44 | 39.39 |
| Total | $605,754 37 | $599,464 73 | 98.96 | $509,094 72 | $197,411 05 | 38.97 |
| COMPANIES OF FOREIGN COUNTRIES. | | | | | | |
| British America | $1,142,266 03 | $1,121,724 62 | 98.20 | $1,104,120 41 | $743,243 53 | 67.32 |
| Caledonian | 1,296,652 12 | 1,214,420 54 | 93.66 | 1,230,698 55 | 767,414 68 | 62.36 |
| Commercial Union (Eng.) | 2,695,955 55 | 2,291,686 39 | 85.00 | 2,594,034 77 | 1,506,127 46 | 58.06 |
| Hamburg-Bremen | 1,155,767 30 | 998,422 21 | 86.39 | 1,095,348 85 | 601,552 57 | 54.92 |
| Imperial | 1,179,940 72 | 1,024,242 62 | 86.80 | 1,105,068 45 | 625,425 66 | 56.60 |
| Lancashire | 1,948,633 96 | 1,740,806 41 | 89.33 | 1,872,989 98 | 1,045,713 21 | 55.83 |
| Lion | 579,515 18 | 536,272 65 | 92.54 | 551,558 94 | 330,450 93 | 59.91 |
| Liverpool and London and Globe | 5,686,714 97 | 4,558,363 56 | 80.16 | 5,370,686 53 | 2,862,317 24 | 53.30 |
| London Assurance | 1,341,845 91 | 1,084,169 96 | 80.79 | 1,267,504 10 | 670,258 33 | 52.88 |
| London and Lancashire | 1,845,475 84 | 1,477,853 14 | 80.08 | 1,750,496 31 | 850,927 06 | 48.61 |
| Manchester | 1,450,650 48 | 1,388,573 57 | 95.72 | 1,384,814 18 | 877,669 13 | 63.38 |
| Northern Assurance | 1,195,050 39 | 1,044,377 96 | 87.39 | 1,136,017 89 | 635,502 20 | 55.94 |
| North British and Mercantile | 2,505,269 65 | 2,069,312 73 | 82.60 | 2,345,617 89 | 1,307,825 78 | 55.76 |
| Norwich Union | 1,593,281 09 | 1,410,264 22 | 88.51 | 1,512,745 18 | 883,456 19 | 58.40 |
| Palatine | 2,336,637 19 | 2,290,609 61 | 98.03 | 2,247,450 12 | 1,463,246 02 | 65.11 |
| Phœnix Assurance | 2,103,890 12 | 1,842,421 92 | 87.57 | 2,032,645 12 | 1,138,596 60 | 56.02 |
| Royal | 4,976,024 10 | 4,240,317 49 | 85.21 | 4,745,632 39 | 2,710,140 57 | 57.11 |
| Scottish Union and National | 2,454,653 51 | 1,896,717 72 | 77.27 | 2,324,678 66 | 1,125,312 04 | 48.41 |
| Sun | 1,655,134 14 | 1,351,937 39 | 81.68 | 1,557,675 79 | 795,489 05 | 51.06 |
| Svea | 222,656 35 | 133,783 83 | 60.09 | 216,369 04 | 60,243 41 | 27.84 |
| Union Assurance | 950,081 41 | 717,195 19 | 75.49 | 914,622 50 | 436,351 50 | 47.71 |
| Union Marine | 226,578 08 | 218,071 38 | 96.25 | 204,614 81 | 178,150 00 | 87.07 |
| Western Assurance | 1,778,566 54 | 1,703,135 08 | 95.76 | 1,724,402 79 | 1,118,360 55 | 64.85 |
| Total | $42,321,240 63 | $36,354,680 19 | 86.28 | $40,289,793 25 | $22,733,773 71 | 56.71 |
| Aggregate | $120,150,952 52 | $106,236,993 26 | 88.42 | $112,083,537 56 | $61,700,771 73 | 55.05 |

## TABLE No. 4.

### Assets December 31, 1896.

| 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. | Total assets. |
|---|---|---|---|---|---|---|---|---|---|
| MAINE STOCK COMPANIES. | | | | | | | | | |
| Merchants' | - | $55,500 00 | $ 86,371 50 | $27,500 00 | $ 2,507 91 | $3,471 53 | $17,290 97 | $21,247 49 | $213,889 40 |
| Union | - | 2,875 00 | 203,708 50 | 1,000 00 | 24,397 73 | 2,065 00 | 16,763 25 | 35,415 20 | 286,224 68 |
| Total | - | $58,375 00 | $290,080 00 | $28,500 00 | $26,905 64 | $5,536 53 | $34,054 22 | $56,662 69 | $500,114 08 |
| STOCK COS. OF OTHER STATES. | | | | | | | | | |
| Ætna | $225,000 00 | $ 36,500 00 | $9,817,584 50 | $ 5,600 00 | $789,875 62 | $ 825 96 | $555,798 13 | - | $11,431,184 21 |
| American (Mass.) | - | - | 508,165 00 | 15,000 00 | 27,600 12 | 2,379 10 | 26,216 73 | - | 579,360 95 |
| American (N. J.) | 225,711 40 | 1,549,145 75 | 840,062 50 | - | 46,112 65 | 34,336 60 | 51,713 36 | $ 2,069 91 | 2,749,152 17 |
| American (Pa.) | 265,753 49 | 1,147,666 29 | 796,224 66 | 48,700 00 | 116,074 35 | 27,206 72 | 100,804 01 | 23,361 44 | 2,525,790 96 |
| American Central | 500,000 00 | 87,000 00 | 827,500 00 | 94,800 00 | 78,892 99 | - | 81,051 04 | - | 1,669,244 03 |
| Armenia | 46,797 17 | 242,580 31 | 33,400 00 | 25,100 00 | 9,606 97 | 5,011 84 | 20,036 95 | 685 00 | 383,218 24 |
| Boston Marine | 26,200 00 | 998,950 00 | 1,093,440 13 | 30,550 00 | 216,187 96 | 10,683 23 | 154,479 97 | 180,028 17 | 2,710,519 46 |
| Buffalo German | 310,068 19 | 536,395 00 | 726,678 52 | 120,800 00 | 120,182 76 | 7,373 82 | 44,193 50 | 4,589 04 | 1,870,280 83 |
| Capital | 100,387 03 | 79,820 00 | 171,679 00 | - | 15,450 28 | 2,116 05 | 40,377 57 | 1,414 91 | 411,244 84 |
| Commerce | 75,000 00 | 79,600 00 | 213,230 00 | 2,850 00 | 14,171 13 | 1,243 67 | 8,126 59 | 929 99 | 395,151 38 |
| Commercial Union (N. Y.) | - | - | 237,722 50 | - | 2,852 07 | 1,261 09 | 9,821 43 | 39 61 | 251,696 70 |
| Connecticut | 154,775 00 | 916,359 00 | 1,824,018 50 | 14,000 00 | 171,387 33 | - | 218,457 55 | 1,020 50 | 3,300,017 88 |
| Continental | 1,236,250 00 | 106,060 00 | 5,560,440 00 | - | 294,565 86 | 79,395 86 | 377,136 66 | 122,498 75 | 7,776,347 13 |
| Delaware | 160,000 00 | 100,200 00 | 988,578 00 | 96,200 00 | 72,471 64 | 1,447 42 | 163,577 54 | 3,414 70 | 1,585,889 30 |
| Equitable | 127,000 00 | 129,325 00 | 351,035 09 | - | 28,593 54 | - | 38,960 89 | 1,280 00 | 676,194 43 |
| Fire Association | 208,800 00 | 2,133,221 51 | 2,333,208 00 | 299,850 00 | 160,876 91 | 68,655 44 | 708,206 55 | 10,305 83 | 5,923,124 24 |
| Fireman's Fund | 411,700 00 | 488,173 59 | 1,714,470 00 | 210,762 55 | 261,361 25 | 17,645 92 | 359,750 84 | 63,789 65 | 3,527,653 80 |
| Franklin | 259,000 00 | 217,008 00 | 2,198,742 00 | 267,500 00 | 92,810 43 | 6,891 78 | 63,489 85 | - | 3,105,442 06 |
| German American | 15,000 00 | - | 6,279,393 00 | - | 315,662 05 | 7,307 67 | 453,060 71 | - | 7,070,423 43 |
| German Fire | 49,200 00 | 236,260 00 | 140,012 50 | 11,200 00 | 33,772 47 | 5,653 10 | 32,959 28 | 120 50 | 509,177 85 |
| Germania | 616,312 63 | 346,000 00 | 2,658,905 00 | - | 86,567 39 | 9,584 99 | 199,006 74 | 28,374 52 | 3,944,751 27 |
| Globe | - | 48,000 00 | 432,735 00 | - | 27,877 95 | 202 07 | 165,514 64 | - | 674,329 66 |
| Granite State | 25,300 00 | 38,580 00 | 263,136 90 | 4,000 00 | 59,540 57 | 2,425 85 | 42,910 00 | 636 53 | 436,529 85 |
| Greenwich | 200,000 00 | - | 930,922 50 | 400 00 | 68,551 79 | - | 154,930 82 | 24,411 46 | 1,379,216 57 |
| Hanover | 450,000 00 | 7,000 00 | 1,864,334 50 | 4,000 00 | 83,136 36 | 12,969 16 | 170,989 56 | 3,372 27 | 2,595,801 85 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Hartford | 459,575 00 | 1,375,500 00 | 6,049,267 00 | 10,800 00 | 991,914 44 | 25,181 93 | 1,091,613 65 | 845 53 | 10,004,697 55 |
| Home | 1,748,857 41 | 423,786 71 | 7,041,902 31 | 183,100 00 | 306,032 86 | 55,678 34 | 600,184 31 | 2,682 45 | 10,362,224 39 |
| Insurance Co. of North America | 457,132 35 | 2,463,233 76 | 4,936,222 50 | 80,300 00 | 782,589 87 | 50,643 78 | 773,752 56 | 142,933 26 | 9,686,808 08 |
| Insurance Co. of the State of Pa. | 349,019 37 | 44,600 00 | 173,835 83 | – | 125,806 15 | 930 66 | 43,701 02 | 29,207 69 | 767,100 72 |
| Manufacturers' and Merchants' | 45,000 00 | 273,766 67 | 112,655 00 | 38,360 00 | 34,169 90 | 6,045 39 | 22,730 48 | 2,442 37 | 535,169 81 |
| Mercantile | – | 108,500 00 | 425,582 00 | – | 46,855 57 | 2,554 87 | 24,357 40 | – | 607,849 84 |
| Merchants' (N. J.) | 356,594 04 | 272,050 00 | 668,167 50 | 16,500 00 | 70,865 08 | 9,007 74 | 172,965 92 | 1,610 11 | 1,567,760 39 |
| Merchants' (R. I.) | – | 92,750 00 | 369,026 00 | 7,065 50 | 58,839 33 | 3,050 87 | 14,279 90 | 21,050 90 | 566,062 50 |
| Mutual Fire | – | – | 832,400 00 | – | 115,745 39 | 6,000 00 | 94,319 76 | – | 1,048,465 15 |
| National (Conn.) | 239,911 22 | 770,413 97 | 2,460,892 00 | – | 263,439 55 | – | 379,603 56 | – | 4,120,260 30 |
| National-Standard | – | – | 480,000 00 | – | 48,463 26 | 2,666 67 | 51,813 77 | – | 582,943 70 |
| New Hampshire | 64,657 31 | 623,429 66 | 1,536,625 00 | 91,100 00 | 108,556 07 | – | 156,842 44 | – | 2,581,210 48 |
| Niagara | 982,000 00 | 128,200 00 | 945,730 00 | – | 123,439 17 | 5,878 08 | 259,517 31 | 21,331 07 | 2,466,095 63 |
| Norwalk | – | – | 405,710 00 | – | 9,042 26 | – | 32,245 52 | 4 65 | 447,002 43 |
| Norwood | – | – | 351,275 00 | – | 61,988 28 | – | 184,074 93 | 12,978 24 | 610,316 45 |
| Orient | 48,355 29 | 228,119 66 | 1,596,960 43 | 1,750 00 | 129,081 01 | 13,985 17 | 260,074 44 | 404 25 | 2,278,730 25 |
| Pacific | – | 268,000 00 | 422,620 00 | – | 18,064 70 | 3,943 06 | 61,098 82 | 67 81 | 773,794 39 |
| Pennsylvania | 184,500 00 | 879,070 00 | 2,998,465 00 | 191,950 00 | 227,469 49 | 15,884 80 | 261,685 68 | – | 4,759,024 97 |
| Phenix (N. Y.) | 511,000 00 | 115,600 00 | 3,846,334 00 | – | 416,039 66 | 16,313 27 | 657,491 20 | 174,148 53 | 5,736,926 66 |
| Phœnix (Conn.) | 498,906 04 | 188,306 91 | 3,867,801 50 | 31,200 00 | 247,453 65 | 17,602 73 | 454,255 66 | 14,738 93 | 5,320,265 42 |
| Providence Washington | – | – | 1,231,990 00 | – | 74,709 82 | – | 197,536 52 | 49,879 37 | 1,554,115 71 |
| Queen | 466,222 09 | – | 3,240,789 43 | – | 301,504 50 | 41,505 30 | 298,795 77 | 574 25 | 4,349,391 34 |
| Reading | 64,700 00 | 320,449 00 | 242,755 00 | 67,750 00 | 62,680 55 | 4,222 35 | 31,309 38 | 419 77 | 794,286 03 |
| Rochester German | 193,302 13 | 393,366 37 | 256,000 00 | – | 67,349 10 | 10,203 35 | 36,157 83 | – | 956,378 78 |
| Security | 81,300 00 | 148,418 78 | 350,730 33 | 45,100 00 | 50,796 19 | 2,264 30 | 73,628 03 | 3,428 80 | 755,666 43 |
| Springfield | 134,000 00 | 648,050 00 | 2,778,261 00 | 86,700 00 | 135,420 06 | 47,443 98 | 272,659 17 | 2,840 54 | 4,105,374 75 |
| St. Paul | 568,936 86 | 412,394 22 | 681,123 38 | 256,406 03 | 131,967 21 | – | 174,900 27 | 26,589 51 | 2,252,317 48 |
| Union | 160,000 00 | 9,900 00 | 368,385 50 | 19,300 00 | 22,410 81 | 1,338 34 | 59,012 21 | 1,781 04 | 642,127 90 |
| United Firemen's | 146,350 00 | 670,519 94 | 385,678 00 | 94,000 00 | 67,745 28 | 15,695 52 | 39,348 45 | 6,683 98 | 1,426,021 17 |
| United States | – | 431,500 00 | 174,982 50 | – | 11,470 67 | 4,306 34 | 54,906 40 | 387 36 | 677,553 27 |
| Westchester | 216,500 00 | 526,200 00 | 1,174,100 00 | – | 84,562 42 | 4,799 31 | 234,892 76 | – | 2,241,054 49 |
| Williamsburg City | 629,000 00 | 295,650 00 | 528,745 00 | 7,400 00 | 75,252 31 | 5,942 65 | 86,545 07 | 5,791 54 | 1,634,326 57 |
| Total | $14,294,074 02 | $21,635,620 10 | $93,740,628 92 | $2,480,094 08 | $8,471,907 03 | $677,706 14 | $11,397,871 10 | $995,164 73 | $153,693,066 12 |
| MUTUAL COS. OF OTHER STATES. | | | | | | | | | |
| Holyoke | $56,100 00 | $99,600 00 | $687,626 25 | – | $8,145 33 | $15,314 17 | $891 48 | $15 00 | $867,692 23 |
| Quincy | 16,800 00 | 64,800 00 | 351,943 00 | $101,300 00 | 48,444 47 | 6,837 32 | 11,407 49 | 425 00 | 601,957 28 |
| Traders' and Mechanics' | – | 166,789 00 | 378,161 00 | 34,200 00 | 25,693 66 | 5,558 85 | 7,117 17 | 54,946 00 | 672,465 68 |
| Total | $72,900 00 | $331,189 00 | $1,417,730 25 | $135,500 00 | $82,283 46 | $27,710 34 | $19,416 14 | $55,386 00 | $2,142,115 19 |

## 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. | Total assets. |
|---|---|---|---|---|---|---|---|---|---|
| COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| British America | - | - | $ 979,336 00 | - | $2,666 51 | $10,914 77 | $190,545 49 | $8,248 93 | $1,191,711 70 |
| Caledonian | - | - | 1,821,721 25 | - | 91,697 55 | 20,083 96 | 165,751 82 | 1,929 39 | 2,101,183 95 |
| Commercial Union (Eng.) | $918,303 03 | - | 1,583,777 50 | - | 505,061 39 | 22,795 81 | 361,489 52 | 26,283 07 | 3,417,710 34 |
| Hamburg-Bremen | - | - | 1,303,500 00 | - | 60,982 07 | 1,000 00 | 127,914 79 | - | 1,493,396 86 |
| Imperial | 476,634 70 | - | 1,100,225 41 | - | 89,481 06 | - | 156,144 58 | 5,201 50 | 1,827,687 25 |
| Lancashire | 385,585 72 | - | 1,538,292 50 | - | 114,865 88 | - | 269,507 43 | - | 2,308,251 53 |
| Lion | 4,500 00 | $ 192,100 00 | 482,287 50 | - | 136,460 87 | 10,600 53 | 59,848 19 | - | 885,797 09 |
| Liverpool & London & Globe | 1,730,000 00 | 3,575,718 64 | 2,162,675 00 | - | 846,101 52 | 45,998 26 | 948,702 43 | 30,349 48 | 9,339,545 33 |
| London Assurance | - | 28,000 00 | 1,895,856 25 | - | 172,975 07 | 5,889 59 | 220,481 55 | 33,456 52 | 2,356,658 98 |
| London and Lancashire | 299,125 00 | - | 1,937,030 00 | - | 182,869 09 | 500 00 | 292,486 21 | 14,603 44 | 2,726,613 74 |
| Manchester | - | - | 1,802,445 00 | - | 93,601 81 | - | 273,754 25 | 3,353 20 | 2,173,154 26 |
| Northern Assurance | 115,000 00 | - | 1,584,480 00 | - | 88,038 13 | 3,850 00 | 214,468 08 | 3,335 97 | 2,009,172 18 |
| North British and Mercantile | - | - | 3,340,169 00 | - | 275,155 51 | 55,546 00 | 392,070 18 | 4,420 33 | 4,067,361 02 |
| Norwich Union | - | 40,000 00 | 1,808,521 25 | - | 235,553 34 | 150 00 | 145,756 64 | 17 67 | 2,229,998 90 |
| Palatine | - | - | 2,082,423 00 | - | 319,364 95 | - | 399,756 76 | 50,000 00 | 2,851,544 71 |
| Phœnix Assurance | - | - | 1,975,957 50 | - | 650,144 80 | - | 226,337 20 | 2,779 58 | 2,855,219 08 |
| Royal | 1,757,156 24 | 279,000 00 | 4,263,352 50 | - | 424,298 11 | 4,913 33 | 734,864 65 | 17,726 79 | 7,481,311 62 |
| Scottish Union and National | 52,650 80 | 1,549,607 70 | 1,327,964 09 | $17,500 00 | 415,756 25 | 41,405 72 | 276,234 04 | - | 3,681,118 60 |
| Sun | 270,000 00 | 188,000 00 | 1,671,802 00 | - | 181,660 68 | 23,709 59 | 304,937 64 | 1,408 61 | 2,641,518 52 |
| Svea | - | - | 329,275 00 | - | 40,113 12 | 423 34 | 43,909 61 | - | 413,721 07 |
| Union Assurance | - | - | 990,007 75 | - | 51,020 91 | 3,455 00 | 167,012 96 | - | 1,211,496 62 |
| Union Marine | - | - | 545,351 05 | - | 11,073 47 | - | 37,980 04 | 1,089 35 | 595,493 91 |
| Western Assurance | - | 20,000 00 | 1,113,804 73 | - | 178,369 77 | - | 294,233 71 | 30,281 14 | 1,636,689 35 |
| Total | $6,008,955 49 | $5,872,426 34 | $37,640,254 28 | $17,500 00 | $5,167,311 86 | $251,235 90 | $6,304,187 77 | $234,484 97 | $61,496,356 61 |
| Aggregate | $20,375,929 51 | $27,897,610 44 | $133,088,693 45 | $2,661,594 08 | 13,748,407 99 | $962,188 91 | $17,755,529 23 | $1,341,698 39 | $217,831,652 00 |

## TABLE No. 5.
### Liabilities, December 31, 1896.

| Companies. | Losses. Adjusted. | Losses. Unadjusted. | Losses. Resisted. | Unearned premiums. | Special deposits in excess of liabilities thereon. | All other liabilities. | Total liabilities except capital. |
|---|---|---|---|---|---|---|---|
| **Maine Stock Companies.** | | | | | | | |
| Merchants' | – | $23,511 36 | – | $60,897 79 | – | $9,350 00 | $93,759 15 |
| Union | – | 18,911 87 | – | 74,852 95 | – | 300 00 | 94,064 82 |
| Total | – | $42,423 23 | – | $135,750 74 | – | $9,650 00 | $187,823 97 |
| **Stock Companies of Other States.** | | | | | | | |
| Ætna | $63,478 78 | $222,086 43 | $55,446 73 | $3,025,736 77 | $58,246 96 | $214,453 45 | 3,639,443 12 |
| American (Mass.) | 12,945 62 | 13,966 83 | – | 138,114 02 | – | 11,179 86 | 176,206 33 |
| American (N. J.) | 7,090 15 | 16,784 83 | 5,015 01 | 498,740 41 | – | 15,107 51 | 542,737 91 |
| American (Pa.) | 18,385 17 | 85,194 74 | 18,523 05 | 855,949 95 | 44,046 48 | 582,003 65 | 1,604,103 04 |
| American Central | 29,493 94 | 45,488 67 | 25,015 00 | 663,504 71 | 47,046 60 | 12,157 65 | 822,706 57 |
| Armenia | 5,042 07 | 7,971 57 | 1,666 66 | 95,188 76 | – | – | 109,869 06 |
| Boston Marine | – | *187,015 00 | – | 352,899 67 | – | 17,578 05 | 557,492 72 |
| Buffalo German | 5,109 17 | 13,468 75 | 1,000 00 | 340,455 10 | – | 8,597 97 | 368,630 99 |
| Capital | 5,250 17 | 4,203 64 | 2,075 00 | 137,839 78 | – | 31,315 15 | 180,683 74 |
| Commerce | – | 10,460 00 | – | 95,452 38 | – | 2,016 92 | 107,929 30 |
| Commercial Union (N. Y.) | 116 90 | 2,800 00 | – | 22,179 35 | – | 2,863 13 | 27,959 38 |
| Connecticut | – | 116,517 67 | 25,753 54 | 1,430,015 17 | 113,012 00 | 59,400 00 | 1,744,698 38 |
| Continental | – | 234,984 80 | 35,650 00 | 3,523,299 59 | 40,583 56 | 418,193 98 | 4,252,711 93 |
| Delaware | 8,254 00 | 42,906 00 | 5,500 00 | 565,882 77 | 31,137 00 | 105,902 77 | 759,582 54 |
| Equitable | 7,235 00 | 11,172 00 | 1,478 00 | 208,742 72 | – | 6,394 99 | 235,022 71 |
| Fire Association | 102,599 23 | 96,442 40 | 30,277 74 | 1,949,713 38 | 65,977 28 | 2,237,707 76 | 4,482,717 79 |
| Fireman's Fund | 13,101 95 | 76,012 19 | 7,035 10 | 1,215,988 23 | 33,767 50 | 110,789 92 | 1,456,694 89 |
| Franklin | 16,080 69 | 4,569 01 | 6,338 00 | 434,793 98 | – | 1,173,532 83 | 1,635,314 51 |
| German American | 61,379 72 | 174,969 25 | 39,777 40 | 2,575,233 13 | 33,828 38 | 211,975 71 | 3,097,163 59 |
| German Fire | 5,998 71 | 4,727 61 | 3,016 31 | 159,795 60 | – | 13,109 45 | 186,647 68 |
| Germania | 31,777 09 | 23,651 33 | 12,455 00 | 1,314,673 24 | 60,303 50 | 29,568 46 | 1,472,428 62 |
| Globe | 34,169 00 | 42,439 00 | 5,400 00 | 301,514 96 | – | 49,101 50 | 432,624 46 |
| Granite State | 13,249 06 | 4,596 31 | 3,500 00 | 161,510 62 | – | 12,125 55 | 194,981 54 |

*Includes adjusted 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 | $ 8,216 34 | $135,381 54 | $32,856 86 | $ 689,014 82 | $ 3,763 91 | $29,134 65 | $ 898,368 12 |
| Hanover | 67,060 51 | 58,943 51 | 18,882 33 | 1,132,256 85 | 43,480 57 | 29,525 04 | 1,350,148 81 |
| Hartford | 112,183 40 | 339,667 03 | 72,798 13 | 4,894,406 84 | 136,434 14 | 71,250 00 | 5,626,739 54 |
| Home | 88,660 00 | 321,571 03 | 54,146 04 | 4,280,827 00 | - | 270,751 61 | 5,015,955 68 |
| Insurance Company of North America | 102,629 59 | 202,038 90 | 43,988 32 | 3,156,592 50 | 126,467 48 | 861,785 25 | 4,493,502 04 |
| Insurance Company of the State of Pennsylvania | 1,034 46 | 12,671 14 | - | 182,475 05 | - | 260,889 51 | 457,070 16 |
| Manufacturers' and Merchants' | 2,207 83 | 7,573 60 | 799 11 | 148,067 06 | - | 2,121 46 | 160,769 06 |
| Mercantile | - | 11,882 00 | - | 148,160 30 | - | 6,102 07 | 166,144 37 |
| Merchants' (N. J.) | 31,971 80 | 57,606 29 | 11,817 18 | 692,583 78 | - | 64,741 24 | 858,720 29 |
| Merchants' (R. I.) | 4,198 63 | 17,056 42 | - | 193,842 86 | - | 6,795 98 | 221,893 89 |
| Mutual Fire | - | 48,368 53 | 1,000 00 | 287,304 94 | 34,978 03 | 209,600 00 | 581,251 50 |
| National (Conn.) | 63,752 64 | 70,703 44 | 37,306 15 | 1,806,990 03 | 79,000 52 | 103,927 90 | 2,161,680 68 |
| National-Standard | - | 15,143 54 | - | 125,204 66 | - | 10,840 86 | 151,189 06 |
| New Hampshire | 39,861 86 | 51,975 00 | 20,000 00 | 913,657 68 | - | 31,368 49 | 1,056,863 03 |
| Niagara | - | *147,138 52 | - | 1,235,674 89 | 46,302 33 | 105,117 33 | 1,534,233 07 |
| Norwalk | 1,858 00 | 6,398 00 | 400 00 | 81,458 82 | - | 12,095 54 | 102,210 36 |
| Norwood | 26,591 95 | 32,289 24 | 2,325 00 | 261,319 56 | - | 55,687 41 | 378,213 16 |
| Orient | - | †145,256 36 | 24,024 01 | 984,025 18 | 62,659 61 | 63,259 33 | 1,279,224 49 |
| Pacific | 9,345 62 | 18,862 87 | 5,334 00 | 270,870 84 | - | 40,537 15 | 344,950 48 |
| Pennsylvania | 15,553 00 | 134,237 00 | 12,674 00 | 1,420,803 31 | 56,989 05 | 809,307 85 | 2,449,564 21 |
| Phenix (N. Y.) | - | 182,967 40 | 30,375 00 | 3,397,945 65 | 60,164 27 | 183,880 01 | 3,855,332 33 |
| Phœnix (Conn.) | - | †358,667 26 | 33,745 13 | 2,197,341 46 | 137,263 39 | - | 2,727,017 24 |
| Providence Washington | 7,014 46 | 130,433 49 | 2,063 00 | 749,634 63 | - | 40,424 51 | 929,570 09 |
| Queen | 56,817 06 | 79,254 22 | 33,270 00 | 1,642,067 81 | 122,118 32 | 124,433 58 | 2,057,960 99 |
| Reading | 14,605 77 | 8,142 57 | 6,600 00 | 249,840 02 | - | 16,590 55 | 295,778 91 |
| Rochester German | 548 49 | 8,600 36 | 3,100 00 | 275,375 24 | 24,339 52 | 738 52 | 312,702 13 |
| Security | 6,295 34 | 25,015 36 | 4,975 00 | 387,235 03 | - | 16,055 35 | 439,576 08 |
| Springfield | 57,313 11 | 75,959 25 | 22,684 51 | 1,509,455 96 | 70,909 56 | 54,531 83 | 1,790,854 22 |
| St. Paul | 37,595 36 | 83,706 89 | 9,107 08 | 921,738 97 | 31,248 34 | 26,235 04 | 1,109,631 68 |
| Union | 10,365 58 | 21,225 25 | 400 00 | 215,003 00 | - | 50,002 10 | 296,995 93 |
| United Firemen's | 3,734 90 | 6,945 00 | 8,250 00 | 201,464 21 | - | 703,058 37 | 923,452 48 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| United States | 4,862 21 | 13,186 98 | 14,129 73 | 219,886 27 | 6,811 00 | 21,429 70 | [280,305 89 |
| Westchester | 35,249 49 | 65,935 23 | 4,500 00 | 1,082,736 83 | 54,511 69 | 49,243 47 | 1,292,176 71 |
| Williamsburg City | 4,503 29 | 26,320 46 | 4,352 77 | 517,768 75 | 22,512 06 | 20,371 42 | 595,828 75 |
| Total | $1,254,787 11 | $4,363,545 71 | $800,825 89 | $56,540,255 09 | $1,647,903 05 | $9,676,909 38 | $74,284,226 23 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | | |
| Holyoke | – | $2,300 00 | $185 00 | $308,586 74 | – | $2,386 34 | $313,458 08 |
| Quincy | – | 6,750 00 | – | 254,615 98 | – | 3,450 00 | 264,815 98 |
| Traders' and Mechanics' | – | – | – | 333,069 03 | – | 5,521 57 | 338,590 60 |
| Total | – | $9,050 00 | $185 00 | 896,271 75 | – | $11,375 91 | $916,864 66 |
| COMPANIES OF FOREIGN COUNTRIES. | | | | | | | |
| British America | $19,881 27 | $78,197 78 | $11,061 00 | $591,254 09 | $ 92,476 62 | $38,912 44 | $ 831,783 20 |
| Caledonian | 71,376 56 | 71,522 02 | 24,099 94 | 955,251 72 | 130,497 77 | 56,611 31 | 1,309,359 32 |
| Commercial Union (Eng.) | 80,085 10 | 125,251 00 | 17,800 00 | 1,891,466 42 | 66,445 97 | 140,269 99 | 2,321,318 48 |
| Hamburg-Bremen | 10,585 00 | 40,415 00 | 13,085 00 | 798,010 68 | 1,492 57 | 23,580 62 | 887,168 87 |
| Imperial | 20,365 16 | 40,546 57 | 6,860 00 | 803,727 96 | 193,517 48 | 11,397 67 | 1,076,414 84 |
| Lancashire | 75,777 75 | 83,686 49 | 27,793 45 | 1,296,904 24 | 129,526 96 | 47,234 40 | 1,660,923 29 |
| Lion | 17,453 82 | 28,611 85 | 4,717 90 | 384,914 82 | 150,155 27 | 11,017 79 | 596,871 45 |
| Liverpool and London and Globe | 1,418 91 | 372,534 00 | 142,755 00 | 3,928,272 69 | 37,411 13 | 801,104 40 | 5,283,496 13 |
| London Assurance | 14,244 33 | 124,817 53 | 11,275 00 | 802,323 47 | 191,901 37 | 34,689 06 | 1,179,250 76 |
| London and Lancashire | 37,464 66 | 50,732 00 | 41,045 40 | 1,477,471 93 | 145,037 06 | 97,637 34 | 1,849,388 39 |
| Manchester | 51,623 88 | 44,096 11 | 59,044 05 | 1,076,225 56 | 164,340 78 | 48,980 82 | 1,444,311 20 |
| Northern Assurance | 19,606 60 | 42,873 18 | 21,236 00 | 1,015,226 92 | 133,554 17 | 64,700 51 | 1,297,197 38 |
| North British and Mercantile | 51,831 32 | 123,413 53 | 31,991 24 | 1,881,226 12 | 62,951 77 | 85,980 19 | 2,237,394 17 |
| Norwich Union | 90,482 10 | 45,653 07 | 8,755 00 | 1,176,884 53 | 111,571 29 | 34,681 80 | 1,468,027 79 |
| Palatine | 61,118 16 | 145,532 00 | 52,385 45 | 1,557,286 38 | 22,978 03 | 105,796 88 | 1,945,096 90 |
| Phœnix Assurance | 20,220 00 | 159,994 00 | 35,792 00 | 1,446,113 11 | 105,413 48 | 182,103 78 | 1,949,636 37 |
| Royal | 45,494 51 | 353,419 90 | 58,598 02 | 3,983,448 48 | – | 682,543 40 | 5,123,504 31 |
| Scottish Union and National | 109,152 10 | 188,553 00 | 31,595 20 | 1,770,233 21 | 29,319 25 | 25,875 00 | 2,154,727 76 |
| Sun | 73,270 86 | 78,539 14 | 9,540 00 | 1,389,488 90 | 67,715 68 | 62,979 81 | 1,681,534 39 |
| Svea | 8,211 00 | 14,801 42 | 2,500 00 | 129,817 51 | – | 18,422 00 | 171,751 93 |
| Union Assurance | 3,858 76 | 66,251 71 | 2,375 00 | 484,961 26 | 156,497 08 | 726 19 | 714,670 00 |
| Union Marine | – | † 17,943 52 | – | 62,642 52 | 112,823 83 | 24,206 35 | 217,616 22 |
| Western Assurance | – | †140,017 61 | 17,568 30 | 892,994 11 | 120,850 71 | 38,378 25 | 1,209,808 98 |
| Total | $883,521 85 | $2,437,402 43 | $631,872 95 | $29,796,146 63 | $2,226,478 27 | $2,635,830 00 | $38,611,252 13 |
| Aggregate | $2,138,308 96 | $6,852,421 37 | $1,432,883 84 | $87,368,424 21 | $3,874,381 32 | $12,333,747 29 | $114,000,166 99 |

* Includes losses resisted.

† Includes losses adjusted.

## TABLE No. 6.

### Income During 1896.

| 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' | - | $ 97,399 51 | - | $ 8,436 64 | - | $105,836 15 |
| Union | - | 112,958 50 | - | 12,692 08 | - | 125,650 58 |
| Total | - | $210,358 01 | - | $21,128 72 | - | $231,486 73 |
| **Stock Companies of Other States.** | | | | | | |
| Ætna | $3,620,305 36 | $163,024 95 | $1,985 00 | $480,428 03 | $6,437 47 | $4,272,180 81 |
| American (Mass) | 209,679 34 | - | - | 22,852 08 | 112 66 | 232,644 08 |
| American (N. J.) | 525,118 16 | - | 77,296 01 | 41,353 91 | 371 84 | 644,139 92 |
| American (Pa.) | 1,220,300 74 | - | 59,513 39 | 39,970 87 | 10,370 38 | 1,330,155 38 |
| American Central | 811,112 75 | - | - | 53,524 84 | 21,100 51 | 885,738 10 |
| Armenia | 142,402 45 | - | 15,114 55 | 3,000 00 | 2,122 71 | 162,639 71 |
| Boston Marine | 101,931 19 | 832,626 22 | 41,243 69 | 58,016 49 | - | 1,033,817 59 |
| Buffalo German | 395,235 29 | - | 30,753 73 | 28,560 42 | 22,122 07 | 476,671 51 |
| Capital | 179,843 11 | - | 2,911 18 | 6,396 33 | 6,154 25 | 195,304 87 |
| Commerce | 141,682 02 | - | 2,621 89 | 10,002 91 | 5,910 81 | 160,217 63 |
| Commercial Union (N. Y.) | 43,998 57 | - | - | 6,280 00 | 152 60 | 50,431 17 |
| Connecticut | 1,724,851 93 | - | 45,859 05 | 84,873 81 | - | 1,855,584 79 |
| Continental | *3,445,828 40 | - | 5,372 77 | 262,869 06 | 46,533 67 | 3,760,603 90 |
| Delaware | 757,227 46 | 1,818 47 | 6,344 11 | 46,966 23 | 8,617 52 | 820,973 79 |
| Equitable | 293,252 73 | 1,744 83 | 6,826 69 | 16,579 80 | 2,155 43 | 320,559 48 |
| Fire Association | 2,593,144 26 | - | 106,285 40 | 142,532 41 | 5,136 70 | 2,847,098 77 |
| Fireman's Fund | 1,398,081 01 | 229,682 89 | 22,855 07 | 108,536 61 | 19,491 69 | 1,778,647 27 |
| Franklin | 450,737 14 | - | 13,742 16 | 118,470 49 | 10,365 43 | 593,315 22 |
| German American | 2,634,101 15 | - | - | 276,148 92 | 1,428 75 | 2,911,678 82 |
| German Fire | 194,615 35 | - | 12,506 67 | 5,973 30 | 3,355 78 | 216,451 10 |
| Germania | 1,094,131 29 | - | 14,787 38 | 133,304 22 | - | 1,242,222 89 |
| Globe | 492,307 06 | - | 1,605 00 | 15,339 40 | - | 509,251 46 |
| Granite State | 322,904 76 | - | 3,146 44 | 11,908 32 | 410 34 | 338,369 86 |
| Greenwich | 882,445 64 | 117,345 87 | 34 46 | 44,764 77 | 17,030 06 | 1,061,620 80 |
| Hanover | 1,514,870 12 | - | 704 10 | 80,474 39 | 14,471 57 | 1,610,520 18 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Hartford | 5,790,787 96 | – | 72,679 14 | 287,734 36 | 5,296 73 | 6,156,498 19 |
| Home | 4,605,727 00 | 174,579 88 | 23,809 77 | 302,211 04 | 96,760 64 | 5,203,088 33 |
| Insurance Company of North America | 3,979,596 45 | 1,573,911 51 | 140,522 65 | 227,377 93 | 2,321 99 | 5,923,730 53 |
| Insurance Company of the State of Pennsylvania | 302,024 71 | – | 4,781 55 | 6,033 13 | 7,823 15 | 320,662 54 |
| Manufacturers' and Merchants' | 203,773 19 | 366 16 | 14,286 89 | 9,127 43 | 365 04 | 227,918 71 |
| Mercantile | 181,015 73 | 282 93 | 3,512 89 | 18,312 90 | – | 203,124 45 |
| Merchants' (N. J.) | 887,525 93 | – | 15,429 39 | 39,674 41 | 16,757 47 | 959,387 20 |
| Merchants' (R. I.) | 274,826 48 | – | 4,630 10 | 17,624 82 | – | 297,081 40 |
| Mutual Fire | 554,028 27 | – | – | 26,878 41 | – | 580,906 68 |
| National (Conn.) | 2,254,240 76 | – | 36,639 35 | 117,245 58 | – | 2,408,125 69 |
| National-Standard | 201,718 96 | – | – | 11,248 32 | – | 212,967 28 |
| New Hampshire | 1,056,894 60 | – | 14,441 07 | 78,093 86 | – | 1,149,429 53 |
| Niagara | 1,563,720 61 | – | 1,355 00 | 38,584 11 | 19,707 10 | 1,623,366 82 |
| Norwalk | 130,272 53 | – | – | 11,580 36 | – | 141,852 89 |
| Norwood | 406,491 33 | 112,058 88 | – | 13,450 71 | – | 532,000 92 |
| Orient | 1,312,576 56 | 24,478 76 | 11,227 47 | 78,024 28 | 539 23 | 1,426,846 30 |
| Pacific | 373,069 78 | – | 12,650 00 | 13,636 00 | – | 399,355 78 |
| Pennsylvania | 1,715,193 42 | – | 42,111 98 | 156,137 39 | 2,701 92 | 1,916,144 71 |
| Phenix (N. Y.) | 3,435,731 07 | – | 6,085 00 | 150,340 84 | 10,973 48 | 3,603,130 39 |
| Phœnix (Conn.) | 2,952,791 57 | – | 9,802 36 | 183,042 53 | 8,088 64 | 3,153,725 10 |
| Providence Washington | 884,717 97 | 326,836 68 | – | 51,558 92 | – | 1,263,113 57 |
| Queen | 2,018,075 44 | – | – | 134,715 91 | – | 2,152,791 35 |
| Reading | 360,975 46 | – | 20,015 02 | 12,750 93 | 3,060 05 | 396,801 46 |
| Rochester German | 359,744 72 | – | 18,419 70 | 11,592 25 | 11,227 94 | 400,984 61 |
| Security | 491,181 72 | 32,905 60 | 7,464 80 | 23,802 30 | 1,204 74 | 556,559 16 |
| Springfield | 1,816,501 90 | – | 24,290 42 | 129,631 50 | 4,951 99 | 1,975,375 81 |
| St. Paul | 1,197,636 54 | 238,680 89 | 42,940 10 | 38,620 75 | 10,008 25 | 1,527,886 53 |
| Union | 313,715 91 | – | 495 00 | 18,824 67 | 2,697 88 | 335,733 46 |
| United Firemen's | 269,962 45 | – | 34,790 80 | 22,761 90 | 97 02 | 327,612 17 |
| United States | 268,754 25 | 24,765 84 | 18,613 90 | 6,740 61 | – | 318,874 60 |
| Westchester | 1,276,061 84 | – | 29,319 44 | 41,907 77 | 749 96 | 1,348,039 01 |
| Williamsburg City | 589,738 83 | – | 12,670 39 | 27,012 71 | 9,094 59 | 638,516 52 |
| Total | $67,219,181 20 | $3,855,110 36 | $1,094,492 92 | $4,405,406 24 | $418,282 05 | $76,992,470 79 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | |
| Holyoke | $164,054 30 | – | $4,562 80 | $32,494 85 | $1,682 78 | $202,794 73 |
| Quincy | 140,914 86 | – | 2,861 80 | 22,767 03 | 2,301 97 | 168,845 66 |
| Traders' and Mechanics | 204,125 56 | – | 6,358 71 | 22,258 13 | 1,371 58 | 234,113 98 |
| Total | $509,094 72 | – | $13,783 31 | $77,520 01 | $5,356 33 | $605,754 37 |

* Includes premiums on tornado risks.

## 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 | $961,733 20 | $142,387 21 | – | $38,145 62 | – | $1,142,266 03 |
| Caledonian | 1,230,698 55 | – | – | 65,953 57 | – | 1,296,652 12 |
| Commercial Union (Eng.) | 2,430,031 79 | 164,002 98 | – | 70,198 00 | $31,722 78 | 2,695,955 55 |
| Hamburg-Bremen | 1,095,348 85 | – | – | 60,418 45 | – | 1,155,767 30 |
| Imperial | 1,105,068 45 | – | – | 40,468 30 | 34,403 97 | 1,179,940 72 |
| Lancashire | 1,872,989 98 | – | – | 66,922 65 | 8,721 33 | 1,948,633 96 |
| Lion | 551,558 94 | – | $ 9,312 71 | 18,643 53 | – | 579,515 18 |
| Liverpool and London and Globe | 5,370,686 53 | – | 151,969 19 | 107,000 96 | 57,058 29 | 5,686,714 97 |
| London Assurance | 916,748 59 | 350,755 51 | 675 00 | 73,666 81 | – | 1,341,845 91 |
| London and Lancashire | 1,750,496 31 | – | – | 88,349 90 | 6,629 63 | 1,845,475 84 |
| Manchester | 1,384,814 18 | – | – | 65,836 30 | – | 1,450,650 48 |
| Northern Assurance | 1,136,017 89 | – | – | 59,032 50 | – | 1,195,050 39 |
| North British and Mercantile | 2,345,617 89 | – | – | 159,651 76 | – | 2,505,269 65 |
| Norwich Union | 1,512,745 18 | – | 1,800 00 | 77,226 26 | 1,509 65 | 1,593,281 09 |
| Palatine | 2,247,450 12 | – | 3,000 00 | 86,187 07 | – | 2,336,637 19 |
| Phœnix Assurance | 2,032,645 12 | – | – | 71,245 00 | – | 2,103,890 12 |
| Royal | 4,745,632 39 | – | 14,055 00 | 184,669 14 | 31,667 57 | 4,976,024 10 |
| Scottish Union and National | 2,324,678 66 | – | 78,811 10 | 51,163 75 | – | 2,454,653 51 |
| Sun | 1,557,675 79 | – | 9,955 00 | 76,933 63 | 10,569 72 | 1,655,134 14 |
| Svea | 216,369 04 | – | – | 6,287 31 | – | 222,656 35 |
| Union Assurance | 914,622 50 | – | – | 35,458 91 | – | 950,081 41 |
| Union Marine | – | 204,614 81 | – | 21,963 27 | – | 226,578 08 |
| Western Assurance | 1,461,608 03 | 262,794 76 | – | 54,163 75 | – | 1,778,566 54 |
| Total | $39,165,237 98 | $1,124,555 27 | $269,578 00 | $1,579,586 44 | $182,282 94 | $42,321,240 63 |
| Aggregate | $106,893,513 92 | $5,190,023 64 | $1,377,854 23 | $6,083,641 41 | $605,919 32 | $120,150,952 52 |

## TABLE No. 7.
### Expenditures During 1896.

| Companies. | Net Losses. Fire. | Net Losses. Marine. | Dividends. | Commissions and brokerage | Salaries. | Taxes. | All other expenditures. | Total expenditures. |
|---|---|---|---|---|---|---|---|---|
| **Maine Stock Companies.** | | | | | | | | |
| Merchants' | – | $ 90,476 51 | $8,000 00 | $12,307 40 | $3,950 00 | – | $1,698 45 | $116,432 36 |
| Union | – | 119,632 37 | 9,000 00 | 7,642 86 | 4,590 00 | – | 2,394 04 | 143,259 27 |
| Total | – | 210,108 88 | 17,000 00 | 19,950 26 | $8,540 00 | – | $4,092 49 | $259,691 63 |
| **Stock Companies of Other States.** | | | | | | | | |
| Ætna | $1,779,369 60 | $106,456 10 | $720,000 00 | $630,840 55 | $260,102 97 | $80,902 13 | $276,179 21 | $3,853,850 56 |
| American (Mass.) | 124,843 24 | – | 18,045 00 | 43,749 32 | 19,384 55 | 6,825 48 | 15,248 30 | 228,095 89 |
| American (N. J.) | 215,368 56 | – | 62,200 75 | 99,045 79 | 50,834 48 | 22,416 10 | 34,315 28 | 484,180 96 |
| American (Pa.) | 735,389 65 | – | 30,000 00 | 228,845 24 | 105,250 00 | 27,916 49 | 95,954 74 | 1,223,356 12 |
| American Central | 482,289 07 | – | 60,000 00 | 127,966 99 | 67,932 18 | 18,906 18 | 98,192 33 | 855,286 75 |
| Armenia | 70,164 64 | – | 5,000 00 | 37,247 96 | 5,600 00 | 3,007 06 | 9,150 32 | 130,169 98 |
| Boston Marine | 11,814 25 | 724,712 82 | 100,000 00 | 61,262 07 | 59,822 16 | 7,911 02 | 104,083 16 | 1,069,605 48 |
| Buffalo German | 162,268 33 | – | 60,000 00 | 83,405 93 | 28,903 80 | 9,400 20 | 31,941 45 | 375,919 71 |
| Capital | 114,154 07 | – | 8,000 00 | 41,960 79 | 7,329 65 | 4,961 19 | 7,176 80 | 183,582 50 |
| Commerce | 63,232 12 | – | 16,000 00 | 29,896 62 | 11,847 17 | 8,075 12 | 9,396 21 | 138,447 24 |
| Commercial Union (N. Y.) | 5,970 02 | – | 6,000 00 | 7,201 88 | 1,106 65 | 1,443 32 | 511 60 | 22,233 47 |
| Connecticut | 1,007,349 71 | – | 100,000 00 | 311,237 74 | 137,411 48 | 39,751 42 | 125,680 82 | 1,721,431 17 |
| Continental | *1,683,362 71 | – | 176,438 50 | 691,874 78 | 297,309 68 | 74,829 62 | 202,736 29 | 3,126,551 58 |
| Delaware | 368,149 19 | 2,524 14 | 42,172 50 | 166,313 41 | 70,688 04 | 28,535 80 | 64,334 30 | 742,717 38 |
| Equitable | 112,061 16 | 126 19 | 18,000 00 | 55,438 56 | 25,105 27 | 11,061 61 | 20,799 31 | 242,592 10 |
| Fire Association | 1,484,248 50 | – | 200,000 00 | 585,560 02 | 337,484 07 | 67,670 11 | 4,201 63 | 2,679,164 33 |
| Firemen's Fund | 785,274 43 | 144,728 56 | 120,000 00 | 237,911 07 | 189,724 19 | 36,659 88 | 161,642 72 | 1,675,940 85 |
| Franklin | 251,500 07 | – | 100,190 00 | 82,305 18 | 40,637 45 | 20,999 19 | 89,074 10 | 584,705 99 |
| German American | 1,364,909 20 | – | 200,000 00 | 471,433 23 | 172,529 14 | 76,223 60 | 231,123 09 | 2,516,218 26 |
| German Fire | 90,491 03 | – | 20,000 00 | 48,106 87 | – | 6,482 80 | 25,911 40 | 190,992 10 |
| Germania | 439,655 17 | – | 100,000 00 | 178,668 39 | 122,570 27 | 27,538 87 | 83,924 00 | 952,356 70 |
| Globe | 189,727 89 | – | – | 150,305 42 | 3,550 00 | 5,270 43 | 1,068 68 | 349,922 42 |
| Granite State | 183,700 71 | – | 12,000 00 | 56,919 23 | 9,250 00 | 6,059 30 | 25,351 86 | 293,281 10 |

* Includes tornado losses.

## TABLE No. 7—Concluded.

| Companies. | Net Losses. Fire. | Net Losses. Marine. | Dividends. | Commissions and brokerage | Salaries. | Taxes. | All other expenditures. | Total expenditures. |
|---|---|---|---|---|---|---|---|---|
| Greenwich | $493,686 19 | $115,004 95 | 20,000 00 | $184,615 17 | $109,994 89 | $15,919 15 | $85,719 48 | $1,024,939 83 |
| Hanover | 856,192 13 | - | 70,000 00 | 274,141 53 | 143,058 09 | 37,780 60 | 127,711 73 | 1,508,884 08 |
| Hartford | 3,062,232 69 | - | 350,000 00 | 955,450 55 | 431,052 60 | 125,156 00 | 561,209 36 | 5,485,101 20 |
| Home | 2,546,582 48 | 92,699 61 | 300,300 00 | 907,510 04 | 399,710 30 | 93,011 94 | 330,449 40 | 4,670,263 77 |
| Insurance Company of North America | 2,166,751 13 | 1,295,981 36 | 360,000 00 | 1,038,731 45 | 300,458 24 | 113,787 56 | 293,727 65 | 5,569,437 39 |
| Insurance Company of the State of Pa. | 158,096 59 | - | 10,000 00 | 72,304 90 | 15,725 00 | 6,860 02 | 21,141 96 | 284,128 47 |
| Manufacturers' and Merchants' | 104,349 14 | 599 17 | 15,000 00 | 54,098 36 | 8,873 30 | 4,920 11 | 9,717 96 | 197,558 04 |
| Mercantile | 91,132 72 | - | 24,198 00 | 40,848 29 | 18,667 00 | 4,679 47 | 16,498 66 | 196,024 14 |
| Merchants' (N. J.) | 480,804 70 | - | 32,000 00 | 166,869 62 | 52,085 86 | 34,723 38 | 120,537 64 | 887,021 20 |
| Merchants' (R. I.) | 122,599 62 | - | 12,000 00 | 52,085 43 | 42,035 92 | 7,673 36 | 2,228 83 | 238,623 16 |
| Mutual Fire | 371,234 00 | - | 21,944 28 | 105,706 82 | 85,750 02 | 23,330 16 | 79,835 06 | 687,800 34 |
| National (Conn.) | 1,078,237 06 | - | 100,000 00 | 405,095 39 | 176,637 93 | 64,787 99 | 197,223 40 | 2,021,981 77 |
| National-Standard | 27,783 24 | - | - | 65,218 96 | 2,470 00 | 2,703 58 | 3,359 49 | 101,535 27 |
| New Hampshire | 522,002 20 | - | 64,000 00 | 229,480 93 | 49,199 66 | 32,563 93 | 50,704 32 | 947,951 04 |
| Niagara | 779,249 99 | - | 49,996 00 | 305,673 96 | 144,326 06 | 37,308 88 | 127,533 88 | 1,444,088 77 |
| Norwalk | 36,558 17 | - | 6,135 00 | 28,540 55 | 6,782 38 | 1,250 26 | 6,741 14 | 86,007 50 |
| Norwood | 203,878 64 | 23,833 60 | 20,000 00 | 92,709 02 | 32,459 76 | 4,520 43 | 44,047 16 | 421,448 61 |
| Orient | 773,052 52 | 66,505 88 | 40,000 00 | 260,733 33 | 106,573 40 | 33,604 45 | 78,569 01 | 1,359,038 59 |
| Pacific | 210,320 20 | - | 20,000 00 | 79,873 03 | 34,718 94 | 10,429 75 | 24,072 61 | 379,414 53 |
| Pennsylvania | 889,140 28 | - | 80,000 00 | 429,701 64 | 102,160 00 | 36,812 48 | 101,440 08 | 1,639,254 48 |
| Phenix (N. Y.) | 1,927,411 77 | - | 100,000 00 | 490,619 10 | 338,887 80 | 74,948 03 | 326,876 18 | 3,258,742 88 |
| Phœnix (Conn.) | 1,691,704 80 | - | 280,000 00 | 502,076 60 | 193,919 72 | 67,712 96 | 311,041 02 | 3,046,455 10 |
| Providence Washington | 491,316 63 | 277,784 36 | 32,000 00 | 224,538 71 | 83,432 95 | 27,059 16 | 65,627 40 | 1,201,759 21 |
| Queen | 1,162,630 19 | - | 50,000 00 | 319,002 05 | 161,334 47 | 48,035 71 | 128,276 74 | 1,869,279 16 |
| Reading | 187,813 93 | - | 19,940 40 | 63,803 79 | 11,783 00 | 8,311 76 | 29,967 67 | 321,620 55 |
| Rochester German | 158,593 70 | - | 20,000 00 | 76,707 59 | 28,348 19 | 14,611 70 | 35,841 77 | 334,102 95 |
| Security | 255,866 84 | 48,235 78 | 12,000 00 | 120,815 30 | 48,648 09 | 7,505 33 | - | 493,071 34 |
| Springfield | 956,391 83 | - | 150,000 00 | 297,771 78 | 90,302 51 | 70,116 17 | 197,018 87 | 1,761,601 16 |
| St. Paul | 641,306 20 | 163,384 08 | 50,000 00 | 306,783 46 | 68,242 70 | 28,733 47 | 86,230 67 | 1,344,680 58 |
| Union | 169,278 76 | - | 11,740 53 | 60,202 90 | 37,195 20 | 10,178 83 | 31,844 79 | 320,441 01 |
| United Firemen's | 143,474 14 | - | 30,000 00 | 56,995 59 | 23,879 83 | 8,505 12 | 26,471 03 | 289,325 71 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| United States | 156,526 63 | 9,972 52 | 15,000 00 | 72,072 27 | 24,687 95 | 4,678 73 | 25,868 23 | 308,806 33 |
| Westchester | 599,139 31 | - | 30,000 00 | 265,023 43 | 46,303 18 | 32,723 31 | 158,923 73 | 1,132,112 96 |
| Williamsburg City | 246,297 23 | - | 51,170 00 | 137,732 94 | 66,590 20 | 6,495 85 | 41,766 73 | 550,052 95 |
| Total | $35,486,928 97 | $3,072,549 12 | $4,621,470 96 | $13,171,031 52 | $5,510,668 34 | $1,694,286 55 | $5,466,221 25 | $69,023,156 71 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | | | |
| Holyoke | $54,888 30 | - | $7,000 00 | $25,535 33 | $16,654 60 | $2,228 06 | $86,050 56 | $192,356 85 |
| Quincy | 62,107 31 | - | 70,269 42 | 22,452 23 | 12,517 95 | 2,597 37 | 7,046 09 | 176,990 37 |
| Traders' and Mechanics' | 80,415 44 | - | 96,476 35 | 30,264 83 | 19,046 29 | 2,314 60 | 1,600 00 | 230,117 51 |
| Total | $197,411 05 | - | $173,745 77 | $78,252 39 | $48,218 84 | $7,140 03 | $94,696 65 | $599,464 73 |
| COMPANIES OF FOREIGN COUNTRIES. | | | | | | | | |
| British America | $568,392 64 | $174,850 89 | - | $232,185 39 | $25,766 09 | $28,431 52 | $92,098 09 | $1,121,724 62 |
| Caledonian | 767,414 68 | - | - | 249,232 38 | 74,000 53 | 46,776 78 | 76,996 17 | 1,214,420 54 |
| Commercial Union (Eng.) | 1,309,783 11 | 196,344 35 | - | 442,157 15 | 150,640 18 | 62,658 07 | 130,103 53 | 2,291,686 39 |
| Hamburg-Bremen | 601,552 57 | - | - | 208,337 99 | 93,774 62 | 26,824 82 | 67,932 21 | 998,422 21 |
| Imperial | 625,425 66 | - | - | 209,730 30 | 98,145 46 | 30,692 96 | 60,248 24 | 1,024,242 62 |
| Lancashire | 1,045,713 21 | - | - | 323,077 43 | 178,570 95 | 45,289 00 | 148,155 82 | 1,740,806 41 |
| Lion | 330,450 93 | - | - | 109,445 17 | 38,629 63 | 15,049 55 | 42,697 37 | 536,272 65 |
| Liverpool and London and Globe | 2,862,317 24 | - | - | 935,376 99 | 320,629 88 | 114,840 19 | 325,199 26 | 4,558,363 56 |
| London Assurance | 424,785 79 | 245,472 54 | - | 209,151 56 | 90,191 72 | 32,734 54 | 81,833 81 | 1,084,169 96 |
| London and Lancashire | 850,927 06 | - | - | 337,826 29 | 138,241 97 | 43,460 80 | 107,397 02 | 1,477,853 14 |
| Manchester | 877,669 13 | - | - | 266,704 74 | 98,557 61 | 43,533 34 | 102,108 75 | 1,388,573 57 |
| Northern Assurance | 635,502 20 | - | - | 162,600 98 | 80,077 84 | 37,866 28 | 128,330 66 | 1,044,377 96 |
| North British and Mercantile | 1,307,825 78 | - | - | 396,455 57 | 206,954 48 | 56,047 32 | 102,029 58 | 2,069,312 73 |
| Norwich Union | 883,456 19 | - | - | 259,080 02 | 130,345 78 | 21,747 94 | 115,634 29 | 1,410,264 22 |
| Palatine | 1,463,246 02 | - | - | 470,696 88 | 168,471 45 | 47,382 98 | 140,812 28 | 2,290,609 61 |
| Phœnix Assurance | 1,138,596 60 | - | - | 401,802 54 | 107,832 88 | 53,302 28 | 140,887 62 | 1,842,421 92 |
| Royal | 2,710,140 57 | - | - | 812,432 08 | 310,457 62 | 123,738 99 | 283,548 23 | 4,240,317 49 |
| Scottish Union and National | 1,125,312 04 | - | - | 495,753 60 | 104,267 93 | 53,063 42 | 118,320 73 | 1,896,717 72 |
| Sun | 795,489 05 | - | - | 281,939 31 | 83,478 83 | 38,903 77 | 152,126 43 | 1,351,937 39 |
| Svea | 60,243 41 | - | - | 69,520 82 | - | 934 26 | 3,085 34 | 133,783 83 |
| Union Assurance | 436,351 50 | - | - | 220,580 59 | 7,509 90 | 25,620 56 | 27,132 64 | 717,195 19 |
| Union Marine | - | 178,150 00 | - | 20,349 63 | 6,716 44 | 5,090 10 | 7,765 21 | 218,071 38 |
| Western Assurance | 849,848 55 | 268,512 00 | - | 352,704 86 | 38,600 00 | 42,409 31 | 151,060 36 | 1,703,135 08 |
| Total | $21,671,092 76 | $1,062,680 95 | - | $7,467,142 27 | $2,551,861 79 | $996,398 78 | $2,605,503 64 | $36,354,680 19 |
| Aggregate | $57,354,783 95 | $4,345,987 78 | $4,812,216 73 | $20,736,376 44 | $8,119,288 97 | $2,697,825 39 | $8,170,514 03 | $106,236,993 26 |

## TABLE No. 8.
### Risks and Premiums.

| Companies. | Risks in Force Dec. 31, 1896. | | Written During the Year. | | | |
|---|---|---|---|---|---|---|
| | Fire. | Marine. | Fire. | Premiums. | Marine. | Premiums. |
| **Maine Stock Companies.** | | | | | | |
| Merchants' | - | $1,498,892 00 | - | - | $13,345,368 00 | $112,207 90 |
| Union | - | 1,018,285 00 | - | - | 4,190,472 00 | 139,380 06 |
| Total | - | $2,517,177 00 | - | - | $17,535,840 00 | $251,587 96 |
| **Stock Companies of Other States.** | | | | | | |
| Ætna | $485,325,720 00 | $3,460,108 00 | $365,989,289 00 | $4,417,502 30 | $84,654,100 00 | $220,443 82 |
| American (Mass.) | 24,980,399 00 | - | 24,557,670 00 | 269,812 90 | - | - |
| American (N. J.) | 103,347,509 00 | - | 69,375,965 00 | 658,504 73 | - | - |
| American (Pa.) | 146,306,055 00 | - | 123,123,289 00 | 1,511,766 97 | - | - |
| American Central | 106,419,559 00 | - | 76,559,387 00 | 970,585 97 | - | - |
| Armenia | 14,338,976 00 | - | 14,175,761 00 | 159,533 98 | - | - |
| Boston Marine | 9,783,950 00 | 6,851,354 00 | 12,935,465 00 | 136,760 34 | 58,899,178 00 | 887,366 69 |
| Buffalo German | 62,372,002 00 | - | 41,217,234 00 | 465,841 85 | - | - |
| Capital | 19,073,049 00 | - | 19,590,921 00 | 282,922 64 | - | - |
| Commerce | 17,359,128 00 | - | 14,175,246 00 | 161,768 49 | - | - |
| Commercial Union (N. Y.) | 4,606,685 00 | - | 7,232,265 00 | 74,022 76 | - | - |
| Connecticut | 220,109,124 00 | - | 158,550,267 00 | 1,991,741 29 | - | - |
| Continental | 694,359,969 00 | - | 392,138,697 00 | 3,839,539 38 | - | - |
| Delaware | 92,471,707 00 | - | 83,635,090 00 | 966,710 79 | 15,725,000 00 | 81,966 98 |
| Equitable | 34,813,309 00 | 23,061 00 | 29,248,889 00 | 347,207 45 | 364,058 00 | 1,850 57 |
| Fire Association | 353,711,536 00 | - | 269,894,896 00 | 3,283,208 18 | - | - |
| Fireman's Fund | 190,217,653 00 | 4,415,176 00 | 157,557,366 00 | 1,892,589 62 | 44,180,858 00 | 436,338 94 |
| Franklin | 75,274,270 00 | - | 47,670,089 00 | 542,954 33 | - | - |
| German American | 542,325,899 00 | - | 369,949,926 00 | 3,623,289 24 | - | - |
| German Fire | 25,534,536 00 | - | 19,981,132 00 | 247,688 72 | - | - |
| Germania | 299,293 846 00 | - | 187,856,571 00 | 1,588,787 83 | - | - |
| Globe | 54,548,062 00 | - | 65,542,850 00 | 747,190 07 | - | - |
| Granite State | 26,554,121 00 | - | 29,584,217 00 | 509,873 81 | - | - |
| Greenwich | 215,903,243 00 | 1,893,888 00 | 138,687,495 00 | 1,051,739 50 | 41,585,496 00 | 138,469 33 |
| Hanover | 191,796,314 00 | - | 152,750,333 00 | 1,791,511 50 | - | - |

| | | | | | | |
|---|---|---|---|---|---|---|
| Hartford | 788,511,325 00 | - | 585,493,051 00 | 7,173,438 97 | - | - |
| Home | 823,542,513 00 | 7,567,504 00 | 668,241,281 00 | 6,048,633 11 | 76,499,405 00 | 297,086 50 |
| Insurance Company of North America | 590,031,288 00 | 41,898,256 00 | 560,659,513 00 | 4,785,484 56 | 270,786,330 00 | 2,094,040 60 |
| Insurance Company of the State of Penn | 28,310,068 00 | - | 30,624,286 00 | 389,465 70 | - | - |
| Manufacturers' and Merchants' | 23,052,938 00 | - | 22,124,540 00 | 266,939 33 | - | - |
| Mercantile | 26,982,496 00 | - | 21,642,153 00 | 237,026 29 | 5,000 00 | 200 19 |
| Merchants' (N. J.) | 125,599,971 00 | - | 105,836,393 00 | 1,141,227 57 | - | - |
| Merchants' (R. I.) | 32,323,543 00 | - | 26,753,845 00 | 318,059 05 | - | - |
| Mutual Fire | 39,403,424 00 | - | 59,329,219 00 | 841,671 53 | - | - |
| National (Conn.) | 298,749,606 00 | - | 227,517,596 00 | 2,709,084 26 | - | - |
| National-Standard | 28,351,118 00 | - | 34,929,576 00 | 318,714 48 | - | - |
| New Hampshire | 128,789,472 00 | - | 105,311,144 00 | 1,238,966 42 | - | - |
| Niagara | 257,851,606 00 | - | 206,955,622 00 | 2,093,223 57 | - | - |
| Norwalk | 15,337,785 00 | - | 18,540,259 00 | 176,385 28 | - | - |
| Norwood | 40,903,580 00 | 1,624,970 00 | 65,404,642 00 | 675,806 87 | 9,843,200 00 | 114,681 87 |
| Orient | 156,841,181 00 | 679,213 00 | 135,985,233 00 | 1,727,296 56 | 949,468 00 | 26,734 56 |
| Pacific | 52,662,429 00 | - | 44,207,465 00 | 471,241 02 | - | - |
| Pennsylvania | 291,765,633 00 | - | 212,902,563 00 | 2,190,661 93 | - | - |
| Phenix (N. Y.) | 548,592,959 00 | - | 345,717,292 00 | 4,353,527 51 | - | - |
| Phœnix (Conn.) | 397,514,478 00 | - | 309,480,061 00 | 3,448,246 01 | - | - |
| Providence Washington | 118,338,368 00 | 5,304,550 00 | 115,405,486 00 | 1,155,336 97 | 91,317,561 00 | 459,435 73 |
| Queen | 289,628,403 00 | - | 226,595,623 00 | 2,551,818 86 | - | - |
| Reading | 43,004,750 00 | - | 31,869,320 00 | 374,596 49 | - | - |
| Rochester German | 53,986,295 00 | - | 45,777,017 00 | 507,730 71 | - | - |
| Security | 74,336,741 00 | 505,674 00 | 65,801,368 00 | 626,855 14 | 3,520,246 00 | 44,023 41 |
| Springfield | 260,819,335 00 | - | 169,543,690 00 | 2,204,067 97 | - | - |
| St. Paul | 134,220,997 00 | 3,488,249 00 | 98,483,351 00 | 1,398,156 73 | 25,756,239 00 | 266,542 40 |
| Union | 37,186,833 00 | - | 31,983,274 00 | 370,203 73 | - | - |
| United Firemen's | 34,732,660 00 | - | 28,560,847 00 | 318,181 89 | - | - |
| United States | 42,281,626 00 | 730,551 00 | 34,524,623 00 | 338,110 23 | 997,628 00 | 27,351 12 |
| Westchester | 195,273,495 00 | - | 131,889,081 00 | 1,505,618 10 | - | - |
| Williamsburg City | 121,939,167 00 | - | 77,668,008 00 | 682,544 73 | - | - |
| Total | $10,311,692,514 00 | $78,442,554 00 | $7,717,737,642 00 | $84,170,776 21 | $725,083,767 00 | $5,096,532 71 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | |
| Holyoke | $42,251,167 00 | - | $11,217,555 00 | $165,896 33 | - | - |
| Quincy | 34,702,977 00 | - | 9,425,166 00 | 145,232 07 | - | - |
| Traders' and Mechanics' | 43,213,459 00 | - | 12,328,009 00 | 194,588 77 | - | - |
| Total | $120,167,603 00 | - | $32,970,730 00 | $505,717 17 | - | - |

## TABLE No. 8—Concluded.

| Companies. | Risks in Force Dec. 31, 1896. | | Written During the Year. | | | |
|---|---|---|---|---|---|---|
| | Fire. | Marine. | Fire. | Premiums. | Marine. | Premiums. |
| **Companies of Foreign Countries.** | | | | | | |
| British America | $83,130,257 00 | $2,473,279 00 | $78,207,301 00 | $1,228,715 42 | $20,916,746 00 | $197,248 18 |
| Caledonian | 179,633,545 00 | - | 131,743,133 00 | 1,582,141 53 | - | - |
| Commercial Union (Eng) | 359,527,632 00 | 455,300 00 | 276,424,598 00 | 2,946,894 28 | 35,187,178 00 | 179,911 63 |
| Hamburg-Bremen | 127,457,557 00 | - | 109,880,058 00 | 1,362,553 90 | - | - |
| Imperial | 147,705,981 00 | - | 111,560,363 00 | 1,352,471 14 | - | - |
| Lancashire | 219,621,313 00 | - | 214,975,643 00 | 2,440,552 06 | - | - |
| Lion | 61,800,748 00 | - | 56,753,022 00 | 729,619 75 | - | - |
| Liverpool and London and Globe | 838,820,544 00 | - | 725,575,302 00 | 7,080,467 91 | - | - |
| London Assurance | 171,084,608 00 | 2,847,875 00 | 126,287,151 00 | 1,121,422 87 | 98,478,853 00 | 452,802 34 |
| London and Lancashire | 370,914,942 00 | - | 275,483,530 00 | 2,306,102 99 | - | - |
| Manchester | 180,082,014 00 | - | 152,411,747 00 | 1,858,547 58 | - | - |
| Northern Assurance | 174,938,104 00 | - | 140,624,271 00 | 1,597,189 28 | - | - |
| North British and Mercantile | 347,901,346 00 | - | 276,245,513 00 | 2,910,628 52 | - | - |
| Norwich Union | 226,179,082 00 | - | 176,447,899 00 | 1,878,101 38 | - | - |
| Palatine | 283,309,148 00 | - | 252,116,936 00 | 2,818,997 55 | - | - |
| Phœnix Assurance | 296,659,024 00 | - | 354,440,060 00 | 3,277,176 81 | - | - |
| Royal | 784,730,904 00 | - | 708,908,622 00 | 6,241,576 62 | - | - |
| Scottish Union and National | 374,524,653 00 | - | 306,295,544 00 | 3,056,243 54 | - | - |
| Sun | 303,218,040 00 | - | 196,977,105 00 | 1,915,808 61 | - | - |
| Svea | 18,051,692 00 | - | 26,742,313 00 | 327,742 76 | - | - |
| Union Assurance | 76,277,319 00 | - | 100,140,928 00 | 1,153,686 22 | - | - |
| Union Marine | - | 3,315,498 00 | - | - | 52,245,966 00 | 293,302 99 |
| Western Assurance | 122,416,234 00 | 4,633,875 00 | 125,307,630 00 | 1,850,022 71 | 44,902,373 00 | 321,377 82 |
| Total | $5,747,984,687 00 | $13,725,827 00 | $4,923,548,669 00 | $51,036,663 43 | $251,731,116 00 | $1,444,642 96 |
| Aggregate | $16,179,844,804 00 | $94,685,558 00 | $12,674,257,041 00 | $135,713,156 81 | $994,350,723 00 | $6,792,763 63 |

## 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' | - | - | $13,345,368 00 | $112,207 90 | - | $90,476 51 | $90,476 51 | - |
| Union | - | - | 4,190,472 00 | 139,380 06 | - | 119,632 37 | 116,951 93 | - |
| Total | - | - | $17,535,840 00 | $251,587 96 | - | $210,108 88 | $207,428 44 | - |
| **Stock Companies of Other States.** | | | | | | | | |
| Ætna | $7,454,708 00 | $103,506 78 | - | - | $51,708 70 | - | $45,914 34 | $1,035 97 |
| American (Mass.) | 571,102 00 | 5,959 71 | - | - | 3,365 27 | - | 2,774 38 | 119 19 |
| American (N. J.) | 244,175 00 | 2,793 62 | - | - | 88 66 | - | 58 66 | 55 87 |
| American (Pa.) | 414,359 00 | 6,105 10 | - | - | 6,253 66 | - | 6,203 66 | 122 10 |
| American Central | 173,739 00 | 2,848 19 | - | - | 289 53 | - | 289 53 | 59 85 |
| Armenia | 37,921 00 | 680 37 | - | - | 1,980 01 | - | 1,980 01 | 13 61 |
| Boston Marine | 279,975 00 | 3,566 45 | $702,962 00 | $6,589 92 | 39 00 | $3,069 78 | 3,368 78 | 203 13 |
| Buffalo German | 465,497 00 | 3,918 22 | - | - | 3,693 45 | - | 3,662 28 | 9 28 |
| Capital | 800,238 00 | 14,067 29 | - | - | 5,312 51 | - | 5,605 84 | 128 52 |
| Commerce | 193,100 00 | 2,138 97 | - | - | 166 78 | - | 166 78 | 38 57 |
| Commercial Union (N. Y.) | 10,000 00 | 87 50 | - | - | - | - | - | - |
| Connecticut | 2,353,500 00 | 39,884 65 | - | - | 22,206 16 | - | 23,240 19 | 299 21 |
| Continental | 1,637,959 00 | 22,817 82 | - | - | 8,900 36 | - | 8,320 00 | 278 35 |
| Delaware | 462,199 00 | 6,479 70 | - | - | 1,324 32 | - | 1,304 32 | 130 97 |
| Equitable | 333,778 00 | 4,098 26 | - | - | 749 17 | - | 708 17 | 81 97 |
| Fire Association | 2,619,096 00 | 51,056 02 | - | - | 45,649 28 | - | 46,943 14 | 1,106 21 |
| Fireman's Fund | 958,078 81 | 12,772 53 | - | - | 8,152 15 | - | 7,313 41 | 92 41 |
| Franklin | 437,816 00 | 5,442 68 | - | - | 1,046 71 | - | 1,027 14 | 108 85 |
| German Fire | 21,550 00 | 333 22 | - | - | - | - | - | 8 45 |
| German American | 2,752,045 00 | 37,680 55 | - | - | 15,791 76 | - | 13,965 76 | 383 59 |
| Germania | 517,453 00 | 6,427 46 | - | - | 1,719 99 | - | 293 21 | 107 84 |
| Globe | 377,650 00 | 6,452 13 | - | - | 985 27 | - | 1,940 27 | 109 34 |

## TABLE No. 9—Concluded.

| Companies. | Risks Written. | | | | Losses Paid. | | Losses incurred. | Tax paid on premiums. |
|---|---|---|---|---|---|---|---|---|
| | Fire. | Premiums received. | Marine and inland. | Premiums received. | Fire. | Marine and inland. | | |
| Granite State | 4,889,187 00 | 82,191 57 | - | - | 36,506 52 | - | 37,942 55 | $686 88 |
| Greenwich | 613,259 07 | 7,756 96 | - | - | 2,680 55 | - | 1,724 24 | 101 30 |
| Hanover | 2,232,680 40 | 37,690 73 | - | - | 30,603 06 | - | 32,085 62 | 141 75 |
| Hartford | 4,980,279 00 | 76,948 47 | - | - | 36,472 30 | - | 35,094 13 | 809 52 |
| Home | 10,789,390 00 | 86,361 78 | - | - | 52,025 41 | - | 55,421 78 | 694 73 |
| Insurance Co. of North America | 4,925,383 00 | 78,253 37 | - | - | 45,403 09 | - | 40,903 09 | 1,392 08 |
| Ins. Co. of the State of Pennsylvania, | 1,440,960 00 | 23,015 18 | - | - | 9,170 57 | - | 10,697 51 | 395 35 |
| Manufacturers' and Merchants' | 82,850 00 | 1,258 87 | - | - | - | - | - | 23 12 |
| Mercantile | 1,063,273 00 | 13,338 77 | - | - | 3,749 28 | - | 4,085 68 | 278 26 |
| Merchants' (N. J.) | 811,652 16 | 10,177 91 | - | - | 6,088 67 | - | 5,652 53 | 203 96 |
| Merchants' (R. I.) | 355,155 00 | 4,263 22 | - | - | 1,894 88 | - | 1,849 88 | 85 26 |
| Mutual Fire | 347,595 00 | 6,491 89 | - | - | 516 17 | - | 1,241 55 | 119 84 |
| National (Conn.) | 2,770,056 00 | 37,436 25 | - | - | 15,282 52 | - | 15,194 59 | 445 13 |
| National-Standard | 50,500 00 | 757 16 | - | - | 607 29 | - | 607 29 | 3 00 |
| New Hampshire | 1,637,344 00 | 22,710 34 | - | - | 16,782 93 | - | 10,753 70 | 227 10 |
| Niagara | 1,083,057 00 | 17,145 79 | - | - | 9,012 05 | - | 9,018 10 | 166 43 |
| Norwalk | 252,503 00 | 3,831 02 | - | - | 67 54 | - | 67 54 | 56 17 |
| Norwood | 74,122 00 | 1,318 04 | - | - | 3,954 45 | - | 5,578 83 | - |
| Orient | 3,992,700 00 | 59,797 57 | - | - | 53,874 75 | - | 54,994 15 | 118 46 |
| Pacific | 111,727 00 | 1,804 47 | - | - | 8 00 | - | - | 35 93 |
| Pennsylvania | 1,165,476 66 | 22,226 21 | - | - | 12,281 52 | - | 9,984 52 | 444 52 |
| Phenix (N. Y.) | 2,381,120 00 | 35,428 82 | - | - | 5,528 65 | - | 8,602 77 | 524 42 |
| Phœnix (Conn.) | 3,324,380 00 | 50,033 09 | - | - | 22,681 40 | - | 23,488 65 | 542 21 |
| Providence Washington | 701,499 00 | 8,267 14 | 270,487 00 | 6,221 58 | 2,584 63 | 2,746 01 | 5,390 64 | 289 77 |
| Queen | 1,027,279 00 | 14,424 66 | - | - | 7,489 72 | - | 7,439 72 | 105 69 |
| Reading | 276,560 00 | 3,930 15 | - | - | 52 50 | - | 52 50 | 79 90 |
| Rochester German | 257,928 00 | 3,480 57 | - | - | 2,075 33 | - | 2,025 33 | 28 10 |
| Security | 90,592 00 | 1,583 16 | - | - | 892 27 | - | 892 27 | 13 26 |
| *Springfield | 2,162,514 00 | 34,486 96 | - | - | 23,275 77 | - | 19,111 00 | 626 15 |
| St. Paul | 311,814 00 | 3,600 07 | - | - | 1,076 61 | - | 89 42 | 72 00 |
| Union | 679,846 00 | 9,911 39 | - | - | 3,045 56 | - | 2,673 37 | 170 33 |
| United Firemen's | 133,335 00 | 1,903 83 | - | - | 674 24 | - | 674 24 | 38 08 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| United States | 192,795 00 | 2,113 05 | – | – | 2,473 31 | – | 1,181 27 | 59 20 |
| Westchester | 430,616 00 | 5,761 91 | – | – | 2,171 96 | – | 2,097 58 | 44 56 |
| Williamsburg City | 208,780 00 | 2,190 25 | – | – | 2,500 77 | – | 2,503 77 | 57 40 |
| Total | $78,964,146 10 | $1,111,007 84 | $973,449 00 | $12,811 50 | $592,926 55 | $5,815 79 | $584,199 68 | $13,574 89 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | | | |
| Holyoke | $1,189,925 00 | $15,843 23 | – | – | $2,589 73 | – | $2,589 73 | $183 42 |
| Quincy | 1,404,010 00 | 25,880 75 | – | – | 7,347 58 | – | 8,147 58 | 355 19 |
| Traders' and Mechanics' | 1,062,125 00 | 18,196 00 | – | – | 4,066 49 | – | 4,066 49 | 350 81 |
| Total | $3,656,060 00 | $59,919 98 | – | – | $14,003 80 | – | $14,803 80 | $889 42 |
| COMPANIES OF FOREIGN COUNTRIES. | | | | | | | | |
| British America | $ 514,150 00 | $ 8,450 77 | – | – | $2,425 02 | – | $1,697 55 | $107 84 |
| Caledonian | 1,253,949 00 | 19,845 21 | – | – | 9,077 04 | – | 6,527 34 | 172 63 |
| Commercial Union (Eng.) | †2,185,065 00 | ‡34,884 76 | – | – | 18,636 07 | – | 19,299 40 | 221 96 |
| Hamburg-Bremen | 738,968 00 | 12,933 38 | – | – | 3,401 06 | – | 3,451 06 | 191 33 |
| Imperial | 905,191 00 | 15,549 29 | – | – | 20,438 92 | – | 19,920 49 | – |
| Lancashire | 1,388,851 00 | 21,176 21 | – | – | 11,719 52 | – | 11,705 06 | 155 20 |
| Lion | 245,485 00 | 2,152 10 | – | – | 78 39 | – | 41 20 | 41 47 |
| Liverpool and London and Globe | 4,780,754 00 | 70,451 16 | – | – | 36,859 81 | – | 35,189 81 | 671 83 |
| London Assurance | 698,767 00 | 9,524 58 | – | – | 3,519 83 | – | 2,199 83 | 120 10 |
| London and Lancashire | 1,151,600 00 | 16,814 33 | – | – | 5,312 01 | – | 5,237 01 | 209 24 |
| Manchester | 403,712 00 | 5,931 56 | – | – | 3,051 07 | – | 156 57 | 62 39 |
| Northern Assurance | 1,231,720 00 | 14,179 41 | – | – | 4,621 65 | – | 4,534 46 | 191 16 |
| North British and Mercantile | 2,470,313 00 | 37,841 12 | – | – | 19,584 42 | – | 20,643 64 | 366 56 |
| Norwich Union | 1,101,111 00 | 18,177 51 | – | – | 5,985 08 | – | 7,097 57 | 207 73 |
| Palatine | 520,473 00 | 8,421 56 | – | – | 10,243 09 | – | 9,743 09 | – |
| Phœnix Assurance | 1,065,392 52 | 21,996 72 | – | – | 4,913 79 | – | 4,049 00 | 286 32 |
| Royal | 3,969,061 82 | 63,947 40 | – | – | 34,749 71 | – | 39,072 26 | 583 95 |
| Scottish Union and National | 1,263,525 00 | 13,292 59 | – | – | 5,225 58 | – | 3,748 10 | 161 34 |
| Sun | 646,320 00 | 9,895 87 | – | – | 5,628 85 | – | 5,792 87 | 85 76 |
| Svea | 15,325 00 | 173 75 | – | – | – | – | – | 3 48 |
| Union Assurance | 331,922 00 | 2,556 82 | – | – | 77 11 | – | 77 11 | 49 59 |
| Union Marine | – | – | 263,469 00 | 62 68 | – | – | – | 1 25 |
| Western Assurance | 771,454 00 | 12,053 57 | – | – | 2,483 70 | – | 2,388 02 | 191 40 |
| Total | $27,653,109 34 | $420,249 67 | 263,469 00 | 62 68 | $208,031 72 | – | $202,571 44 | $4,082 53 |
| Aggregate | $110,273,315 44 | $1,591,177 49 | $18,772,758 00 | $264,462 14 | $814,962 07 | $215,924 67 | $1,009,003 36 | $18,546 84 |

* Includes tornado risks. † Includes $29,400.00 tornado risks. ‡ Includes $91.70 premiums on tornado risks.

## TABLE No. 10.
## Maine Mutual Fire Insurance Company.

| Name of Company. | Location. | Premium Notes. | Other Assets. | Total Assets. | Liabilities. | Risks Written. | Risks Terminated. | Risks in force December 31, 1896. | Premiums and assessments Received. | Losses Paid. |
|---|---|---|---|---|---|---|---|---|---|---|
| MAINE MUTUAL FIRE CO'S. | | | | | | | | | | |
| Boothbay | Boothbay | $ 5,075 60 | $130 91 | $ 5,206 51 | – | $28,635 00 | – | $ 78,460 00 | $96 12 | – |
| Brunswick Farmers' | Brunswick | 12,728 28 | 37 79 | 12,766 07 | – | 26,450 00 | $30,675 00 | 212,138 00 | 76 22 | $50 00 |
| Cape Elizabeth and Scarboro | Cape Elizabeth | 7,544 28 | 520 88 | 8,065 16 | $ 19 40 | 72,697 00 | 37,300 00 | 102,097 00 | 461 67 | 22 00 |
| Casco | Casco | 3,548 25 | 38 48 | 3,586 73 | 114 60 | 15,265 00 | 20,100 00 | 66,655 00 | 512 75 | 590 58 |
| Citizens | Bristol | 2,341 40 | 133 27 | 2,474 67 | – | 6,200 00 | 900 00 | 68,080 00 | 31 00 | – |
| Cumberland | Cumberland | 14,725 26 | 196 64 | 14,921 90 | – | 44,650 00 | 35,090 00 | 261,875 00 | 74 12 | – |
| Danville | Auburn | 8,916 77 | 824 77 | 9,741 54 | – | 23,830 00 | 22,430 00 | 171,855 00 | 85 34 | – |
| Dresden | Dresden | 7,166 00 | 674 88 | 7,840 88 | – | 68,725 00 | 71,100 00 | 187,215 00 | 178 27 | – |
| Edgecomb | Edgecomb | 6,305 74 | 124 74 | 6,430 48 | – | 23,200 00 | 300 00 | 80,555 00 | 119 25 | – |
| Eliot and Kittery | Eliot | 64,112 46 | 1,919 33 | 66,031 79 | 5,600 00 | 191,350 00 | 163,991 00 | 1,068,541 00 | 6,246 30 | 4,264 02 |
| Falmouth | Falmouth | 35,328 80 | 1,743 41 | 37,072 21 | – | 62,122 00 | 42,460 00 | 353,288 00 | 186 10 | – |
| Farmington | Farmington | 8,341 50 | 193 35 | 8,534 85 | 15 00 | 71,175 00 | 650 00 | 139,025 00 | 170 82 | – |
| Fayette | Fayette | 3,538 80 | 350 85 | 3,889 65 | – | 16,100 00 | 13,105 00 | 73,085 00 | 35 80 | – |
| Freeport and Yarmouth | Freeport | 14,616 00 | 235 62 | 14,851 62 | – | 50,745 00 | 3,850 00 | 334,075 00 | 101 49 | – |
| Fryeburg | Fryeburg | 13,970 00 | – | 13,970 00 | 88 28 | 79,200 00 | 49,325 00 | 322,995 09 | – | 15 00 |
| Gardiner and Richmond | Gardiner | 9,865 65 | 127 66 | 9,993 31 | 1 00 | 48,070 00 | – | 146,465 00 | 119 42 | – |
| Gorham Farmers' | Gorham | 40,796 50 | 412 10 | 41,208 60 | 11 50 | 67,895 00 | 59,300 00 | 407,965 00 | 797 37 | 615 00 |
| Gray and New Gloucester | New Gloucester | 8,620 00 | 88 75 | 8,708 75 | – | 86,200 00 | – | 86,200 00 | 256 65 | – |
| Hampden | Hampden | 14,555 50 | 62 46 | 14,617 96 | – | 64,655 00 | 14,175 00 | 145,555 00 | – | 35 47 |
| Harpswell | Harpswell | 14,155 80 | 766 62 | 14,922 42 | – | 39,875 00 | 32,416 00 | 228,997 08 | 96 54 | – |
| Harrison | Harrison | 30,163 15 | 2,595 82 | 32,758 97 | 495 00 | 240,115 00 | 83,720 00 | 538,030 00 | 2,455 52 | 423 70 |
| Jay | Jay | 9,411 29 | 191 51 | 9,602 80 | – | 27,000 00 | 20,135 00 | 187,170 00 | 88 76 | – |
| Jefferson Farmers' | Jefferson | 5,202 00 | 686 17 | 5,888 17 | – | 62,050 00 | 62,975 00 | 126,700 00 | 313 00 | 12 00 |
| Kennebunk Farmers' | Kennebunk | 18,158 77 | 912 24 | 19,071 01 | – | 51,050 00 | 800 00 | 191,145 00 | 255 25 | – |
| Litchfield | Litchfield | 11,232 00 | 127 21 | 11,359 21 | 91 52 | 45,075 00 | 42,950 00 | 206,245 00 | 1,627 36 | 1,564 23 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Lovell | Lovell | 4,356 00 | 143 63 | 4,499 63 | - | 17,550 00 | 14,885 00 | 72,590 00 | 20 90 | - |
| Maine Mutual | Augusta | 11,533 48 | 5,849 37 | 17,382 85 | 6,766 91 | 414,080 00 | 127,625 00 | 678,220 00 | 6,970 56 | 2,059 19 |
| Medomak | Waldoboro | 9,136 00 | 508 76 | 9,644 76 | - | 85,925 00 | 3,550 00 | 220,650 00 | 254 90 | - |
| Mutual Fire | Saco | 9,268 89 | 78,788 23 | 88,057 12 | - | 357,235 00 | 266,400 00 | 854,785 00 | 3,956 82 | 260 00 |
| New Portland | New Portland | 7,075 60 | 114 91 | 7,190 51 | 450 00 | 9,050 00 | 1,350 00 | 72,200 00 | 18 10 | - |
| North Yarmouth | North Yarmouth | 15,955 73 | 55 18 | 16,010 91 | 49 16 | 81,542 00 | 83,243 00 | 300,949 00 | 179 31 | 1,869 00 |
| Oxford County P. of H | South Paris | 60,387 53 | 1,655 42 | 62,042 95 | 1,500 00 | 471,625 00 | 168,758 00 | 1,610,938 00 | 9,252 51 | 8,110 68 |
| Patrons' Androscoggin | Auburn | 178,772 00 | 3,647 07 | 182,419 07 | 450 00 | 1,118,226 00 | 301,217 00 | 3,770,342 00 | 6,539 99 | 2,811 36 |
| Pittston and Whitefield | Pittston | 17,213 20 | 296 94 | 17,510 14 | - | 118,225 00 | 2,550 00 | 199,015 00 | 1,111 78 | 1,000 00 |
| *Readfield | Readfield | - | - | - | - | - | - | - | - | - |
| State Mutual | Portland | 23,126 62 | 8,017 25 | 31,143 87 | 6,890 46 | 762,423 00 | 472,849 00 | 902,849 00 | 14,222 83 | 5,516 39 |
| Swan's Island | Swan's Island | 2,502 50 | 2 82 | 2,505 32 | - | 2,090 00 | 3,000 00 | 25,025 00 | - | - |
| Union Farmers' | Union | 8,788 20 | 633 97 | 9,422 17 | - | 21,050 00 | 15,000 00 | 90,600 00 | 63 15 | 4 12 |
| Warren Farmers' | Warren | 8,326 09 | 1,607 65 | 9,933 74 | - | 67,475 00 | 58,765 00 | 203,786 00 | 323 75 | 505 00 |
| Wells | Wells | 16,401 40 | 198 84 | 16,600 24 | 240 06 | 73,190 00 | 61,250 00 | 272,040 00 | 1,760 55 | 1,360 00 |
| West Gardiner | West Gardiner | 4,215 14 | 5 70 | 4,220 84 | - | 11,427 50 | 3,150 00 | 83,922 50 | 14 33 | - |
| West Bangor and Hermon | Hermon | 14,222 50 | 209 54 | 14,432 04 | 15 00 | 25,400 00 | 17,250 00 | 142,225 00 | 1,249 94 | 1,200 00 |
| Wilton | Wilton | 12,245 80 | 120 40 | 12,366 20 | 100 00 | 47,305 00 | 51,490 00 | 197,156 00 | 917 59 | 830 00 |
| Windham | Windham | 24,007 82 | 167 94 | 24,175 76 | 189 50 | 85,089 00 | 66,716 00 | 293,335 00 | 648 69 | 450 00 |
| Woolwich | Woolwich | 6,824 46 | 402 63 | 7,227 09 | 9 75 | 10,050 00 | 4,325 00 | 144,650 00 | 507 84 | 450 00 |
| York County | Buxton | 60,635 19 | 307 20 | 60,942 39 | - | 453,000 00 | 4,000 00 | 625,105 00 | 1,362 24 | 280 66 |
| Total | | $865,413 95 | 115,828 91 | $981,242 86 | $23,097 14 | $5,784,286 50 | $2,535,120 00 | 16,483,793 67 | $63,760 90 | $34,298 40 |

* Never transacted any business.

## TABLE No. 11.

### Maine Mutual Fire Insurance Companies—Income and Expenditures.

| Name of Company. | Location. | Premiums. | Assessments. | Policy fees. | Income from all other sources. | Total income. | Losses. | Salaries and expenses of officers. | All other expenditures. | Total expenditures. |
|---|---|---|---|---|---|---|---|---|---|---|
| Maine Mutual Fire Cos. | | | | | | | | | | |
| Boothbay | Boothbay | $96 12 | - | - | $ 2 53 | $98 65 | - | $16 75 | $10 35 | $27 10 |
| Brunswick Farmers' | Brunswick | 46 05 | $30 17 | - | 1 00 | 77 22 | $50 00 | 40 00 | 7 10 | 97 10 |
| Cape Elizabeth and Scarboro | Cape Elizabeth | 461 67 | - | - | 13 10 | 474 77 | 22 00 | 133 50 | 262 65 | 418 15 |
| Casco | Casco | - | 512 75 | $20 25 | - | 533 00 | 590 58 | 9 00 | 40 | 599 98 |
| Citizens' | Bristol | 31 00 | - | 14 00 | - | 45 00 | - | 14 00 | 4 81 | 18 81 |
| Cumberland | Cumberland | 74 12 | - | 11 40 | 5 14 | 90 66 | - | 23 63 | 3 75 | 27 38 |
| Danville | Auburn | 85 34 | - | 27 00 | 24 90 | 137 24 | - | 21 09 | 9 66 | 30 75 |
| Dresden | Dresden | 178 27 | - | 32 00 | 25 72 | 235 99 | - | 32 00 | - | 32 00 |
| Edgecomb | Edgecomb | 119 25 | - | 13 50 | 33 | 133 08 | - | 13 50 | 4 20 | 17 70 |
| Eliot and Kittery | Eliot | 344 43 | 5,901 87 | - | - | 6,246 30 | 4,264 02 | 392 83 | 1,176 69 | 5,833 54 |
| Falmouth | Falmouth | 186 10 | - | 33 00 | 34 08 | 253 18 | - | 113 76 | 1 00 | 114 76 |
| Farmington | Farmington | 170 82 | - | 84 00 | - | 254 82 | - | 115 00 | 23 90 | 138 90 |
| Fayette | Fayette | 35 80 | - | - | 21 42 | 57 22 | - | 3 00 | 2 64 | 5 64 |
| Freeport and Yarmouth | Freeport | 101 49 | - | 7 69 | 5 86 | 115 04 | - | 48 10 | 2 41 | 50 51 |
| Fryeburg | Fryeburg | - | 70 87 | - | 15 00 | 85 87 | 15 00 | 100 30 | 1 85 | 117 15 |
| Gardiner and Richmond | Gardiner | 119 42 | - | 63 50 | - | 182 92 | - | 76 69 | - | 76 69 |
| Gorham Farmers' | Gorham | - | 797 37 | 73 00 | 6 16 | 876 53 | 615 00 | 88 00 | 10 50 | 713 50 |
| Gray and New Gloucester | New Gloucester | 256 65 | - | 59 00 | - | 315 65 | - | 177 00 | 49 90 | 226 90 |
| Hampden | Hampden | - | - | 122 00 | - | 122 00 | 35 47 | 64 00 | - | 99 47 |
| Harpswell | Harpswell | 96 54 | - | - | - | 96 54 | - | 32 20 | 1 46 | 33 66 |
| Harrison | Harrison | 1,179 41 | 1,276 11 | 227 50 | 160 77 | 2,843 79 | 423 70 | 490 51 | 716 14 | 1,630 35 |
| Jay | Jay | 88 76 | - | 14 00 | 1 99 | 104 75 | - | 41 77 | 10 62 | 52 39 |
| Jefferson Farmers' | Jefferson | 313 00 | - | 23 00 | 15 72 | 351 72 | 12 00 | 23 00 | 4 13 | 39 13 |
| Kennebunk Farmers' | Kennebunk | 255 25 | - | 41 00 | 25 13 | 321 38 | - | 41 00 | 5 25 | 46 25 |
| Litchfield | Litchfield | 48 35 | 1,579 01 | 30 00 | - | 1,657 36 | 1,564 23 | 89 91 | 7 90 | 1,662 04 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Lovell | Lovell | 20 90 | – | 7 50 | – | 28 40 | – | 15 00 | 2 25 | 17 25 |
| Maine Mutual | Augusta | 6,970 56 | – | – | 398 06 | 7,368 62 | 2,059 19 | 2,185 82 | 1,403 12 | 5,648 13 |
| Medomak | Waldoboro | 254 90 | – | 54 00 | – | 308 90 | – | 50 00 | 10 31 | 60 31 |
| Mutual Fire | Saco | 3,956 82 | – | – | 4,879 47 | 8,836 29 | 260 00 | 973 37 | 2,557 38 | 3,790 75 |
| New Portland | New Portland | 18 10 | – | 10 00 | – | 28 10 | – | 18 75 | 1 43 | 20 18 |
| North Yarmouth | North Yarmouth | 179 31 | – | 1,902 60 | 10 00 | 2,091 91 | 1,869 00 | 104 66 | 110 81 | 2,084 47 |
| Oxford County P. of H | South Paris | 1,239 36 | 8,030 21 | – | – | 9,269 57 | 8,110 68 | 260 68 | 481 39 | 8,852 75 |
| Patrons' Androscoggin | Auburn | 1,677 34 | 4,862 65 | – | 10 00 | 6,549 99 | 2,811 36 | 810 68 | 223 99 | 3,846 03 |
| Pittston and Whitefield | Pittston | 366 80 | 744 98 | 63 00 | 88 36 | 1,263 14 | 1,000 00 | 68 00 | 18 77 | 1,086 77 |
| *Readfield | Readfield | – | – | – | – | – | – | – | – | – |
| State Mutual | Portland | 14,222 83 | – | – | 134 92 | 14,357 75 | 5,516 39 | 2,885 88 | 2,314 83 | 10,717 10 |
| Swan's Island | Swan's Island | – | – | 11 22 | – | 11 22 | – | 2 44 | 9 10 | 11 54 |
| Union Farmers' | Union | 63 15 | – | 26 00 | – | 89 15 | 4 12 | 30 00 | 3 05 | 37 17 |
| Warren Farmers' | Warren | †323 75 | – | – | 42 09 | 365 84 | 505 00 | 118 00 | 7 60 | 630 60 |
| Wells | Wells | 112 53 | 1,648 02 | 34 00 | 24 93 | 1,819 48 | 1,360 00 | 281 47 | 133 69 | 1,775 16 |
| West Bangor and Hermon | Hermon | – | 1,249 94 | 42 00 | 9 92 | 1,301 86 | 1,200 00 | 39 54 | 5 50 | 1,245 04 |
| West Gardiner | West Gardiner | 14 33 | – | 11 50 | – | 25 83 | – | 14 95 | 2 43 | 17 38 |
| Wilton | Wilton | 55 17 | 862 42 | 31 50 | 4 91 | 954 00 | 830 00 | 91 25 | 15 54 | 936 79 |
| Windham | Windham | 222 00 | 426 69 | 51 00 | 3 00 | 702 69 | 450 00 | 81 03 | 164 68 | 695 71 |
| Woolwich | Woolwich | 30 69 | 477 15 | 11 25 | 12 71 | 531 80 | 450 00 | 55 69 | 10 90 | 516 59 |
| York County | Buxton | 1,371 05 | – | 224 00 | 21 85 | 1,616 90 | 280 66 | 907 50 | 367 72 | 1,555 88 |
| Total | | $35,387 43 | $28,470 21 | $3,375 41 | $5,999 07 | $73,232 12 | $34,298 40 | $11,195 25 | $10,161 80 | $55,655 45 |

*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 | October 2, 1896 | $45,000 00 | $742 75 |
| Dow & Pinkham | Portland | May 28, 1896 | 21,250 00 | 465 77 |
| Jones, Edward C | Portland | August 26, 1896 | 217,000 00 | 412 15 |
| *Leighton, E. A | Berwick | May 6, 1895 | 6,900 00 | 87 25 |
| Little, William F | Portland | May 7, 1896 | 10,500 00 | 269 33 |
| Perry, A. C | Presque Isle | March 26, 1896 | 6,425 00 | 193 75 |
| Total | | | $307,075 00 | $2,171 00 |

* License expired May 6, 1896—not renewed.

## TABLE No. 13.

**Record of Fires in Maine during the Year 1896, 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. |
| Anchor factory | – | 1 | $2,000 00 | $200 00 | $ 1,500 00 | $200 00 | – | – | – | – |
| Bank and offices | – | 1 | 14,000 00 | 850 00 | 10,000 00 | 850 00 | – | – | – | – |
| Barber shops | 1 | 2 | 600 00 | 350 00 | 100 00 | 100 00 | $1,575 00 | $ 375 00 | $ 800 00 | $ 264 00 |
| Barns | 41 | 6 | 16,390 00 | 15,355 00 | 6,000 00 | 4,782 00 | 10,954 00 | 10,818 00 | 2,389 00 | 1,906 00 |
| Barn and sheds | 3 | – | 1,500 00 | 1,500 00 | 750 00 | 750 00 | 950 00 | 950 00 | 200 00 | 200 00 |
| Barn and shop | 1 | – | 200 00 | 200 00 | – | – | 100 00 | 100 00 | – | – |
| Barn and stable | 1 | – | 400 00 | 400 00 | 150 00 | 150 00 | 275 00 | 275 00 | – | – |
| Barn and storehouse | 1 | – | 800 00 | 800 00 | 400 00 | 396 00 | 800 00 | 800 00 | – | – |
| Billiard room | – | 1 | 2,000 00 | 150 00 | 1,200 00 | 150 00 | 700 00 | 192 00 | 500 00 | 192 00 |
| Blacksmith shops | 4 | 4 | 2,700 00 | 2,007 00 | 1,050 00 | 482 00 | 1,705 00 | 1,213 00 | 575 00 | 418 00 |
| Blocks | 1 | 1 | 11,500 00 | 11,000 00 | 850 00 | 850 00 | 5,100 00 | 3,050 00 | 2,500 00 | 1,413 00 |
| Boarding houses | 2 | 3 | 13,300 00 | 10,100 00 | 9,100 00 | 4,900 00 | 3,800 00 | 1,500 00 | 3,800 00 | 1,606 00 |
| Camp | 1 | – | 50 00 | 50 00 | – | – | – | – | – | – |
| Carriage shop | 1 | – | 1,000 00 | 1,000 00 | 500 00 | 500 00 | 800 00 | 800 00 | 600 00 | 465 00 |
| Cars | 1 | – | 2,200 00 | 2,200 00 | 2,000 00 | 2,000 00 | – | – | – | – |
| Car shop | – | 1 | 3,000 00 | 10 00 | – | – | – | – | – | – |
| Carpenter shops | – | 1 | 150 00 | 3 00 | 100 00 | 3 00 | – | – | – | – |
| Churches | – | 3 | 11,200 00 | 2,300 00 | 2,200 00 | 1,663 00 | 400 00 | 175 00 | – | – |
| Cider mill | 1 | – | 400 00 | 400 00 | – | – | 50 00 | 50 00 | – | – |
| Clothing manufactory | 1 | – | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,122 00 | 1,122 00 | – | – |
| Coal shed | – | 1 | 3,000 00 | 3,000 00 | *3,500 00 | *1,568 00 | 8,550 00 | 225 00 | – | – |
| Cooper shops | 1 | 1 | 300 00 | 115 00 | – | – | – | – | – | – |
| Dentist office and shoe store | – | 1 | 20,000 00 | 1,389 00 | 15,000 00 | 1,389 00 | 11,000 00 | 5,500 00 | 5,200 00 | 4,500 00 |
| Dressmaker's shop | – | 1 | 5,500 00 | 60 00 | 2,500 00 | 60 00 | 2,125 00 | 350 00 | 300 00 | 225 00 |
| Dwellings | 96 | 218 | 481,955 00 | 256,385 00 | 329,638 00 | 160,234 00 | 176,216 00 | 87,704 00 | 68,070 00 | 43,399 00 |
| Dwelling, barn and saw mill | 1 | – | 2,000 00 | 2,000 00 | – | – | – | – | – | – |
| Dwelling, barns and creamery | 1 | 1 | 4,000 00 | 3,200 00 | 1,000 00 | 1,000 00 | 1,300 00 | 1,300 00 | – | – |
| Dwelling, stable and store | – | 1 | 2,500 00 | 2,500 00 | 2,500 00 | – | – | 300 00 | 1,000 00 | – |
| Dwelling and bakery | – | 1 | 2,000 00 | 390 00 | 1,550 00 | 390 00 | 2,650 00 | 576 00 | 1,000 00 | 426 00 |
| Dwellings and barns | 13 | 16 | 43,425 00 | 40,000 00 | 27,400 00 | 20,486 00 | 20,829 00 | 11,793 00 | 7,106 00 | 2,995 00 |
| Dwelling and laundry | – | 1 | 2,500 00 | 850 00 | 2,000 00 | 850 00 | 600 00 | 206 00 | 400 00 | 206 00 |
| Dwellings and stables | 2 | 16 | 24,450 00 | 12,797 00 | 17,600 00 | 8,839 00 | 8,577 00 | 3,871 00 | 2,426 00 | 1,326 00 |

*Includes insurance on contents.

## TABLE No. 13—Continued.

| Property. | Total loss. | Partial loss. | Building. Value of. | Building. Damage to. | Building. Insurance upon. | Building. Insurance paid. | Contents. Value of. | Contents. Damage to. | Contents. Insurance upon. | Contents. Insurance paid. |
|---|---|---|---|---|---|---|---|---|---|---|
| Dwellings and stores | 8 | 18 | $55,550 00 | $23,433 00 | $31,195 00 | $13,924 00 | $35,700 00 | $25,691 00 | $21,900 00 | $15,230 00 |
| Dwelling and storehouse | 1 | - | 2,300 00 | 2,300 00 | 1,750 00 | - | 1,800 00 | 1,800 00 | 1,250 00 | - |
| Farm buildings | 17 | 13 | 40,975 00 | 38,425 00 | 23,900 00 | 19,300 00 | 19,325 00 | 14,775 00 | 7,145 00 | 4,810 00 |
| Farm buildings and blacksmith shop | 1 | - | 800 00 | 800 00 | - | - | - | - | - | - |
| Fish markets | 1 | 1 | 1,650 00 | 1,250 00 | 950 00 | 950 00 | 2,600 00 | 1,600 00 | 1,100 00 | 1,100 00 |
| Forest fires | - | 15 | - | 10,555 00 | - | - | - | - | - | - |
| Freight cars | - | 3 | 1,058 00 | 998 00 | 998 00 | 998 00 | 500 00 | 50 00 | 500 00 | 50 00 |
| Freight house | 1 | - | 500 00 | 500 00 | 400 00 | 400 00 | 1,400 00 | 1,400 00 | 200 00 | 200 00 |
| Furniture factory | - | 1 | 1,000 00 | 525 00 | 750 00 | 525 00 | 2,000 00 | 642 00 | 1,125 00 | 642 00 |
| Furniture store and stable | - | 1 | 700 00 | 450 00 | 600 00 | 600 00 | 1,000 00 | 600 00 | 1,000 00 | 600 00 |
| Glazing and storehouse | - | 1 | 800 00 | 800 00 | 800 00 | 800 00 | 4,700 00 | 4,050 00 | 3,200 00 | 2,077 00 |
| Grain and storage mill | - | 1 | 6,000 00 | 6,000 00 | 3,000 00 | 3,000 00 | 15,000 00 | 14,000 00 | 6,850 00 | 6,850 00 |
| Grist mill, steam | 1 | - | 1,000 00 | 1,000 00 | 700 00 | 700 00 | 2,200 00 | 2,200 00 | 1,600 00 | 1,600 00 |
| Halls | 2 | 1 | - | - | - | - | 8,300 00 | 6,700 00 | 2,700 00 | 2,700 00 |
| Hall and storehouse | - | 1 | 600 00 | 600 00 | 350 00 | 350 00 | 1,000 00 | 925 00 | 300 00 | 300 00 |
| Hand-car houses | 2 | - | 201 00 | 201 00 | 100 00 | 100 00 | 154 00 | 154 00 | 100 00 | 100 00 |
| Harness shop | - | 1 | 1,200 00 | 10 00 | 1,000 00 | - | - | - | - | - |
| Hen house | 1 | - | 30 00 | 30 00 | - | - | 10 00 | 10 00 | - | - |
| Hotels | - | 9 | 134,000 00 | 55,518 00 | 60,508 00 | 22,089 00 | 46,000 00 | 15,850 00 | 24,000 00 | 8,384 00 |
| Hotels, stores and restaurant | - | 1 | 6,750 00 | 1,000 00 | 4,000 00 | 450 00 | 4,600 00 | 3,900 00 | 3,450 00 | - |
| Ice house | - | 1 | 23,000 00 | 23,000 00 | 4,097 00 | 4,000 00 | 12,000 00 | 3,000 00 | - | 3,097 00 |
| Iron foundries | - | 2 | 1,500 00 | 750 00 | 1,200 00 | 750 00 | 3,400 00 | 398 00 | 1,850 00 | 398 00 |
| Jewish synagogue | - | 1 | - | - | - | - | 2,500 00 | 78 00 | 2,000 00 | 78 00 |
| Laundry | - | 1 | 3,000 00 | 542 00 | 2,400 00 | 542 00 | 1,700 00 | 983 00 | 1,300 00 | 983 00 |
| Laundry and printing office | - | 1 | 2,000 00 | 2,000 00 | 1,300 00 | 1,300 00 | 6,000 00 | 3,500 00 | 3,700 00 | 2,400 00 |
| Library | 1 | - | - | - | - | - | 1,200 00 | 1,200 00 | - | - |
| Lime manufactory | 1 | - | 200 00 | 200 00 | - | - | 100 00 | 100 00 | - | - |
| Lime sheds and kilns | 2 | - | 18,000 00 | 18,000 00 | 13,200 00 | 11,450 00 | 8,000 00 | 8,000 00 | 1,000 00 | 1,000 00 |
| Lumber | 1 | 2 | 6,000 00 | 3,500 00 | 2,000 00 | 2,000 00 | 18,000 00 | 59 00 | 18,000 00 | 59 00 |
| Lumber manufactory | - | 1 | 5,000 00 | 5,000 00 | 2,600 00 | 2,600 00 | 28,539 00 | 25,280 00 | 13,800 00 | 13,800 00 |
| Manufactory of shoe shanks | - | 1 | 1,000 00 | 100 00 | - | - | 200 00 | 200 00 | - | - |
| Match factory | - | 1 | 10,000 00 | 5 00 | - | - | - | - | - | - |
| Meat market and grocery store | 1 | - | 400 00 | 400 00 | 250 00 | 215 00 | 425 00 | 425 00 | 300 00 | 92 00 |
| Mill | - | 1 | 2,800 00 | 2,250 00 | 2,250 00 | 2,250 00 | 10,686 00 | 4,171 00 | 2,750 00 | 2,750 00 |
| Mill, box shooks | 1 | 1 | 8,000 00 | 4,250 00 | 2,000 00 | 2,000 00 | - | - | - | - |
| Mill, lumber and grist | 1 | - | 6,000 00 | 6,000 00 | - | - | 200 00 | 200 00 | - | - |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Oar manufactory | - | 1 | 100 00 | 75 00 | - | - | 700 00 | 200 00 | 550 00 | 149 00 |
| Offices | 2 | 4 | 1,800 00 | 1,050 00 | 750 00 | 750 00 | 5,950 00 | 3,910 00 | 2,000 00 | 1,185 00 |
| Paint shops | 1 | 1 | 1,000 00 | 500 00 | 500 00 | 500 00 | 1,200 00 | 1,200 00 | 1.000 00 | 700 00 |
| Potato houses | 4 | - | 2,000 00 | 2,000 00 | 750 00 | 750 00 | 1,500 00 | 1,500 00 | 2,800 00 | 1,500 00 |
| Restaurants | - | 2 | 1,800 00 | 82 00 | 1,500 00 | 82 00 | 1,700 00 | 95 00 | 1,300 00 | 95 00 |
| R. R. Station, dwelling and postoffice | 1 | - | 900 00 | 900 00 | 500 00 | 500 00 | 100 00 | 101 00 | 250 00 | 101 00 |
| Sash and blind manufactory | - | 1 | 7,500 00 | 1,476 00 | 7,500 00 | 1,476 00 | 15,000 00 | 3,458 00 | 6,500 00 | 3,458 00 |
| Sausage factory | 1 | - | 3,000 00 | 3,000 00 | - | - | 5,000 00 | 5,000 00 | - | - |
| Savings bank | - | 1 | 10,000 00 | 4,510 00 | 8,000 00 | 4,510 00 | - | - | - | - |
| Saw mills | 2 | 3 | 23,800 00 | 1,421 00 | 13,350 00 | 116 00 | 2,150 00 | 1,900 00 | - | - |
| Saw mill and stable | 1 | - | 1,500 00 | 1,500 00 | - | - | 500 00 | 500 00 | - | - |
| School houses | 4 | 3 | 34,810 00 | 19,070 00 | 18,100 00 | 12,304 00 | 950 00 | 815 00 | 100 00 | 100 00 |
| Shingle and grist mill | 1 | - | 500 00 | 500 00 | - | - | 800 00 | 800 00 | - | - |
| Shingle and stave mills | 3 | - | 2,100 00 | 2,100 00 | 800 00 | 800 00 | 1,000 00 | 1,000 00 | - | - |
| Shingle and saw mill | 1 | - | *7,000 00 | *7,000 00 | *3,000 00 | *3,000 00 | - | - | - | - |
| Shed | 1 | - | 100 00 | 100 00 | 35 00 | 35 00 | - | - | - | - |
| Ship broker | - | 1 | 6,000 00 | 33 00 | 5,000 00 | 33 00 | - | - | - | - |
| Shoe factory | - | 1 | 9,000 00 | 100 00 | 9,000 00 | 100 00 | - | - | - | - |
| Shop and store | 1 | - | 300 00 | 300 00 | 200 00 | 200 00 | 700 00 | 700 00 | 700 00 | 650 00 |
| Skating rink | - | 1 | 20,000 00 | 20 00 | 3,000 00 | - | - | - | - | - |
| Soap-house and hoggery | - | 1 | 900 00 | 900 00 | - | - | 640 00 | 600 00 | - | - |
| Stables | 4 | 13 | 13,225 00 | 5,784 00 | 8,825 00 | 4,250 00 | 9,125 00 | 3,595 00 | 5,350 00 | 2,955 00 |
| Stable and slaughter house | 1 | | 500 00 | 500 00 | | - | 300 00 | 300 00 | - | - |
| Steam laundry | - | 2 | 1,700 00 | 917 00 | 1,300 00 | 917 00 | 2,900 00 | 1,330 00 | 2,000 00 | 1,330 00 |
| Steam mills | 3 | 1 | 4,500 00 | 4,500 00 | - | - | 4,000 00 | 3,500 00 | - | - |
| Steamboats | - | 2 | 65,000 00 | 3,270 00 | 33,000 00 | 3,270 00 | - | - | - | - |
| Steamer | - | 1 | 3,000 00 | 2,800 00 | 3,000 00 | 2,300 00 | 100 00 | 100 00 | - | - |
| Stores | 6 | 18 | 66,300 00 | 10,643 00 | 27,700 00 | 7,862 00 | 60,915 00 | 27,994 00 | 43,395 00 | 22,226 00 |
| Storehouses | 8 | 4 | 12,175 00 | 4,856 00 | 8,175 00 | 3,431 00 | 14,139 00 | 11,022 00 | 11,775 00 | 7,667 00 |
| Stores and hall | - | 1 | 10,000 00 | 835 00 | 10,000 00 | 835 00 | 5,000 00 | 122 00 | 2,900 00 | 90 00 |
| Store and hotel | - | 1 | - | - | - | - | 2,200 00 | 300 00 | - | - |
| Store and machine shop | - | 1 | 900 00 | 600 00 | 500 00 | 363 00 | 1,000 00 | 1,000 00 | 600 00 | 600 00 |
| Store and market | - | 1 | 125 00 | 100 00 | - | - | 700 00 | 700 00 | 500 00 | 500 00 |
| Stores and offices | 2 | 6 | 69,000 00 | 5,808 00 | 48,000 00 | 5,597 00 | 55,390 00 | 7,255 00 | 37,425 00 | 9,855 00 |
| Stores, offices and dwelling | - | 1 | 2,000 00 | 2,000 00 | - | - | 3,200 00 | 1,150 00 | 1,000 00 | 584 00 |
| Store and paint shop | - | 1 | - | - | - | - | 7,000 00 | 944 00 | 5,950 00 | 944 00 |
| Store and stable | - | 1 | 700 00 | 700 00 | 500 00 | 500 00 | 1,200 00 | 600 00 | 600 00 | 600 00 |
| Store, beef | - | 1 | 750 00 | 5 00 | 500 00 | 5 00 | - | - | - | - |
| Store, clothing | - | 3 | 32,000 00 | 248 00 | 26,000 00 | 238 00 | 22,800 00 | 9,037 00 | 18,000 00 | 9,037 00 |
| Store, crockery | - | 2 | - | - | - | - | 12,500 00 | 5,191 00 | 9,500 00 | 2,991 00 |
| Store, drug | - | 2 | 1,000 00 | 1,000 00 | 600 00 | 600 00 | 9,539 00 | 3,836 00 | 5,500 00 | 2,936 00 |
| Store, fancy goods | - | 1 | - | - | - | - | 6,000 00 | 4,000 00 | 2,000 00 | 2,000 00 |
| Store, fruit | - | 1 | 15,000 00 | 115 00 | 8,000 00 | 115 00 | 3,600 00 | 405 00 | 2,300 00 | 405 00 |
| Store, furniture and undertaking | - | 1 | 800 00 | 800 00 | 500 00 | 500 00 | 2,700 00 | 1,200 00 | 500 00 | 500 00 |
| Store, general | 2 | 2 | 11,650 00 | 4,012 00 | 8,600 00 | 2,162 00 | 26,050 00 | 8,930 00 | 20,300 00 | 5,080 00 |

*Includes contents.

## 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. |
| Store, groceries | 1 | 6 | $20,800 00 | $3,948 00 | $14,600 00 | $1,867 00 | $17,734 00 | $4,425 00 | $12,300 00 | $6,261 00 |
| Store, groceries and furniture | – | 1 | 8,000 00 | 925 00 | 4,000 00 | 925 00 | 2,500 00 | 1,475 00 | 3,800 00 | 1,475 00 |
| Store, grain and groceries | 1 | – | 1,500 00 | 1,500 00 | 1,700 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,000 00 | 900 00 |
| Store, millinery | – | 2 | 350 00 | 350 00 | 250 00 | 250 00 | 4,209 00 | 1,650 00 | 1,800 00 | 1,331 00 |
| Store, shoe | – | 2 | 8,000 00 | 535 00 | 4,000 00 | 535 00 | 3,000 00 | 138 00 | 1,000 00 | 48 00 |
| Store, shoe and tea | – | 1 | 3,000 00 | 330 00 | 2,500 00 | 330 00 | 6,500 00 | 393 00 | 1,800 00 | 393 00 |
| Store, variety | – | 1 | 1,000 00 | 100 00 | 500 00 | 100 00 | 400 00 | 300 00 | – | – |
| Sugar manufactory | – | 1 | 2,000 00 | 15 00 | 2,000 00 | 15 00 | – | – | – | – |
| Summer cottage | 1 | – | 500 00 | 500 00 | 400 00 | 400 00 | 100 00 | 100 00 | – | – |
| Summer cottage and stable | 1 | – | 700 00 | 700 00 | 550 00 | – | 150 00 | 150 00 | 150 00 | – |
| Tannery | 2 | – | 31,000 00 | 31,000 00 | 15,000 00 | 14,500 00 | 16,000 00 | 16,000 00 | 37,000 00 | 15,150 00 |
| Telegraph office | – | 1 | 15,000 00 | 4 00 | 6,000 00 | 4 00 | 5,000 00 | 1,000 00 | – | – |
| Toothpick factory | – | 1 | 5,000 00 | 687 00 | 2,100 00 | 687 00 | 2,000 00 | 200 00 | 900 00 | 200 00 |
| Trestle work | 1 | – | 6,149 00 | 6,149 00 | 5,149 00 | 5,149 00 | – | – | – | – |
| Water-heater manufactory | 1 | – | 500 00 | 500 00 | – | – | 3,500 00 | 3,500 00 | – | – |
| Wholesale beef house | – | 1 | 7,500 00 | 3,000 00 | 2,000 00 | 2,000 00 | 2,500 00 | 1,250 00 | – | – |
| Wood sheds | – | 2 | 1,600 00 | 520 00 | 300 00 | 300 00 | 3,650 00 | 1,505 00 | 1,200 00 | 1,100 00 |
| Woodworking manufactory | – | 1 | 15,000 00 | 5,000 00 | 9,000 00 | 5,000 00 | 8,000 00 | 3,100 00 | 5,000 00 | 3,100 00 |
| Y. M. C. A. rooms | – | 1 | 60,000 00 | 237 00 | 38,000 00 | 237 00 | 2,500 00 | 50 00 | 2,000 00 | 50 00 |
| Total | 274 | 470 | $1,650,568 00 | $735,583 00 | $967,620 00 | $396,225 00 | $866,908 00 | $426,212 00 | $470,725 00 | $237,087 00 |

## TABLE No. 14.

**Showing the Cause of all Fires in the State during the Year 1896, 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 | 39 | 9 | 30 | $81,221 00 |
| Ashes | 9 | 2 | 7 | 3,251 00 |
| Breaking lamp | 3 | 1 | 2 | 7,090 00 |
| Breaking lantern | 4 | 1 | 3 | 2,615 00 |
| Burning brush | 4 | 2 | 2 | 2,835 00 |
| Burning out of chimney | 12 | 1 | 11 | 8,157 00 |
| Bursting of gasoline tank | 1 | - | 1 | 1,242 00 |
| Carelessness | 8 | 1 | 7 | 3,333 00 |
| Caught around boiler | 1 | 1 | - | 8,000 00 |
| Caught from lamp | 2 | - | 2 | 6,941 00 |
| Caught from stoves or furnaces | 2 | - | 2 | 17,810 00 |
| Children playing with fire and matches | 10 | 1 | 9 | 4,892 00 |
| Defective chimney | 118 | 34 | 84 | 156,883 00 |
| Defective fireplace | 3 | - | 3 | 7,725 00 |
| Defective flue | 21 | 13 | 8 | 34,006 00 |
| Defective furnace | 1 | - | 1 | 700 00 |
| Defective smoke-stack | 1 | - | 1 | 1,500 00 |
| Electric light wires | 2 | - | 2 | 1,450 00 |
| Explosion of burning grease | 1 | - | 1 | 1,500 00 |
| Explosion of lamp or lantern | 24 | 4 | 20 | 20,116 00 |
| Explosion of oil stove | 4 | 1 | 3 | 9,819 00 |
| Fire crackers | 4 | - | 4 | 4,455 00 |
| Fire in field | 1 | 1 | - | 700 00 |
| Flasks igniting from hot iron | 1 | - | 1 | 878 00 |
| Forest fire | 18 | 3 | 15 | 13,625 00 |
| Gasoline stove | 1 | - | 1 | 1,088 00 |
| Heating kettle of tar | 1 | - | 1 | 500 00 |
| Heating paint on stove | 1 | - | 1 | 1,375 00 |
| Hot bearing | 1 | - | 1 | 116 00 |
| Hot journal | 3 | 2 | 36 | 5,250 00 |
| Incendiary | 60 | 24 | 1 | 59,787 00 |
| Lightning | 28 | 16 | 12 | 36,340 00 |
| Lime set on fire by water | 1 | - | 1 | 43,474 00 |
| Matches | 2 | - | 2 | 2,685 00 |
| Mice and matches | 1 | - | 1 | 260 00 |
| Oil stove | 3 | - | 3 | 469 00 |
| Overheated chimney | 3 | - | 3 | 2,650 00 |
| Overheated furnace or funnel | 13 | 3 | 10 | 20,472 00 |
| Overheated stove | 8 | 2 | 6 | 2,185 00 |
| Overturned lamp or lantern | 9 | - | 9 | 14,536 00 |
| Smoking | 2 | - | 2 | 1,025 00 |
| Sparks | 6 | 1 | 5 | 3,209 00 |
| Sparks from engine | 13 | 5 | 8 | 43,068 00 |
| Sparks from chimney | 18 | 6 | 12 | 16,387 00 |
| Sparks from furnace | 1 | 1 | - | 7,000 00 |
| Sparks from smoke-stack | 5 | 3 | 2 | 6,795 00 |
| Spontaneous combustion | 7 | - | 7 | 4,902 00 |
| Thawing waterpipe | 2 | - | 2 | 55 00 |
| Tramps | 2 | 2 | - | 1,040 00 |
| Unknown | 224 | 99 | 125 | 489,193 00 |
| Total | 709 | 239 | 470 | $1,164,605 00 |

# 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, 1896.

# MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

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

Cash Capital, $100,000.

## ASSETS.

| | |
|---|---|
| Loans on mortgage of real estate (first liens) | $55,500 00 |
| Stocks and bonds owned by the company, market value | 86,371 50 |
| Loans secured by collateral | 27,500 00 |
| Cash in company's principal office | 22 |
| Cash deposited in bank | 2,507 69 |
| Interest due and accrued on stocks and bonds | 428 19 |
| Interest due and accrued on collateral loans | 3,043 34 |
| Gross premiums in due course of collection | 17,290 97 |
| Bills receivable, not matured, taken for premiums | 21,247 49 |
| Gross assets | $213,889 40 |

STOCKS AND BONDS OWNED BY THE COMPANY.

| | *Par Value.* | *Market Value.* |
|---|---|---|
| European & North American R. R. Co., stock, 5 per cent. | $13,200 00 | $16,232 00 |
| Union Insurance Company (Bangor) stock | 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 | 1,330 00 |
| City of St. Paul bonds, 6 per cent | 2,500 00 | 2,725 00 |
| City of Kingman bonds, 6 per cent | 2,000 00 | 2,000 00 |
| City of Omaha bonds, 5 per cent | 4,000 00 | 4,360 00 |
| City of Brewer bonds, 4 per cent | 16,000 00 | 16,320 00 |
| Wamego Township bonds, 6 per cent | 1,000 00 | 1,070 00 |
| Spokane county bonds, 6 per cent | 2,000 00 | 2,060 00 |
| Wood county bonds, 5 per cent | 10,000 00 | 10,314 50 |
| Webster Paper Company bonds, 6 per cent | 3,000 00 | 3,000 00 |
| Time note, secured, 5 per cent | 5,000 00 | 5,000 00 |
| Time note, secured, 5 per cent | 15,000 00 | 15,000 00 |
| Total | $79,100 00 | $86,371 50 |

### LOANS ON COLLATERALS.

| | Par Value. | Market Value. | Am't Loaned Thereon. |
|---|---|---|---|
| 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 |
| City of St. Paul bonds, 5 per cent..... ..... | 1,000 00 | 1,100 00 | 500 00 |
| Katahdin Ice Company, Merchants' Ins. Company, stock..... | 2,000 00 | 2,000 00 | 1,000 00 |
| Kenduskeag National Bank, Bangor.... ..... | 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, stock....$1,000 Orono Pulp & Paper Co., stock.....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., stock..$1,500 Rockland Trust Co., stock.. .....500 | 2,000 00 | 2,000 00 | 1,000 00 |
| Lockwood Company, stock .... . ..... | 1,000 00 | 1,000 00 | 1,000 00 |
| European & North American R. R. Co., stock, | 5,500 00 | 6,765 00 | 5,500 00 |
| North National Bank, Rockland, stock..... | 500 00 | 550 00 | 500 00 |
| Beacon Trust Company, Boston, stock..... | 1,000 00 | 1,000 00 | 1,000 00 |
| Total ..... .. | $33,500 00 | $37,695 00 | $27,500 00 |

### LIABILITIES.

| | | |
|---|---|---|
| Lossses unadjusted, including all reported losses..... ..... | | $23,511 36 |
| Unearned premiums on outstanding risks..... ..... ..... | | 60,897 79 |
| All other demands against the company . ... ..... ..... | | 9,350 00 |
| Total liabilities except capital..... ... ..... .... . | | $93,759 15 |
| Cash capital ..... ..... | $100,000 00 | |
| Surplus beyond all liabilities... ..... | 20,130 25 | |
| Surplus as regards policy holders ..... . ..... | | 120,130 25 |
| Gross liabilities and net surplus ..... ..... ... .. | | $213,889 40 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums (marine). ..... | $97,399 51 |
| Received for interest on stocks and bonds and all other sources ..... | 8,436 64 |
| Gross cash income..... .... .. ..... ..... ..... | $105,836 15 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (marine)..... ..... | $90,476 51 |
| Cash dividends actually paid ..... | 8,000 00 |
| Paid for commissions or brokerage ..... ..... | 12,307 40 |
| Salaries and other charges of officers, clerks and employes..... | 3,950 00 |
| All other expenditures ..... .. .... ... ..... | 1,698 45 |
| Gross cash expenditures ..... .... ..... ..... | $116,432 36 |

### RISKS AND PREMIUMS.

| | Marine. | Premium. |
|---|---|---|
| In force December 31, 1895 ..... | $ 1,714,341 | $ 60,366 67 |
| Written during the year..... .... ..... ..... | 13,345,368 | 112,207 90 |
| Total..... | $15,059,709 | $172,574 57 |
| Expired and terminated..... ..... | 13,560,817 | 111,676 78 |
| In force at end of the year..... | $1,498,892 | $60,897 79 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (marine) ..... ..... | $13,345,368 00 |
| Premiums received ..... ..... ..... | 112,207 90 |
| Losses paid ..... ..... ..... | 90,476 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 | 203,708 50 |
| Loans secured by collateral | 1,000 00 |
| Cash in company's principal office | 841 06 |
| Cash deposited in bank | 23,556 67 |
| Interest due and accrued on stocks and bonds | 1,948 75 |
| Interest due and accrued on collateral loans | 30 00 |
| Gross premiums in due course of collection | 16,763 25 |
| Bills receivable, not matured, taken for premiums | 35,415 20 |
| Gross assets | $286,224 68 |

STOCKS AND BONDS OWNED BY THE COMPANY.

| | *Par Value.* | *Market Value.* |
|---|---|---|
| Lockwood Company stock | $10,000 00 | $10,000 00 |
| European & North American Railroad Company stock | 13,800 00 | 17,250 00 |
| Trenton Passenger Railroad bonds | 25,000 00 | 27,562 50 |
| Stillwater bonds | 16,000 00 | 17,280 00 |
| Bangor bonds | 16,000 00 | 16,880 00 |
| Bangor bonds | 7,000 00 | 8,050 00 |
| Bangor bonds | 6,000 00 | 6,480 00 |
| St. Paul bonds | 11,000 00 | 12,210 00 |
| St. Paul bonds | 5,000 00 | 5,375 00 |
| Bath bonds | 4,000 00 | 4,440 00 |
| Maine Central Railroad Company bonds | 2,000 00 | 2,140 00 |
| Union Pacific Railroad Company bonds | 2,000 00 | 2,200 00 |
| Fort Madison bonds | 2,000 00 | 2,120 00 |
| C. N. Nelson Lumber Company bonds | 5,000 00 | 5,100 00 |
| Bangor & Katahdin Iron Works R. R. bonds | 9,000 00 | 9,270 00 |
| Sandusky bonds | 3,000 00 | 3,060 00 |
| Bangor & Piscataquis R. R. Extension bonds | 5,500 00 | 5,665 00 |
| Galion bonds | 7,000 00 | 7,350 00 |
| Atchison, Topeka & Santa Fe R. R. | 19,000 00 | 15,200 00 |
| Atchison, Topeka & Santa Fe R. R. bonds, adjustment | 10,000 00 | 4,000 00 |
| Eastern Manufacturing Company bonds | 5,000 00 | 5,200 00 |
| Multnomah Street Railway bonds | 3,000 00 | 3,300 00 |
| Passenger & Belt Street Railway bonds | 3,000 00 | 3,060 00 |
| Aurora Street Railway bonds | 10,000 00 | 10,516 00 |
| Total | $199,300 00 | $203,708 50 |

### LOANS ON COLLATERALS.

| | Par Value. | Market Value. | Am't Loaned Thereon. |
|---|---|---|---|
| First National Bank, 10 shares | $1,000 00 | $1,100 00 | $1,000 00 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | | $18,911 87 |
| Unearned premiums on outstanding risks | | 74,852 95 |
| All other demands against the company | | 300 00 |
| Total liabilities except capital | | $94,064 82 |
| Cash capital | $100,000 00 | |
| Surplus beyond all liabilities | 92,159 86 | |
| Surplus as regards policy holders | | 192,159 86 |
| Gross liabilities and net surplus | | $286,224 68 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums, (marine) | $112,958 50 |
| Received for interest on stocks and bonds and all other sources | 12,692 08 |
| Gross cash income | $125,650 58 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (marine) | $119,632 37 |
| Cash dividends actually paid | 9,000 00 |
| Paid for commissions or brokerage | 7,642 86 |
| Salaries and other charges of officers, clerks and employes | 4,590 00 |
| All other expenditures | 2,394 04 |
| Gross cash expenditures | $143,259 27 |

### RISKS AND PREMIUMS.

| | Marine. | Premium. |
|---|---|---|
| In force December 31, 1895 | $1,284,478 | $90,118 96 |
| Written during the year | 4,190,472 | 139,380 06 |
| Total | $5,474,950 | $229,499 02 |
| Expired and terminated | 4,456,665 | 154,646 07 |
| In force at end of the year | $1,018,285 | $74,852 95 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written, (marine) | $4,190,472 00 |
| Premiums received | 139,380 06 |
| Losses paid | 119,632 37 |
| Losses incurred | 116,951 93 |

# 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, 1896.

# 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 | $225,000 00 |
| Loans on mortgage of real estate, (first liens,) | 36,500 00 |
| Interest due and accrued thereon | 313 46 |
| Stocks and bonds owned by the company, market value | 9,817,584 50 |
| Loans secured by collateral | 5,600 00 |
| Cash in company's principal office | 1,494 19 |
| Cash deposited in bank | 788,381 43 |
| Interest due and accrued on stocks and bonds | 375 00 |
| Interest due and accrued on collateral loans | 137 50 |
| Gross premiums in due course of collection | 555,798 13 |
| Gross assets | $11,431,184 21 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $63,478 78 | |
| Losses unadjusted, including all reported losses | 241,238 44 | |
| Losses resisted | 55,446 73 | |
| Gross amount of claims for losses | $360,163 95 | |
| Less re-insurance | 19,158 01 | |
| Net amount of unpaid losses | | $341,005 94 |
| Unearned premiums on outstanding risks | | 3,025,736 77 |
| All other demands against the company | | 214,453 45 |
| Special deposits in excess of liabilities thereon | | 58,246 96 |
| Total liabilities except capital | | $3,639,443 12 |
| Cash capital | $4,000,000 00 | |
| Surplus beyond all liabilities | 3,791,741 09 | |
| Surplus as regards policy holders | | $7,791,741 09 |
| Gross Liabilities and net surplus | | $11,431,184 21 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $3,620,305 36 | $163,024 95 | $3,783,330 31 |
| Received for interest on mortgages | | | 1,985 00 |
| Recived for interest on stocks and bonds and all other sources | | | 480,428 03 |
| Income from all other sources, viz: rents | | | 6,437 47 |
| Gross cash income | | | $4,272,180 81 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $1,779,369 60 | $106,456 10 | $1,885,825 70 |
| Cash dividends actually paid | | | 720,000 00 |
| Paid for commissions or brokerage | | | 630,840 55 |
| Salaries and other charges of officers, clerks and employes | | | 260,102 97 |
| Paid State, national and local taxes | | | 80,902 13 |
| All other expenditures | | | 276,179 21 |
| Gross cash expenditures | | | $3,853,850 56 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premium.* |
|---|---|---|---|---|
| In force December 31, 1895 | $519,123,799 | $6,312,162 48 | $2,487,355 | $83,545 08 |
| Written during the year | 365,989,289 | 4,417,502 30 | 84,654,100 | 220,443 82 |
| Total | $885,113,088 | $10,729,664 78 | $87,141,455 | $303,988 90 |
| Expired and terminated | 362,201,107 | 4,463,999 87 | 83,207,899 | 178,477 69 |
| In force at end of the year | $522,911,981 | $6,265,664 91 | $3,933,556 | $125,511 21 |
| Deduct amount re-insured | 37,586,261 | 446,653 93 | 473,448 | 20,209 01 |
| Net amount in force | $485,325,720 | $5,819,010 98 | $3,460,108 | $105,302 20 |

Perpetual risks in force, $2,330,828. Premiums on same, $54,861 72.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $140,783,792 29 |
| Losses paid from organization of company | 79,198,979 38 |
| Fire losses incurred during the year | 1,711,275 58 |
| Marine losses incurred during the year | 116,980 87 |
| Case dividends declared from organization of company | 22,913,365 00 |
| Dividends declared during the year (18 per cent.) | 720,000 00 |
| Company's stock owned by directors | 343,100 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $7,454,708 00 |
| Premiums received | 103,506 78 |
| Losses paid | 51,708 30 |
| Losses incurred | 45,914 34 |

# 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 | | $508,165 00 |
| Loans secured by collateral | | 15,000 00 |
| Cash in company's principal office | | 1,921 97 |
| Cash deposited in bank | | 25,678 15 |
| Interest due and accrued on stocks and bonds | | 2,277 85 |
| Interest due and accrued on collateral loans | | 101 25 |
| Gross premiums in due course of collection | | 26,216 73 |
| Gross assets | | $579,360 95 |

Premiums more than three months due, $613.40.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $12,945 62 | |
| Losses unadjusted, including all reported losses | 14,416 52 | |
| Gross amount of claims for losses | 27,362 14 | |
| Less re-insurance | 449 69 | |
| Net amount of unpaid losses | | $26,912 45 |
| Unearned premiums on outstanding risks | | 138,114 02 |
| All other demands against the company | | 11,179 86 |
| Total liabilities except capital | | $176,206 33 |
| Cash capital | $300,000 00 | |
| Surplus beyond all liabilities | 103,154 62 | |
| Surplus as regards policy holders | | 403,154 62 |
| Gross liabilities and net surplus | | $579,360 95 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums, (fire) | $209,679 34 |
| Received for interest on stocks and bonds and all other sources | 22,852 08 |
| Income from all other sources | 112 66 |
| Gross cash income | $232,644 08 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses, (fire) | $124,843 24 |
| Cash dividends actually paid | 18,045 00 |
| Paid for commissions or brokerage | 43,749 32 |
| Salaries and other charges of officers, clerks and employes | 19,384 55 |
| Paid State, national and local taxes | 6,825 48 |
| All other expenditures | 15,248 30 |
| Gross cash expenditures | $228,095 89 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $32,107,531 | $368,156 56 |
| Written during the year | 24,557,670 | 269,812 90 |
| Total | $56,665,201 | $637,969 46 |
| Expired and terminated | 26,840,339 | 299,769 01 |
| In force at end of the year | $29,824,862 | $338,200 45 |
| Deduct amount re-insured | 4,844,463 | 55,431 36 |
| Net amount in force | $24,980,399 | 282,769 09 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $11,722,309 00 |
| Losses paid from organization of company | 8,144,107 00 |
| Fire losses incurred during the year | 128,560 77 |
| Cash dividends declared from organization of company | 2,797,500 00 |
| Dividends declared during the year (6 per cent.) | 18,000 00 |
| Company's stock owned by directors | 47,100 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $478,862 00 |
| Premiums received | 5,959 71 |
| Losses paid | 3,365 27 |
| Losses incurred | 2,774 38 |

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## 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 | $225,711 40 |
| Loans on mortgage of real estate (first liens) | 1,549,145 75 |
| Interest due and accrued thereon | 24,625 90 |
| Stocks and bonds owned by the company, market value | 840,062 50 |
| Cash in company's principal office | 5,427 90 |
| Cash deposited in bank | 40,684 75 |
| Interest due and accrued on stocks and bonds | 9,710 70 |
| Gross premiums in due course of collection | 51,713 36 |
| All other assets, viz: Rents | 2,069 91 |
| Gross assets | $2,749,152 17 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 7,090 15 | |
| Losses unadjusted, including all reported losses | 18,009 09 | |
| Losses resisted | 5,015 01 | |
| Gross amount of claims for losses | $30,114 25 | |
| Less re-insurance | 1,224 26 | |
| Net amount of unpaid losses | | $28,889 99 |
| Unearned premiums on outstanding risks | | 498,740 41 |
| All other demands against the company | | 15,107 51 |
| Total liabilities except capital | | $542,737 91 |
| Cash capital | $ 600,000 00 | |
| Surplus beyond all liabilities | 1,606,414 26 | |
| Surplus as regards policy holders | | 2,206,414 26 |
| Gross liabilities and net surplus | | $2,749,152 17 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $525,118 16 |
| Received for interest on mortgages | 77,296 01 |
| Received for interest on stocks and bonds and all other sources | 41,353 91 |
| Income from all other sources, viz: Rents | 371 84 |
| Gross cash income | $644,139 92 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $215,368 56 |
| Cash dividends actually paid | 62,200 75 |
| Paid for commissions or brokerage | 99,045 79 |
| Salaries and other charges of officers, clerks and employes | 50,834 48 |
| Paid State, national and local taxes | 22,416 10 |
| All other expenditures | 34,315 28 |
| Gross cash expenditures | $484,180 96 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $106,957,196 | $998,765 73 |
| Written during the year | 69,375,965 | 658,504 73 |
| Total | $176,333,161 | $1,657,270 46 |
| Expired and terminated | 68,257,454 | 633,494 93 |
| In force at end of the year | $108,075,707 | $1,023,775 53 |
| Deduct amount re-insured | 4,728,198 | 43,463 53 |
| Net amount in force | $103,347,509 | $980,312 00 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $9,853,477 66 |
| Losses paid from organization of company | 4,035,627 52 |
| Fire losses incurred during the year | 192,854 20 |
| Cash dividends declared from organization of company | 2,103,860 26 |
| Dividends declared during the year | 60,000 00 |
| Company's stock owned by directors (10 per cent.) | 31,970 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $244,175 00 |
| Premiums received | 2,793 62 |
| Losses paid | 88 66 |
| Losses incurred | 58,66 |

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## 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,) | 87,000 00 |
| Stocks and bonds owned by the company, market value | 827,500 00 |
| Loans secured by collateral | 94,800 00 |
| Cash in company's principal office | 15,746 56 |
| Cash deposited in bank | 63,146 43 |
| Gross premiums in due course of collection | 81,051 04 |
| Gross assets | $1,669,244 03 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $29,493 94 | |
| Losses unadjusted, including all reported losses | 53,343 38 | |
| Losses resisted | 25,015 00 | |
| Gross amount of claims for losses | $107,852 32 | |
| Less re-insurance | 7,854 71 | |
| Net amount of unpaid losses | | $99,997 61 |
| Unearned premiums on outstanding risks | | 663,504 71 |
| All other demands against the company | | 12,157 65 |
| Special deposits in excess of liabilities thereon | | 47,046 60 |
| Total liabilities except capital | | $822,706 57 |
| Cash capital | $600,000 00 | |
| Surplus beyond all liabilities | 246,537 46 | |
| Surplus as regards policy holders | | $846,537 46 |
| Gross liabilities and net surplus | | $1,669,244 03 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $811,112 75 |
| Received for interest on stocks and bonds and all other sources | 53,524 84 |
| Income from all other sources | 21,100 51 |
| Gross cash income | $885,738 10 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $482,289 07 |
| Cash dividends actually paid | 60,000 00 |
| Paid for commissions or brokerage | 127,966 99 |
| Salaries and other charges of officers, clerks and employes | 67,932 18 |
| Paid State, national and local taxes | 18,906 18 |
| All other expenditures | 98,192 33 |
| Gross cash expenditures | 855,286 75 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $105,138,121 | $1,305,836 97 |
| Written during the year | 76,559,387 | 970,585 97 |
| Total | $181,697,508 | $2,276,422 94 |
| Expired and terminated | 70,350,240 | 901,459 94 |
| In force at end of the year | $111,347,268 | $1,374,963 00 |
| Deduct amount re-insured | 4,927,709 | 66,310 69 |
| Net amount in force | $106,419,559 | $1,308,652 31 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $17,720,198 27 |
| Losses paid from organization of company | 9,052,958 27 |
| Fire losses incurred during the year | 463,108 53 |
| Cash dividends declared from organization of company | 1,226,412 40 |
| Dividends declared during the year (10 per cent) | 60,000 00 |
| Company's stock owned by directors | 74,375 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $173,739 00 |
| Premiums received | 2,848 19 |
| Losses paid | 289 53 |
| Losses incurred | 289 53 |

# AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Cash Capital, $500,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $ 265,753 49 |
| Loans on mortgage of real estate (first liens) | 1,147,666 29 |
| Interest due and accrued thereon | 26,943 34 |
| Stocks and bonds owned by the company, market value | 796,224 66 |
| Loans secured by collateral | 48,700 00 |
| Cash in company's principal office | 11,150 70 |
| Cash deposited in bank | 104,923 65 |
| Interest due and accrued on collateral loans | 263 38 |
| Gross premiums in due course of collection | 100,804 01 |
| All other assets | 23,361 44 |
| Gross assets | $2,525,790 96 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $18,385 17 | |
| Lossses unadjusted, including all reported losses | 85,194 74 | |
| Losses resisted | 18,523 05 | |
| Net amount of unpaid losses | | 122,102 96 |
| Unearned premiums on outstanding risks | | 855,949 95 |
| All other demands against the company | | 582,003 65 |
| Special deposits in excess of liabilities thereon | | 44,046 48 |
| Total liabilities except capital | | $1,604,103 04 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 421,687 92 | |
| Surplus as regards policy holders | | 921,687 92 |
| Gross liabilities and net surplus | | $2,525,790 96 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,220,300 74 |
| Received for interest on mortgages | 59,513 39 |
| Received for interest on stocks and bonds and all other sources | 39,970 87 |
| Income from all other sources | 10,370 38 |
| Gross cash income | $1,330,155 38 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $735,389 65 |
| Cash dividends actually paid | 30,000 00 |
| Paid for commissions or brokerage | 228,845 24 |
| Salaries and other charges of officers, clerks and employes | 105,250 00 |
| Paid State, national and local taxes | 27,916 49 |
| All other expenditures | 95,954 74 |
| Gross cash expenditures | $1,223,356 12 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $152,958,306 | $1,928,295 34 |
| Written during the year | 123,123,289 | 1,511,766 97 |
| Total | $276,081,595 | $3,440,062 31 |
| Expired and terminated | 122,021,435 | 1,555,011 88 |
| In force at end of the year | $154,060,160 | 1,885,050 43 |
| Deduct amount re-insured | 7,754,105 | 90,787 88 |
| Net amount in force | $146,306,055 | $1,794,262 55 |

Perpetual risks in force, $23,213,444. Premiums on same, $616,881.42.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $31,290,932 80 |
| Losses paid from organization of company | 18,674,605 47 |
| Fire losses incurred during the year | 661,807 54 |
| Cash dividends declared from organization of company | 2,728,935 50 |
| Dividends declared during the year (6 per cent) | 30,000 00 |
| Company's stock owned by directors | 24,400 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $414,359 00 |
| Premiums received | 6,105 10 |
| Losses paid | 6,253 66 |
| Losses incurred | 6,202 66 |

# ARMENIA INSURANCE COMPANY,

PITTSBURGH, PA.

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) | | 242,580 31 |
| Interest due and accrued thereon | | 4,641 84 |
| Stocks and bonds owned by the company, market value | | 33,400 00 |
| Loans secured by collateral | | 25,100 00 |
| Cash in company's principal office | | 2,543 39 |
| Cash deposited in bank | | 7,063 58 |
| Interest due and accrued on stocks and bonds | | 350 00 |
| Interest due and accrued on collateral loans | | 20 00 |
| Gross premiums in due course of collection | | 20,036 95 |
| All other assets, viz: rents | | 685 00 |
| Gross assets | | $383,218 24 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $5,042 07 | |
| Losses unadjusted, including all reported losses | 7,971 57 | |
| Losses resisted | 1,666 66 | |
| Net amount of unpaid losses | | $14,680 30 |
| Unearned premiums on outstanding risks | | 95,188 76 |
| Total liabilities except capital | | $109,869 06 |
| Cash capital | $250,000 00 | |
| Surplus beyond all liabilities | 23,349 18 | |
| Surplus as regards policy holders | | $273,349 18 |
| Gross liabilities and net surplus | | $383,218 24 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $142,402 45 |
| Received for interest on mortgages | 15,114 55 |
| Received for interest on stocks and bonds and all other sources | 3,000 00 |
| Income from all other sources, viz: rents | 2,122 71 |
| Gross cash income | $162,639 71 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $70,164 64 |
| Cash dividends actually paid | 5,000 00 |
| Paid for commissions or brokerage | 37,247 96 |
| Salaries and other charges of officers, clerks and employes | 5,600 00 |
| Paid State, national and local taxes | 3,007 06 |
| All other expenditures | 9,150 32 |
| Gross cash expenditures | $130,169 98 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $12,813,906 | $164,726 74 |
| Written during the year | 14,175,761 | 159,533 98 |
| Total | $26,989,667 | $324,260 72 |
| Expired and terminated | 12,650,691 | 142,590 61 |
| In force at end of the year | $14,338,976 | $181,670 11 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $1,492,777 00 |
| Losses paid from organization of company | 761,571 88 |
| Fire losses incurred during the year | 68,325 82 |
| Cash dividends declared from organization of company | 342,500 00 |
| Dividends declared during the year (2 per cent) | 5,000 00 |
| Company's stock owned by directors | 102,860 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $37,921 00 |
| Premiums received | 680 37 |
| Losses paid | 1,980 01 |
| Losses incurred | 1,980 01 |

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## 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 | $26,200 00 |
| Loans on mortgage of real estate (first liens,) | 998,950 00 |
| Interest due and accrued thereon | 6,311 40 |
| Stocks and bonds owned by the company, market value | 1,093,440 13 |
| Loans secured by collateral | 30,550 00 |
| Cash deposited in bank | 216,187 96 |
| Interest due and accrued on stocks and bonds | 4,371 83 |
| Gross premiums in due course of collection | 154,479 97 |
| Bills receivable, not matured, taken for premiums | 180,028 17 |
| Gross assets | $2,710,519 46 |

## LIABILITIES.

| | | | |
|---|---|---|---|
| Net amount of unpaid losses | | | $187,015 00 |
| Unearned premiums on outstanding risks | | | 352,899 67 |
| All other demands against the company | | | 17,578 05 |
| Total liabilities except capital | | | $557,492 72 |
| Cash capital | | $1,000,000 00 | |
| Surplus beyond all liabilities | | 1,153,026 74 | |
| Surplus as regards policy holders | | | 2,153,026 74 |
| Gross liabilities and net surplus | | | $2,710,519 46 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $101,931 19 | $832,626 22 | $934,557 41 |
| Received for interest on mortgages | | | 41,243 69 |
| Received for interest on stocks and bonds and all other sources | | | 58,016 49 |
| Gross cash income | | | $1,033,817 59 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $11,814 25 | $724,712 82 | $736,527 07 |
| Cash dividends actually paid | | | 100,000 00 |
| Paid for commissions or brokerage | | | 61,262 07 |
| Salaries and other charges of officers, clerks and employes | | | 59,822 16 |
| Paid state, national and local taxes | | | 7,911 02 |
| All other expenditures | | | 104,083 16 |
| Gross cash expenditures | | | $1,069,605 48 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | – | – | $9,420,120 | $363,690 36 |
| Written during the year | $12,935,465 | $136,760 34 | 58,899,178 | 887,366 69 |
| Total | $12,935,465 | $136,760 34 | $68,319,298 | $1,251,057 05 |
| Expired and terminated | 2,422,925 | 21,194 70 | 61,156,471 | 940,401 82 |
| In force at end of the year | $10,512,540 | $115,565 64 | $7,162,827 | $310,655 23 |
| Deduct amount re-insured | 728,590 | 7,335 70 | 311,473 | 16,970 56 |
| Net amount in force | $9,783,950 | $108,229 94 | $6,851,354 | $293,684 67 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $25,348,101 85 |
| Losses paid from organization of company | 17,867,194 93 |
| Fire losses incurred during the year | 16,969 86 |
| Marine losses incurred during the year | 799,254 19 |
| Cash dividends declared from organization of company | 1,830,000 00 |
| Dividends declared during the year (10 per cent) | 100,000 00 |
| Company's stock owned by directors | 106,100 00 |

## BUSINESS IN MAINE.

| | *Fire.* | *Marine.* | *Total.* |
|---|---|---|---|
| Risks written | $279,975 00 | $702,962 00 | $982,937 00 |
| Premiums received | 3,566 45 | 6,589 92 | 10,156 37 |
| Losses paid | 39 00 | 3,069 78 | 3,108 78 |
| Losses incurred | 39 00 | 3,329 78 | 3,368 78 |

# BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

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

Cash Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $310,068 19 |
| Loans on mortgage of real estate (first liens) | 536,395 00 |
| Interest due and accrued thereon | 3,477 15 |
| Stocks and bonds owned by the company, market value | 726,678 52 |
| Loans secured by collateral | 120,800 00 |
| Cash in company's principal office | 3,549 94 |
| Cash deposited in bank | 116,632 82 |
| Interest due and accrued on stocks and bonds | 3,896 67 |
| Gross premiums in due course of collection | 44,193 50 |
| Bills receivable, not matured, taken for premiums | 2,980 28 |
| All other assets, viz: Rents | 1,608 76 |
| Gross assets | $1,870,280 83 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $5,109 17 | |
| Losses unadjusted, including all reported losses | 13,468 75 | |
| Losses resisted | 1,000 00 | |
| Net amount of unpaid losses | | $ 19,577 92 |
| Unearned premiums on outstanding risks | | 340,455 10 |
| All other demands against the company | | 8,597 97 |
| Total liabilities except capital | | $368,630 99 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 1,301,649 84 | |
| Surplus as regards policy holders | | 1,501,649 84 |
| Gross liabilities and net surplus | | $1,870,280 83 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $395,235 29 |
| Received for interest on mortgages | 30,753 73 |
| Received for interest on stocks and bonds and all other sources | 28,560 42 |
| Income from all other sources, viz: Rents and brokerage | 22,122 07 |
| Gross cash income | $476,671 51 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $162,268 33 |
| Cash dividends actually paid | 60,000 00 |
| Paid for commissions or brokerage | 83,405 93 |

| | |
|---|---|
| Salaries and other charges of officers, clerks and employes | $28,903 80 |
| Paid State, national and local taxes | 9,400 20 |
| All other expenditures | 31,941 45 |
| Gross cash expenditures | $375,919 71 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $65,211,306 | $713,842 91 |
| Written during the year | 41,217,234 | 465,841 85 |
| Total | $106,428,540 | $1,179,684 76 |
| Expired and terminated | 42,739,048 | 488,079 07 |
| In force at end of the year | $63,689,492 | $691,605 69 |
| Deduct amount re-insured | 1,317,490 | 12,188 10 |
| Net amount in force | $62,372,002 | $679,417 59 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $8,595,555 21 |
| Losses paid from organization of company | 4,383,679 71 |
| Fire losses incurred during the year | 158,452 03 |
| Cash dividends declared from organization of company | 935,925 00 |
| Dividends declared during the year (30 per cent) | 60,000 00 |
| Company's stock owned by directors | 58,300 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $465,497 00 |
| Premiums received | 3,918 22 |
| Losses paid | 3,693 45 |
| Losses incurred | 3,662 28 |

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## CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LYMAN JACKMAN, *President.* CHARLES 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) | 79,820 00 |
| Interest due and accrued thereon | 1,037 71 |
| Stocks and bonds owned by the company, market value | 171,679 00 |
| Cash in company's principal office | 2,600 90 |
| Cash deposited in bank | 12,849 38 |
| Interest due and accrued on stocks and bonds | 1,078 34 |
| Gross premiums in due course of collection | 40,377 57 |
| All other assets, viz: Rent and re-insurance | 1,414 91 |
| Gross assets | $411,244 84 |

Premiums more than three months due, $5,931.67.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $5,250 17 | |
| Losses unadjusted, including all reported losses | 4,203 64 | |
| Losses resisted | 2,075 00 | |
| Net amount of unpaid losses | | $11,528 81 |
| Unearned premiums on outstanding risks | | 137,839 78 |
| All other demands against the company | | 31,315 15 |
| Total liabilities except capital | | $180,683 74 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 30,561 10 | |
| Surplus as regards policy holders | | 230,561 10 |
| Gross liabilities and net surplus | | $411,244 84 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $179,843 11 |
| Received for interest on mortgages | 2,911 18 |
| Received for interest on stocks and bonds and all other sources | 6,396 33 |
| Income from all other sources, viz: Rents, sale of real estate and stocks | 6,154 25 |
| Gross cash income | $195,304 87 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $114,154 07 |
| Cash dividends actually paid | 8,000 00 |
| Paid for commissions or brokerage | 41,960 79 |
| Salaries and other charges of officers, clerks and employes | 7,329 65 |
| Paid State, national and local taxes | 4,961 19 |
| All other expenditures | 7,176 80 |
| Gross cash expenditures | $183,582 50 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $19,870,144 | $265,295 28 |
| Written during the year | 19,590,921 | 282,922 64 |
| Total | $39,461,065 | $548,217 92 |
| Expired and terminated | 19,122,929 | 264,810 55 |
| In force at end of the year | $20,338,136 | $283,407 37 |
| Deduct amount re-insured | 1,265,087 | 18,012 99 |
| Net amount in force | $19,073,049 | $265,394 38 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $1,836,077 64 |
| Losses paid from organization of company | 614,044 98 |
| Fire losses incurred during the year | 89,997 53 |
| Cash dividends declared from organization of company | 69,614 00 |
| Dividends declared during the year (4 per cent) | 8,000 00 |
| Company's stock owned by directors | 56,400 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $800,238 00 |
| Premiums received | 14,067 29 |
| Losses paid | 5,312 51 |
| Losses incurred | 5,605 84 |

# COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, *President.* E. DARWIN 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) | 79,600 00 |
| Interest due and accrued thereon | 450 34 |
| Stocks and bonds owned by the company, market value | 213,230 00 |
| Loans secured by collateral | $2,850 00 |
| Cash in company's principal office | 1,138 41 |
| Cash deposited in bank | 13,032 72 |
| Interest due and accrued on stocks and bonds | 793 33 |
| Gross premiums in due course of collection | 8,126 59 |
| All other assets, viz: rents | 929 99 |
| Gross assets | $395,151 38 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | | $10,460 00 |
| Unearned premiums on outstanding risks | | 95,452 38 |
| All other demands against the company | | 2,016 92 |
| Total liabilities except capital | | $107,929 30 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 87,222 08 | |
| Surplus as regards policy holders | | $287,222 08 |
| Gross liabilities and net surplus | | $395,151 38 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $141,682 02 |
| Received for interest on mortgages | 2,621 89 |
| Received for interest on stocks and bonds and all other sources | 10,002 91 |
| Income from all other sources, viz: rents | 5,910 81 |
| Gross cash income | $160,217 63 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $63,232 12 |
| Cash dividends actually paid | 16,000 00 |
| Paid for commissions or brokerage | 29,896 62 |
| Salaries and other charges of officers, clerks and employes | 11,847 17 |
| Paid State, national and local taxes | 8,075 12 |
| All other expenditures | 9,396 21 |
| Gross cash expenditures | $138,447 24 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $17,912,709 | $195,524 78 |
| Written during the year | 14,175,246 | 161,768 49 |
| Total | $32,087,955 | $357,293 27 |
| Expired and terminated | 13,963,935 | 161,256 62 |
| In force at end of the year | $18,124,020 | $196,036 65 |
| Deduct amount re-insured | 764,892 | $7,396 56 |
| Net amount in force | $17,359,128 | $188,640 09 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $5,349,636 |
| Losses paid from organization of company | 3,452,194 00 |
| Fire losses incurred during the year | 62,566 54 |
| Cash dividends declared from organization of company | 856,000 00 |
| Dividends declared during the year (8 per cent) | 16,000 00 |
| Company's stock owned by directors | 58,750 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $193,100 00 |
| Premiums received | 2,138 97 |
| Losses paid | 166 78 |
| Losses incurred | 166 78 |

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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 | $237,722 50 |
| Cash in company's principal office | 6 69 |
| Cash deposited in bank | 2,845 38 |
| Interest due and accrued on stocks and bonds | 1,261 09 |
| Gross premiums in due course of collection | 9,821 43 |
| All other assets, viz: Interest accrued on bank balances | 39 61 |
| Gross assets | $251,696 70 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 116 90 | |
| Losses unadjusted, including all reported losses | 6,550 00 | |
| Gross amount of claims for losses | $6,666 90 | |
| Less re-insurance | 3,750 00 | |
| Net amount of unpaid losses | | $2,916 90 |
| Unearned premiums on outstanding risks | | 22,179 35 |
| All other demands against the company | | 2,863 13 |
| Total liabilities except capital | | $27,959 38 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 23,737 32 | |
| Surplus as regards policy holders | | 223,737 32 |
| Gross liabilities and net surplus | | $251,696 70 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $43,998 57 |
| Received for interest on stocks and bonds and all other sources | 6,280 00 |
| Income from all other sources, viz: Interest on bank balances | 152 60 |
| Gross cash income | $50,431 17 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $5,970 02 |
| Cash dividends actually paid | 6,000 00 |
| Paid for commissions or brokerage | 7,201 88 |
| Salaries and other charges of officers, clerks and employes | 1,106 65 |
| Paid State, national and local taxes | 1,443 32 |
| All other expenditures | 511 60 |
| Gross cash expenditures | $22,233 47 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $1,855,134 | $17,176 04 |
| Written during the year | 7,232,265 | 74,022 76 |
| Total | $9,087,399 | $91,198 80 |
| Expired and terminated | 3,484,921 | 30,777 92 |
| In force at end of the year | $5,602,478 | $60,420 88 |
| Deduct amount re-insured | 995,793 | 16,109 40 |
| Net amount in force | $4,606,685 | $44,311 48 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $149,190 54 |
| Losses paid from organization of company | 87,231 97 |
| Fire losses incurred during the year | 8,874 27 |
| Cash dividends declared from organization of company | 15,000 00 |
| Dividends declared during the year (3 per cent) | 6,000 00 |
| Company's stock owned by directors | 7,500 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $10,000 00 |
| Premiums received | 87 50 |

# 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 | | $154,775 00 |
| Loans on mortgage of real estate (first liens,) | | 916,359 00 |
| Stocks and bonds owned by the company, market value | | 1,824,018 50 |
| Loans secured by collateral | | 14,000 00 |
| Cash in company's principal office | | 728 77 |
| Cash deposited in bank | | 170,658 56 |
| Gross premiums in due course of collection | | 218,457 55 |
| Bills receivable, not matured, taken for premiums | | 1,020 50 |
| Gross assets | | $3,300,017 88 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $123,106 48 | |
| Losses resisted | 25,753 54 | |
| Gross amount of claims for losses | $148,860 02 | |
| Less re-insurance | 6,588 81 | |
| Net amount of unpaid losses | | $142,271 21 |
| Unearned premiums on outstanding risks | | 1,430,015 17 |
| All other demands against the company | | 59,400 00 |
| Special deposits in excess of liabilities thereon | | 113,012 00 |
| Total liabilities except capital | | $1,744,698 38 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 555,319 50 | |
| Surplus as regards policy holders | | 1,555,319 50 |
| Gross liabilities and net surplus | | $3,300,017 88 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,724,851 93 |
| Received for interest on mortgages | 45,859 05 |
| Received for interest on stocks and bonds and all other sources | 84,873 81 |
| Gross cash income | $1,855,584 79 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,007,349 71 |
| Cash dividends actually paid | 100,000 00 |
| Paid for commissions or brokerage | 311,237 74 |
| Salaries and other charges of officers, clerks and employes | 137,411 48 |
| Paid State, national and local taxes | 39,751 42 |
| All other expenditures | 125,680 82 |
| Gross cash expenditures | $1,721,431 17 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $205,081,193 | $2,630,643 45 |
| Written during the year | 158,550,267 | 1,991,741 29 |
| Total | $363,631,460 | $4,622,384 74 |
| Expired and terminated | 136,350,671 | 1,769,726 36 |
| In force at end of the year | $227,280,789 | $2,852,658 38 |
| Deduct amount re-insured | 7,171,665 | 92,530 89 |
| Net amount in force | $220,109,124 | $2,760,127 49 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from re-organization of company | $21,892,187 84 |
| Losses paid from re-organization of company | 12,486,812 69 |
| Fire losses incurred during the year | 898,078 92 |
| Cash dividends declared from re-organization of company | 2,105,000 00 |
| Dividends declared during the year (10 per cent) | 100,000 00 |
| Company's stock owned by directors | 44,800 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,353,500 00 |
| Premiums received | 39,884 65 |
| Losses paid | 22,206 16 |
| Losses incurred | 23,240 19 |

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## CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

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

Cash Capital, $1,000,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $1,236,250 00 |
| Loans on mortgage of real estate (first liens) | 106,060 00 |
| Interest due and accrued thereon | 2,381 47 |
| Stocks and bonds owned by the company, market value | 5,560,440 00 |
| Cash in company's principal office | 37,580 58 |
| Cash deposited in bank | 256,985 28 |
| Interest due and accrued on stocks and bonds | 76,682 53 |
| Interest due and accrued on collateral loans | 331 86 |
| Gross premiums in due course of collection | 377,136 66 |
| Bills receivable, not matured, taken for premiums | 121,574 59 |
| All other assets, viz: Rents | 924 16 |
| Gross assets | $7,776,347 13 |

Premiums more than three months due, $349,515.39.

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $236,005 45 | |
| Losses resisted | 35,650 00 | |
| Gross amount of claims for losses | $271,655 45 | |
| Less re-insurance | 1,020 65 | |
| Net amount of unpaid losses | | $ 270,634 80 |
| Unearned premiums on outstanding risks | | 3,523,299 59 |
| All other demands against the company | | 418,193 98 |
| Special deposits in excess of liabilities thereon | | 40,583 56 |
| Total liabilities except capital | | $4,252,711 93 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 2,523,635 20 | |
| Surplus as regards policy holders | | 3,523,635 20 |
| Gross liabilities and net surplus | | $7,776,347 13 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire and tornado) | $3,445,828 40 |
| Received for interest on mortgages | 5,372 77 |
| Received for interest on stocks and bonds and all other sources | 262,869 06 |
| Income from all other sources, viz: Rents | 46,533 67 |
| Gross cash income | $3,760,603 90 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire and tornado) | $1,683,362 71 |
| Cash dividends actually paid | 176,438 50 |
| Cash paid for redemption of script | 387 66 |
| Paid for commissions or brokerage | 691,874 78 |
| Salaries and other charges of officers, clerks and employes | 297,309 68 |
| Paid State, national and local taxes | 74,829 62 |
| All other expenditures | 202,348 63 |
| Gross cash expenitures | $3,126,551 58 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $667,198,300 | $6,880,369 96 |
| Written during the year | 392,138,697 | 3,839,539 38 |
| Total | $1,059,336,997 | $10,719,909 34 |
| Expired and terminated | 361,027,834 | 3,653,195 48 |
| In force at end of the year | $698,309,163 | $7,066,713 86 |
| Deduct amount re-insured | 3,949,194 | 36,147 86 |
| Net amount in force | $694,359,969 | $7,030,566 00 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $65,279,426 25 |
| Losses paid from organization of company | 36,220,144 85 |
| Fire losses incurred during the year | 1,587,283 87 |
| Cash dividends declared from organization of the company | 5,669,356 56 |
| Dividends declared during the year (17.7 per cent) | 177,000 00 |
| Company's stock owned by directors | 148,400 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,637,959 00 |
| Premiums received | 22,817 82 |
| Losses paid | 8,900 36 |
| Losses incurred | 8,320 00 |

# DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PA.

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) | 100,200 00 |
| Interest due and accrued thereon | 1,297 77 |
| Stocks and bonds owned by the company, market value | 988,578 00 |
| Loans secured by collateral | 96,200 00 |
| Cash in company's principal office | 230 90 |
| Cash deposited in bank | 72,240 74 |
| Interest due and accrued on collateral loans | 149 65 |
| Gross premiums in due course of collection | 163,577 54 |
| Bills receivable, not matured, taken for premiums | 1,569 27 |
| All other assets, viz: Rents and re-insurance | 1,845 43 |
| Gross assets | $1,585,889 30 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 8,254 00 | |
| Losses unadjusted, including all reported losses | 42,906 00 | |
| Losses resisted | 5,500 00 | |
| Net amount of unpaid losses | | $ 56,660 00 |
| Unearned premiums on outstanding risks | | 565,882 77 |
| All other demands against the company | | 105,902 77 |
| Special deposits in excess of liabilities thereon | | 31,137 00 |
| Total liabilities except capital | | $759,582 54 |
| Cash capital | $702,875 00 | |
| Surplus beyond all liabilities | 123,431 76 | |
| Surplus as regards policy holders | | 826,306 76 |
| Gross liabilities and net surplus | | $1,585,889 30 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $757,227 46 | $1,818 47 | $759,045 93 |
| Received for interest on mortgages | | | 6,344 11 |
| Received for interest on stocks and bonds and all other sources | | | 46,966 23 |
| Income from all other sources, viz: Net premiums received on perpetual fire risks | | | 8,617 52 |
| Gross cash income | | | $820,973 79 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $368,149 19 | $2,524 14 | $370,673 33 |
| Cash dividends actually paid | | | 42,172 50 |
| Paid for commissions or brokerage | | | 166,313 41 |
| Salaries and other charges of officers, clerks and employes | | | 70,688 04 |
| Paid State, national and local taxes | | | 28,535 80 |
| All other expenditures | | | 64,334 30 |
| Gross cash expenditures | | | $742,717 38 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $84,589,541 | $1,039,765 94 | - | - |
| Written during the year | 83,635,090 | 966,710 79 | $15,725,000 | $81,966 98 |
| Total | $168,224,631 | $2,006,476 73 | $15,725 000 | $81,966 98 |
| Expired and terminated | 67,010,655 | 818,380 29 | - | - |
| In force at end of the year | $101,213,976 | $1,188,096 44 | $15,725,000 | $81,966 98 |
| Deduct amount re-insured | 8,742,269 | 112,624 89 | 15,725,000 | 81,966 98 |
| Net amount in force | $92,471,707 | $1,075,471 55 | - | - |

Perpetual risks in force, $3,647,050.38. Premiums on same, $96,730.74.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $31,235,653 00 |
| Losses paid from organization of company | 18,617,482 00 |
| Fire losses incurred during the year | 359,761 00 |
| Cash dividends declared from organization of company | 2,571,246 00 |
| Dividends declared during the year (6 per cent) | 42,172 50 |
| Company's stock owned by directors | 55,975 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $462,199 00 |
| Premiums received | 6,479 70 |
| Losses paid | 1,324 32 |
| Losses incurred | 1,304 32 |

# EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

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

Cash Capital, $300,000.

## ASSETS.

| | | |
|---|---|---|
| Real estate owned by the company, unincumbered | | $127,000 00 |
| Loans on mortgage of real estate (first liens) | | 129,325 00 |
| Stocks and bonds owned by the company, market value | | 351,035 00 |
| Cash in company's principal office | | 704 36 |
| Cash deposited in bank | | 27,889 18 |
| Gross premiums in due course of collection | | 38,960 89 |
| All other assets, viz: Rents | | 1,280 00 |
| Gross assets | | $676,194 43 |

Premiums more than three months due, $105.56.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $7,235 | |
| Losses unadjusted, including all reported losses | 11,172 | |
| Losses resisted | 1,478 | |
| Net amount of unpaid losses | | $19,885 00 |
| Unearned premiums on outstanding risks | | 208,742 72 |
| All other demands against the company | | 6,394 99 |
| Total liabilities except capital | | $235,022 71 |
| Cash capital | $300,000 00 | |
| Surplus beyond all liabilities | 141,171 72 | |
| Surplus as regards policy holders | | $441,171 72 |
| Gross liabilities and net surplus | | $676,194 43 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $293,252 73 | $1,744 83 | $294,997 56 |
| Received for interest on mortgages | | | 6,826 69 |
| Received for interest on stocks and bonds and all other sources | | | 16,579 80 |
| Income from all other sources | | | 2,155 43 |
| Gross cash income | | | $320,559 48 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $112,061 16 | $126 19 | $112,187 35 |
| Cash dividends actually paid | | | 18,000 00 |
| Paid for commissions or brokerage | | | 55,438 56 |
| Salaries and other charges of officers, clerks and employes | | | 25,105 27 |
| Paid State, national and local taxes | | | 11,061 61 |
| All other expenditures | | | 20,799 31 |
| Gross cash expenditures | | | $242,592 10 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $33,456,870 | $387,694 04 | $32,337 | $798 15 |
| Written during the year | 29,248,889 | 347,207 45 | 364,058 | 1,850 57 |
| Total | $62,705,759 | $734,901 49 | $396,395 | $2,648 72 |
| Expired and terminated | 26,444,793 | 313,556 24 | 373,334 | 1,915 53 |
| In force at end of the year | $36,260,966 | $421,345 25 | $23,061 | $733 19 |
| Deduct amount re-insured | 1,447,657 | 17,511 92 | - | - |
| Net amount in force | $34,813,309 | $403,833 33 | $23,061 | $733 19 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $5,574,774 44 |
| Losses paid from organization of company | 3,545,519 91 |
| Fire losses incurred during the year | 114,303 16 |
| Marine losses incurred during the year | 141 19 |
| Cash dividends declared from organization of company | 578,000 00 |
| Dividends declared during the year (6 per cent) | 18,000 00 |
| Company's stock owned by directors | 71,750 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $333,778 00 |
| Premiums received | 4,098 26 |
| Losses paid | 749 17 |
| Losses incurred | 708 17 |

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## FIRE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED 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 | $208,800 00 |
| Loans on mortgage of real estate (first liens) | 2,133,221 51 |
| Interest due and accrued thereon | 56,108 15 |
| Stocks and bonds owned by the company, market value | 2,333,208 00 |
| Loans secured by collateral | 299,850 00 |
| Cash in company's principal office | 6,411,97 |
| Cash deposited in bank | 154,464 94 |
| Interest due and accrued on stocks and bonds | 11,270 74 |
| Interest due and accrued on collateral loans | 1,276 55 |
| Gross premiums in due course of collection | 708,206 55 |
| All other assets, viz.: Rents, re-insurance and rebates | 10,305 83 |
| Gross assets | $5,923,124 24 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $102,599 23 | |
| Losses unadjusted, including all reported losses | 119,469 39 | |
| Losses resisted | 30,277 74 | |
| Gross amount of claims for losses | $252,346 36 | |
| Less re-insurance | 23,026 99 | |
| Net amount of unpaid losses | | $229,319 37 |
| Unearned premiums on outstanding risks | | 1,949,713 38 |
| All other demands against the company | | 2,237,707 76 |
| Special deposits in excess of liabilities thereon | | 65,977 28 |
| Total liabilities except capital | | $4,482,717 79 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 940,406 45 | |
| Surplus as regards policy holders | | 1,440,406 45 |
| Gross liabilities and net surplus | | $5,923,124 24 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,593,144 26 |
| Received for interest on mortgages | 106,285 40 |
| Received for interest on stocks and bonds and all other sources | 142,532 41 |
| Income from all other sources, viz.: Rents and commissions | 5,136 70 |
| Gross cash income | $2,847,098 77 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,484,248 50 |
| Cash dividends actually paid | 200,000 00 |
| Paid for commissions or brokerage | 585,560 02 |
| Salaries and other charges of officers, clerks and employes | 337,484 07 |
| Paid State, national and local taxes | 67,670 11 |
| All other expenditures | 4,201 63 |
| Gross cash expenditures | $2,679,164 33 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $354,443,097 | $3,756,154 16 |
| Written during the year | 269,894,896 | 3,283,208 18 |
| Total | $624,337,993 | $7,039,362 34 |
| Expired and terminated | 252,434 261 | 3,024,677 73 |
| In force at end of the year | $371,903,732 | $4,014,684 61 |
| Deduct amount re-insured | 18,192,196 | 203,583 33 |
| Net amount in force | $353,711,536 | $3,811,101 28 |

Perpetual risks in force, $87,695 220; Premiums on same, $2,097,852,03.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $41,348,017 00 |
| Losses paid from organization of company | 23,520,105 00 |
| Fire losses incurred during the year | 1,404,485 00 |
| Cash dividends declared from organization of company | 5,179,762 00 |
| Dividends declared during the year (40 per cent.) | 200,000 00 |
| Company's stock owned by directors | 44,050 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,619,096 00 |
| Premiums received | 51,056 02 |
| Losses paid | 45,649 28 |
| Losses incurred | 46,943 14 |

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## 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 | $411,700 00 |
| Loans on mortgage of real estate (first liens) | 488,173 59 |
| Interest due and accrued thereon | 11,795 39 |
| Stocks and bonds owned by the company, market value | 1,714,470 00 |
| Loans secured by collateral | 210,762 55 |
| Cash in company's principal office | 5,257 19 |
| Cash deposited in bank | 256,104 06 |
| Interest due and accrued on stocks and bonds | 4,561 16 |
| Interest due and accrued on collateral loans | 1,289 37 |
| Gross premiums in due course of collection | 359,750 84 |
| Bills receivable, not matured, taken for premiums | 42,090 14 |
| All other assets | 21,699 51 |
| Gross assets | $3,527,653 80 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 13,101 95 | |
| Losses unadjusted, including all reported losses | 103,914 42 | |
| Losses resisted | 7,035 10 | |
| Gross amount of claims for losses | $124,051 47 | |
| Less re-insurance | 27,902 23 | |
| Net amount of unpaid losses | | $ 96,149 24 |
| Unearned premiums on outstanding risks | | 1,215,988 23 |
| All other demands against the company | | 110,789 92 |
| Special deposits in excess of liabilities thereon | | 33,767 50 |
| Total liabilities except capital | | $1,456,694 89 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 1,070,958 91 | |
| Surplus as regards policy holders | | 2,070,958 91 |
| Gross liabilities and net surplus | | $3,527,653 80 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $1,398,081 01 | $229,682 89 | $1,627,763 90 |
| Received for interest on mortgages | | | 22,855 07 |
| Received for interest on stocks and bonds and all other sources | | | 108,536 61 |
| Income from all other sources | | | 19,491 69 |
| Gross cash income | | | $1,778,647 27 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $785,274 43 | $144,728 56 | $930,002 99 |
| Cash dividends actually paid | | | 120,000 00 |
| Paid for commissions or brokerage | | | 237,911 07 |
| Salaries and other charges of officers, clerks and employes | | | 189,724 19 |
| Paid state, national and local taxes | | | 36,659 88 |
| All other expenditures | | | 161,642 72 |
| Gross cash expenditures | | | $1,675,940 85 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $210,947,444 | $2,514,756 60 | $3,897,555 | $155,162 54 |
| Written during the year | 157,557,366 | 1,892,589 62 | 44,180,858 | 436,338 94 |
| Total | $368,504,810 | $4,407,346 22 | $48,078,413 | $591,501 48 |
| Expired and terminated | 157,439,611 | 1,898,486 12 | 42,109,228 | 417,498 71 |
| In force at end of the year | $211,065,199 | $2,508,860 10 | $5,969,185 | $174,002 77 |
| Deduct amount re-insured | 20,847,546 | 267,090 81 | 1,554,009 | 54,612 28 |
| Net amount in force | $190,217,653 | $2,241,769 29 | $4,415,176 | $119,390 49 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $30,108,871 00 |
| Losses paid from organization of company | 15,300,427 00 |
| Fire losses incurred during the year | 744,181 32 |
| Marine losses incurred during the year | 156,479 49 |
| Cash dividends declared from organization of company | 2,656,060 00 |
| Dividends declared during the year (12 per cent) | 120,000 00 |
| Company's stock owned by directors | 136,900 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $958,078 81 |
| Premiums received | 12,772 53 |
| Losses paid | 8,152 15 |
| Losses incurred | 7,313 41 |

# FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

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

Cash Capital, $400,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $259,000 00 |
| Loans on mortgage of real estate (first liens) | 217,008 00 |
| Interest due and accrued thereon | 3,255 12 |
| Stocks and bonds owned by the company, market value | 2,198,742 00 |
| Loans secured by collateral | 267,500 00 |
| Cash in company's principal office | 3,243 68 |
| Cash deposited in bank | 89,566 75 |
| Interest due and accrued on collateral loans | 3,636 66 |
| Gross premiums in due course of collection | 63,489 85 |
| Gross assets | $3,105,442 06 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $16,080 69 | |
| Losses unadjusted, including all reported losses | 7,528 06 | |
| Losses resisted | 6,338 00 | |
| Gross amount of claims for losses | $29,946 75 | |
| Less re-insurance | 2,959 05 | |
| Net amount of unpaid losses | | $26,987 70 |
| Unearned premiums on outstanding risks | | 434,793 98 |
| All other demands against the company | | 1,173,532 83 |
| Total liabilities except capital | | $1,635,314 51 |
| Cash capital | $ 400,000 00 | |
| Surplus beyond all liabilities | 1,070,127 55 | |
| Surplus as regards policy holders | | 1,470,127 55 |
| Gross liabilities and net surplus | | $3,105,442 06 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $450,727 14 |
| Received for interest on mortgages | 13,742 16 |
| Received for interest on stocks and bonds and all other sources | 118,470 49 |
| Income from all other sources | 10,365 43 |
| Gross cash income | $593,315 22 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $251,500 07 |
| Cash dividends actually paid | 100,190 00 |
| Paid for commissions or brokerage | 82,305 18 |
| Salaries and other charges of officers, clerks and employes | 40,637 45 |
| Paid State, national and local taxes | 20,999 19 |
| All other expenditures | 89,074 10 |
| Gross cash expenditures | $584,705 99 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $81,170,323 | $924,620 49 |
| Written during the year | 47,670,089 | 542,954 33 |
| Total | $128,840,412 | $1,467,574 82 |
| Expired and terminated | 50,103,192 | 581,251 58 |
| In force at end of the year | $78,737,220 | $886,323 24 |
| Deduct amount re-insured | 3,462,950 | 38,675 30 |
| Net amount in force | $75,274,270 | $847,647 94 |

Perpetual risks in force, $56,706,473; premiums on same, $1,264,688.30.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $30,786,099 34 |
| Losses paid from organization of company | 16,365,523 16 |
| Fire losses incurred during the year | 236,978 35 |
| Cash dividends declared from organization of company | 5,484,000 00 |
| Dividends declared during the year (25 per cent) | 100,000 00 |
| Company's stock owned by directors | 12,200 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $437,816 00 |
| Premiums received | 5,442 68 |
| Losses paid | 1,046 71 |
| Losses incurred | 1,027 14 |

## *GERMAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

EMIL OELBERMANN, *President.* WILLIAM N. KREMER, *Secretary.*

Cash Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $306,250 00 |
| Cash deposited in bank | 4,509 58 |
| Gross assets | $310,759 58 |

### LIABILITIES.

| | | |
|---|---|---|
| Due and to become due for borrowed money | | $4,955 00 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 105,804 58 | |
| Surplus as regards policy holders | | $305,804 58 |
| Gross liabilities and net surplus | | $310,759 58 |

### MISCELLANEOUS.

| | |
|---|---|
| Company's stock owned by directors | $65,700 00 |

*Admitted February 20, 1897.

## GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President.* WILLIAM N. KREMER, *Secretary.*

Cash Capital, $1,000,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $15,000 00 |
| Stocks and bonds owned by the company, market value | 6,279,393 00 |
| Cash in company's principal office | 4,835 84 |
| Cash deposited in bank | 310,826 21 |
| Interest due and accrued on stocks and bonds | 7,307 67 |
| Gross premiums in due course of collection | 453,060 71 |
| Gross assets | $7,070,423 43 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $61,379 72 | |
| Losses unadjusted, including all reported losses | 187,032 25 | |
| Losses resisted | 39,777 40 | |
| Gross amount of claims for losses | $288,189 37 | |
| Less re-insurance | 12,063 00 | |
| Net amount of unpaid losses | | $276,126 37 |
| Unearned premiums on outstanding risks | | 2,575,233 13 |
| All other demands against the company | | 211,975 71 |
| Special deposits in excess of liabilities thereon | | 33,828 38 |
| Total liabilities except capital | | $3,097,163 59 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 2,973,259 84 | |
| Surplus as regards policy holders | | $3,973,259 84 |
| Gross liabilities and net surplus | | $7,070,423 43 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,634,101 15 |
| Received for interest on stocks and bonds and all other sources | 276,148 92 |
| Income from all other sources, viz.: Rents | 1,428 75 |
| Gross cash income | $2,911,678 82 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,364,909 20 |
| Cash dividends actually paid | 200,000 00 |
| Paid for commissions or brokerage | 471,433 23 |
| Salaries and other charges of officers, clerks and employes | 172,529 14 |
| Paid State, national and local taxes | 76,223 60 |
| All other expenditures | 231,123 09 |
| Gross cash expenditures | $2,516,218 26 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $541,825,237 | $5,330,590 36 |
| Written during the year | 369,949,926 | 3,623,289 24 |
| Total | $911,775,163 | $8,953,879 60 |
| Expired and terminated | 361,697,153 | 3,681,265 39 |
| In force at end of the year | $550,078,010 | $5,272,614 21 |
| Deduct amount re-insured | 7,752,111 | 87,725 12 |
| Net amount in force | $542,325,899 | $5,184,889 09 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $46,346,573 02 |
| Losses paid from organization of company | 24,489,256 08 |
| Fire losses incurred during the year | 1,272,304 47 |
| Cash dividends declared from organization of company | 3,540,000 00 |
| Dividends declared during the year (20 per cent) | 200,000 00 |
| Company's stock owned by directors | 244,400 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,752,045 00 |
| Premiums received | 37,680 55 |
| Losses paid | 15,791 76 |
| Losses incurred | 13,965 76 |

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## *GERMAN FIRE INSURANCE COMPANY,

PITTSBURGH, PA.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. E. SUCCOP, *President.* F. L. GROSS, *Secretary.*

Cash Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $49,200 00 |
| Loans on mortgage of real estate (first liens) | 236,260 00 |
| Interest due and accrued thereon | 4,692 66 |
| Stocks and bonds owned by the company, market value | 140,012 50 |
| Loans secured by collateral | 11,200 00 |
| Cash deposited in bank | 33,772 47 |
| Interest due and accrued on stocks and bonds | 882 17 |
| Interest due and accrued on collateral loans | 78 27 |
| Gross premiums in due course of collection | 32,959 28 |
| All other assets, viz: Rents | 120 50 |
| Gross assets | $509,177 85 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 5,998 71 | |
| Losses unadjusted, including all reported losses | 4,730 00 | |
| Losses resisted | 3,016 31 | |
| Gross amount of claims for losses | $13,745 02 | |
| Less re-insurance | 2 39 | |
| Net amount of unpaid losses | | $13,742 63 |
| Unearned premiums on outstanding risks | | 159,795 60 |
| All other demands against the company | | 13,109 45 |
| Total liabilities except capital | | $186,647 68 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 122,530 17 | |
| Surplus as regards policy holders | | 322,530 17 |
| Gross liabilities and net surplus | | $509,177 85 |

*Admitted November 4, 1896.

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $194,615 35 |
| Received for interest on mortgages | 12,506 67 |
| Received for interest on stocks and bonds and all other sources | 5,973 30 |
| Income from all other sources, viz: Rents and commissions | 3,355 78 |
| Gross cash income | $216,451 10 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $90,491 03 |
| Cash dividends actually paid | 20,000 00 |
| Paid for commissions or brokerage | 48,106 87 |
| Paid State, national and local taxes | 6,482 80 |
| All other expenditures | 25,911 40 |
| Gross cash expenditures | $190,992 10 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $27,421,017 | $334,796 06 |
| Written during the year | 19,981,132 | 247,088 72 |
| Total | $47,402,149 | $581,884 78 |
| Expired and terminated | 21,392,446 | 262,277 92 |
| In force at end of the year | $26,009,703 | 319,606 86 |
| Deduct amount re-insured | 475,167 | 6,115 18 |
| Net amount in force | $25,534,536 | $313,491 68 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $4,951,405 17 |
| Losses paid from organization of company | 2,395,893 73 |
| Fire losses incurred during the year | 74,649 66 |
| Cash dividends declared from organization of company | 658,000 00 |
| Dividends declared during the year (10 per cent) | 20,000 00 |
| Company's stock owned by directors | 26,350 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $21,550 00 |
| Premiums received | 333 22 |

# 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 | $616,312 63 |
| Loans on mortgage of real estate (first liens) | 346,000 00 |
| Interest due and accrued thereon | 7,084 99 |
| Stocks and bonds owned by the company, market value | 2,658,905 00 |
| Cash in company's principal office | 3,044 54 |
| Cash deposited in bank | 83,522 85 |
| Interest due and accrued on stocks and bonds | 2,500 00 |
| Gross premiums in due course of collection | 199,006 74 |
| All other assets, viz: Rents, and cash in hands of agents | 28,374 52 |
| Gross assets | $3,944,751 27 |

Premiums more than three months due, $1,232.96.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $31,777 09 | |
| Losses unadjusted, including all reported losses | 27,846 86 | |
| Losses resisted | 12,455 00 | |
| Gross amount of claims for losses | $72,078 95 | |
| Less re-insurance | 4,195 53 | |
| Net amount of unpaid losses | | 67,883 42 |
| Unearned premiums on outstanding risks | | 1,314,673 24 |
| All other demands against the company | | 29,568 46 |
| Special deposits in excess of liabilities thereon | | 60,303 50 |
| Total liabilities except capital | | $1,472,428 62 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 1,472,322 65 | |
| Surplus as regards policy holders | | 2,472,322 65 |
| Gross liabilities and net surplus | | $3,944,751 27 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,094,131 29 |
| Received for interest on mortgages | 14,787 38 |
| Received for interest on stocks and bonds and all other sources | 133,304 22 |
| Gross cash income | $1,242,222 89 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $439,655 17 |
| Cash dividends actually paid | 100,000 00 |
| Paid for commissions or brokerage | 178,668 39 |
| Salaries and other charges of officers, clerks and employes | 122,570 27 |
| Paid State, national and local taxes | 27,538 87 |
| All other expenditures | 83,924 00 |
| Gross cash expenditures | $952,356 70 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $311,587,846 | $2,676,307 86 |
| Written during the year | 187,856,571 | 1,588,787 83 |
| Total | $499,444,417 | $4,265,095 69 |
| Expired and terminated | 181,872,677 | 1,531,519 85 |
| In force at end of the year | $317,571,740 | $2,733,575 84 |
| Deduct amount re-insured | 18,277,894 | 178,119 53 |
| Net amount in force | $299,293,846 | $2,555,456 31 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $30,676,804 83 |
| Losses paid from organization of company | 15,365,840 97 |
| Fire losses incurred during the year | 431,791 95 |
| Cash dividends declared from organization of company | 2,801,000 00 |
| Dividends declared during the year (10 per cent) | 100,000 00 |
| Company's stock owned by directors | 188,950 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $517,453 00 |
| Premiums received | 6,427 46 |
| Losses paid | 1,719 99 |
| Losses incurred | 293 21 |

# GLOBE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

E. C. JAMESON, *President.* WILLIAM VALENTINE, *Secretary.*

Cash Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Loans on mortgage of real estate (first liens) | $48,000 00 |
| Interest due and accrued thereon | 202 07 |
| Stocks and bonds owned by the company, market value | 432,735 00 |
| Cash in company's principal office | 156 47 |
| Cash deposited in bank | 27,721 48 |
| Gross premiums in due course of collection | 165,514 64 |
| Gross assets | $674,329 66 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $34,169 00 | |
| Losses unadjusted, including all reported losses | 42,439 00 | |
| Losses resisted | 5,400 00 | |
| Net amount of unpaid losses | | $82,008 00 |
| Unearned premiums on outstanding risks | | 301,514 96 |
| All other demands against the company | | 49,101 50 |
| Total liabilities except capital | | $432,624 46 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 41,705 20 | |
| Surplus as regards policy holders | | 241,705 20 |
| Gross Liabilities and net surplus | | $674,329 66 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $492,307 06 |
| Received for interest on mortgages | 1,605 00 |
| Received for interest on stocks and bonds and all other sources | 15,339 40 |
| Gross cash income | $509,251 46 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $189,727 89 |
| Paid for commissions or brokerage | 150,305 42 |
| Salaries and other charges of officers, clerks and employes | 3,550 00 |
| Paid State, national and local taxes | 5,270 43 |
| All other expenditures | 1,068 68 |
| Gross cash expenditures | $349,922 42 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $24,471,912 | $244,040 00 |
| Written during the year | 65,542,850 | 747,190 07 |
| Total | $90,014,762 | $991,230 07 |
| Expired and terminated | 35,275,450 | 395,893 23 |
| In force at end of the year | $54,739,312 | $595,336 84 |
| Deduct amount re-insured | 191,250 | 1,928 67 |
| Net amount in force | $54,548,062 | $593,408 17 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $3,365,462 00 |
| Losses paid from organization of company | 1,641,502 00 |
| Fire losses incurred during the year | 240,470 93 |
| Cash dividends declared from organization of company | 630,000 00 |
| Company's stock owned by directors | 30,550 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $377,650 00 |
| Premiums received | 6,452 13 |
| Losses paid | 985 27 |
| Losses incurred | 1,940 27 |

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## GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

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

Cash Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $25,300 00 |
| Loans on mortgage of real estate (first liens) | 38,580 00 |
| Interest due and accrued thereon | 518 10 |
| Stocks and bonds owned by the company, market value | 263,136 90 |
| Loans secured by collateral | 4,000 00 |
| Cash in company's principal office | 2,513 56 |
| Cash deposited in bank | 57,027 01 |
| Interest due and accrued on stocks and bonds | 1,769 08 |
| Interest due and accrued on collateral loans | 138 67 |
| Gross premiums in due course of collection | 42,910 00 |
| All other assets, viz: Rents and re-insurance | 636 53 |
| Gross assets | $436,529 85 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $13,249 06 | |
| Losses unadjusted, including all reported losses | 8,026 72 | |
| Losses resisted | 3,500 00 | |
| Gross amount of claims for losses | $24,775 78 | |
| Less re-insurance | 3,430 41 | |
| Net amount of unpaid losses | | $ 21,345 37 |
| Unearned premiums on outstanding risks | | 161,510 62 |
| All other demands against the company | | 12,125 55 |
| Total liabilities except capital | | $194,981 54 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 41,548 31 | |
| Surplus as regards policy holders | | 241,548 31 |
| Gross liabilities and net surplus | | $436,529 85 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $322,904 76 |
| Received for interest on mortgages | 3,146 44 |
| Received for interest on stocks and bonds and all other sources | 11,908 32 |
| Income from all other sources, viz: Rents | 410 34 |
| Gross cash income | $338,369 86 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $183,700 71 |
| Cash dividends actually paid | 12,000 00 |
| Paid for commissions or brokerage | 56,919 23 |
| Salaries and other charges of officers, clerks and employes | 9,250 00 |
| Paid State, national and local taxes | 6,059 30 |
| All other expenditures | 25,351 86 |
| Gross cash expenditures | $293,281 10 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $37,614,888 | $446,631 03 |
| Written during the year | 29,584,217 | 409,873 81 |
| Total | $67,199,105 | $856,504 84 |
| Expired and terminated | 30,271,256 | 406,820 82 |
| In force at end of the year | $36,927,849 | $449,684 02 |
| Deduct amount re-insured | 10,373,728 | 140,280 92 |
| Net amount in force | $26,554,121 | $309,403 10 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company (gross) | $5,215,804 76 |
| Losses paid from organization of company (net) | 2,350,323 96 |
| Fire losses incurred during the year | 179,974 73 |
| Cash dividends declared from organization of company | 84,000 00 |
| Dividends declared during the year (6 per cent) | 12,000 00 |
| Company's stock owned by directors | 125,100 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $4,889,187 00 |
| Premiums received | 82,191 57 |
| Losses paid | 36,506 52 |
| Losses incurred | 37,942 55 |

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## GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

MASON A. STONE, *President.* WALTER B. WARD, *Assistant Secretary.*

Cash Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $200,000 00 |
| Stocks and bonds owned by the company, market value | 930,922 50 |
| Loans secured by collateral | 400 00 |
| Cash in company's principal office | 10,053 82 |
| Cash deposited in bank | 58,497 97 |
| Gross premiums in due course of collection | 154,930 82 |
| Bills receivable, not matured, taken for premiums | 24,411 46 |
| Gross assets | $1,379,216 57 |

Premiums more than three months due, $3,000.00.

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 8,216 34 | |
| Losses unadjusted, including all reported losses | 151,218 98 | |
| Losses resisted | 32,856 86 | |
| Gross amount of claims for losses | $192,292 18 | |
| Less re-insurance | 15,837 44 | |
| Net amount of unpaid losses | | $176,454 74 |
| Unearned premiums on outstanding risks | | 689,014 82 |
| All other demands against the company | | 29,134 65 |
| Special deposits in excess of liabilities thereon | | 3,763 91 |
| Total liabilities except capital | | $898,368 12 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 280,848 45 | |
| Surplus as regards policy holders | | 480,848 45 |
| Gross liabilities and net surplus | | $1,379,216 57 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $882,445 64 | $117,345 87 | $999,791 51 |
| Received for interest on mortgages | | | 34 46 |
| Received for interest on stocks and bonds and all other sources | | | 44,764 77 |
| Income from all other sources, viz: Rents | | | 17,030 06 |
| Gross cash income | | | $1,061,620 80 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $493,686 19 | $115,004 95 | $608,691 14 |
| Cash dividends actually paid | | | 20,000 00 |
| Paid for commissions or brokerage | | | 184,615 17 |
| Salaries and other charges of officers, clerks and employes | | | 109,994 89 |
| Paid State, national and local taxes | | | 15,919 15 |
| All other expenditures | | | 85,719 48 |
| Gross cash expenditures | | | $1,024,939 83 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $240,820,993 | $1,501,445 44 | $2,558,971 | $81,338 18 |
| Written during the year | 138,687,495 | 1,051,739 50 | 41,585,496 | 138,469 33 |
| Total | $379,508,488 | $2,553,184 94 | $44,144,467 | $219,807 51 |
| Expired and terminated | 144,948,055 | 1,120,971 85 | 42,145,979 | 153,956 86 |
| In force at end of the year | $234,560,433 | $1,432,213 09 | $1,998,488 | $65,850 65 |
| Deduct amount re-insured | 18,657,190 | 112,727 24 | 104,600 | 4,079 88 |
| Net amount in force | $215,903,243 | $1,319,485 85 | $1,893,888 | $61,770 77 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $17,264,469 37 |
| Losses paid from organization of company | 10,720,121 64 |
| Fire losses incurred during the year | 494,066 42 |
| Marine losses incurred during the year | 98,991 52 |
| Cash dividends declared from organization of company | 2,108,000 00 |
| Dividends declared during the year (10 per cent.) | 20,000 00 |
| Company's stock owned by directors | 77,875 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $613,259 07 |
| Premiums received | 7,756 96 |
| Losses paid | 2,680 55 |
| Losses incurred | 1,724 24 |

# HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President.* CHARLES L. ROE, *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,) | 7,000 00 |
| Interest due and accrued thereon | 29 16 |
| Stocks and bonds owned by the company, market value | 1,864,334 50 |
| Loans secured by collateral | 4,000 00 |
| Cash in company's principal office | 62,944 80 |
| Cash deposited in bank | 20,191 56 |
| Interest due and accrued on stocks and bonds | 12,930 00 |
| Interest due and accrued on collateral loans | 10 00 |
| Gross premiums in due course of collection | 170,989 56 |
| All other assets, viz: Rent and re-insurance | 3,372 27 |
| Gross assets | $2,595,801 85 |

Premiums more than three months due $6,523.90.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $67,060 51 | |
| Losses unadjusted, including all reported losses | 61,733 35 | |
| Losses resisted | 18,882 33 | |
| Gross amount of claims for losses | $147,676 19 | |
| Less re-insurance | 2,789 84 | |
| Net amount of unpaid losses | | $144,886 35 |
| Unearned premiums on outstanding risks | | 1,132,256 85 |
| All other demands against the company | | 29,525 04 |
| Special deposits in excess of liabilities thereon | | 43,480 57 |
| Total liabilities except capital | | $1,350,148 81 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 245,653 04 | |
| Surplus as regards policy holders | | 1,245,653 04 |
| Gross liabilities and net surplus | | $2,595,801 85 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,514,870 12 |
| Received for interest on mortgages | 704 10 |
| Received for interest on stocks and bonds and all other sources | 80,474 39 |
| Income from all other sources, viz: Rents | 14,471 57 |
| Gross cash income | $1,610,520 18 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $856,192 13 |
| Cash dividends actually paid | 70,000 00 |
| Paid for commissions or brokerage | 274,141 53 |
| Salaries and other charges of officers, clerks and employes | 143,058 09 |
| Paid State, national and local taxes | 37,780 00 |
| All other expenditures | 127,711 73 |
| Gross cash expenditures | $1,508,884 08 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $202,367,341 | $2,316,116 98 |
| Written during the year | 152,750,333 | 1,791,511 50 |
| Total | $355,117,674 | $4,107,628 48 |
| Expired and terminated | 150,364,547 | 1,770,253 35 |
| In force at end of the year | $204,753,127 | $2,337,375 13 |
| Deduct amount re-insured | 12,956,813 | 145,166 81 |
| Net amount in force | $191,796,314 | $2,192,208 32 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $30,381,611 30 |
| Losses paid from organization of company | 17,164,315 29 |
| Fire losses incurred during the year | 814,538 41 |
| Cash dividends declared from organization of company | 2,549,500 00 |
| Dividends declared during the year (7 per cent) | 70,000 00 |
| Company's stock owned by directors | 151,750 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,232,680 40 |
| Premiums received | 37,690 73 |
| Losses paid | 30,603 00 |
| Losses incurred | 32,085 62 |

# 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 | | $459,575 00 |
| Loans on mortgage of real estate (first liens) | | 1,375,500 00 |
| Interest due and accrued thereon | | 25,181 93 |
| Stocks and bonds owned by the company, market value | | 6,049,267 00 |
| Loans secured by collateral | | 10,800 00 |
| Cash in comyany's principal office<br>Cash deposited in bank | | 991,914 44 |
| Gross premiums in due course of collection | | 1,091,613 65 |
| All other assets, viz: Rents | | 845 53 |
| Gross assets | | $10,004,697 55 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $112,183 40 | |
| Losses unadjusted, including all reported losses | 339,667 03 | |
| Losses resisted | 72,798 13 | |
| Net amount of unpaid losses | | $524,648 56 |
| Unearned premiums on outstanding risks | | 4,894,406 84 |
| All other demands against the company | | 71,250 00 |
| Special deposits in excess of liabilities thereon | | 136,434 14 |
| Total liabilities except capital | | $5,626,739 54 |
| Cash capital | $1,250,000 00 | |
| Surplus beyond all liabilities | 3,127,958 01 | |
| Surplus as regards policy holders | | 4,377,958 01 |
| Gross liabilities and net surplus | | $10,004,697 55 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $5,790,787 96 |
| Received for interest on mortgages | 72,679 14 |
| Received for interest on stocks and bonds and all other sources | 287,734 36 |
| Income from all other sources | 5,296 73 |
| Gross cash income | $6,156,498 19 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $3,062,232 69 |
| Cash dividends actually paid | 350,000 00 |
| Paid for commissions or brokerage | 955,450 55 |
| Salaries and other charges of officers, clerks and employes | 431,052 60 |
| Paid State, national and local taxes | 125,156 00 |
| All other expenditures | 561,209 36 |
| Gross cash expenditures | $5,485,101 20 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $707,465,610 | $8,769,857 22 |
| Written during the year | 585,493,051 | 7,173,438 97 |
| Total | $1,292,958,661 | $15,943,296 19 |
| Expired and terminated | 494,787,028 | 6,185,199 94 |
| In force at end of the year | $798,171,633 | $9,758,096 25 |
| Deduct amount re-insured | 9,660,308 | 129,466 52 |
| Net amount in force | $788,511,325 | $9,628,629 73 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $89,515,120 99 |
| Losses paid from organization of company | 52,825,565 15 |
| Fire losses incurred during the year | 2,987,800 17 |
| Cash dividends declared from organization of company | 8,363,100 00 |
| Dividends declared during the year (28 per cent) | 350,000 00 |
| Company's stock owned by directors | 182,600 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $4,980,279 00 |
| Premiums received | 76,948 47 |
| Losses paid | 36,472 30 |
| Losses incurred | 35,094 13 |

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## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, $3,000,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $1,748,857 41 |
| Loans on mortgage of real estate (first liens) | 423,786 71 |
| Interest due and accrued thereon | 8,288 32 |
| Stocks and bonds owned by the company, market value | 7,041,902 31 |
| Loans secured by collateral | 183,100 00 |
| Cash deposited in bank | 366,032 86 |
| Interest due and accrued on stocks and bonds | 46,237 94 |
| Interest due and accrued on collateral loans | 1,152 08 |
| Gross premiums in due course of collection | 600,184 31 |
| Bills receivable, not matured, taken for premiums | 2,682 45 |
| Gross assets | $10,362,224 39 |

Premiums more than three months due, $5,604.81.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 88,660 00 | |
| Losses unadjusted, including all reported losses | 510,752 03 | |
| Losses resisted | 54,146 04 | |
| Gross amount of claims for losses | $653,558 07 | |
| Less re-insurance | 189,181 00 | |
| Net amount of unpaid losses | | $ 464,377 07 |
| Unearned premiums on outstanding risks | | 4,280,827 00 |
| All other demands against the company | | 270,751 61 |
| Total liabilities except capital | | $5,015,955 68 |
| Cash capital | $3,000,000 00 | |
| Surplus beyond all liabilities | 2,346,268 71 | |
| Surplus as regards policy holders | | 5,346,268 71 |
| Gross liabilities and net surplus | | $10,362,224 39 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $4,605,727 00 | $174,579 88 | $4,780,306 88 |
| Received for interest on mortgages | | | 23,809 77 |
| Received for interest on stocks and bonds and all other sources | | | 302,211 04 |
| Income from all other sources, viz.: Rents | | | 96,760 64 |
| Gross cash income | | | $5,203,088 33 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $2,546,582 48 | $92,699 61 | $2,639,282 09 |
| Cash dividends actually paid | | | 300,300 00 |
| Paid for commissions or brokerage | | | 907,510 04 |
| Salaries and other charges of officers, clerks and employes | | | 399,710 30 |
| Paid State, national and local taxes | | | 93,011 94 |
| All other expenditures | | | 330,449 40 |
| Gross cash expenditures | | | $4,670,263 77 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $950,140,655 | $9,304,720 00 | $ 7,566,605 | $191,361 00 |
| Written during the year | 668,241,281 | 6,048,633 11 | 76,499,405 | 297,086 50 |
| Total | $1,618,381,936 | $15,353,353 11 | $84,066,010 | $488,447 50 |
| Expired and terminated | 685,234,841 | 6,289,626 11 | 74,084,676 | 267,352 50 |
| In force at end of the year | $933,147,095 | $9,063,727 00 | $9,981,334 | $221,095 00 |
| Deduct amount re-insured | 109,604,582 | 573,690 00 | 2,413,830 00 | 46,399 00 |
| Net amount in force | $823,542,513 | $8,490,037 00 | $7,567,504 00 | $174,696 00 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $115,836,600 64 |
| Losses paid from organization of company | 69,525,125 29 |
| Fire losses incurred during the year | 2,495,103 20 |
| Marine losses incurred during the year | 102,549 59 |
| Cash dividends declared from organization of company | 10,015,000 00 |
| Dividends declared during the year (10 per cent) | 300,000 00 |
| Company's stock owned by directors | 168,300 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $10,789,390 00 |
| Premiums received | 86,361 78 |
| Losses paid | 52,025 41 |
| Losses incurred | 55,421 78 |

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## *HOME MUTUAL INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WILLIAM J. DUTTON, *President.* STEPHEN D. IVES, *Secretary.*

Cash Capital, $300,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $263,538 00 |
| Loans on mortgage of real estate (first liens) | 342,720 00 |
| Interest due and accrued thereon | 6,342 32 |
| Stocks and bonds owned by the company, market value | 105,499 00 |
| Loans secured by collateral | 35,100 00 |
| Cash in company's principal office | 1,959 94 |
| Cash deposited in bank | 50,459 88 |
| Interest due and accrued on stocks and bonds | 1,879 00 |
| Interest due and accrued on collateral loans | 127 50 |
| Gross premiums in due course of collection | 66,397 48 |
| Bills receivable, not matured, taken for premiums | 7,666 85 |
| Gross assets | $881,689 97 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $3,051 59 | |
| Losses unadjusted, including all reported losses | 7,990 29 | |
| Losses resisted | 4,205 00 | |
| Gross amount of claims for losses | $15,246 88 | |
| Less re-insurance | 1,359 50 | |
| Net amount of unpaid losses | | $ 13,887 38 |
| Unearned premiums on outstanding risks | | 211,579 13 |
| All other demands against the company | | 16,607 64 |
| Special deposits in excess of liabilities thereon | | 23,780 76 |
| Total liabilities except capital | | $265,854 91 |
| Cash capital | $300,000 00 | |
| Surplus beyond all liabilities | 315,835 06 | |
| Surplus as regards policy holders | | 615,835 06 |
| Gross liabilities and net surplus | | $881,689 97 |

*Admitted February 11, 1897.

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $251,854 80 | $47,105 72 | $298,960 52 |
| Received for interest on mortgages | | | 28,606 42 |
| Received for interest on stocks and bonds and all other sources | | | 7,156 93 |
| Income from all other sources, viz: Rents | | | 10,348 60 |
| Gross cash income | | | $345,072 47 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $128,754 39 | $37,913 60 | $166,667 99 |
| Cash dividends actually paid | | | 36,000 00 |
| Paid for commissions or brokerage | | | 47,516 98 |
| Salaries and other charges of officers, clerks and employes | | | 49,021 45 |
| Paid State, national and local taxes | | | 10,491 44 |
| All other expenditures | | | 30,043 85 |
| Gross cash expenditures | | | $339,741 71 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $27,269,840 | $380,438 62 | $ 664,401 | $36,068 83 |
| Written during the year | 24,936,965 | 332,722 71 | 3,307,974 | 82,490,64 |
| Total | $52,206,805 | $713,161 33 | $3,972,375 | $118,559 47 |
| Expired and terminated | 19,394,425 | 285,208 88 | 3,250,651 | 82,754 07 |
| In force at end of the year | $32,812,380 | $427,952 45 | $721,724 | $35,805 40 |
| Deduct amount re-insured | 2,843,908 | 37,271 01 | 224,100 | 10,825 67 |
| Net amount in force | $29,968,472 | $390,681 44 | $497,624 | $24,979 73 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $9,331,628 19 |
| Losses paid from organization of company | 4,227,952 49 |
| Fire losses incurred during the year | 123,622 63 |
| Marine losses incurred during the year | 35,066 60 |
| Cash dividends declared from organization of company | 912,500 00 |
| Dividends declared during the year (12 per cent) | 36,000 00 |
| Company's stock owned by directors | 1,400 00 |

# INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

INCORPORATED IN 1792. COMMENCED BUSINESS IN 1792.

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

Cash Capital, $3,000,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $457,132 35 |
| Loans on mortgage of real estate (first liens) | 2,463,233 76 |
| Interest due and accrued thereon | 50,643 78 |
| Stocks and bonds owned by the company, market value | 4,936,222 50 |
| Loans secured by collateral | 80,300 00 |
| Cash deposited in bank | 782,589 87 |
| Gross premiums in due course of collection | 773,752 56 |
| Bills receivable, not matured, taken for premiums | 60,114 88 |
| All other assets | 82,818 38 |
| Gross assets | $9,686,808 08 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $102,629 59 | |
| Losses unadjusted, including all reported losses | 348,159 20 | |
| Losses resisted | 43,988 32 | |
| Gross amount of claims for losses | $494,777 11 | |
| Less re-insurance | 146,120 30 | |
| Net amount of unpaid losses | | $348,656 81 |
| Unearned premiums on outstanding risks | | 3,156,592 50 |
| All other demands against the company | | 861,785 25 |
| Special deposits in excess of liabilities thereon | | 126,467 48 |
| Total liabilities except capital | | $4,493,502 04 |
| Cash capital | $3,000,000 00 | |
| Surplus beyond all liabilities | 2,193,306 04 | |
| Surplus as regards policy holders | | 5,193,306 04 |
| Gross liabilities and net surplus | | $9,686,808 08 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $3,979,596 45 | $1,573,911 51 | $5,553,507 96 |
| Received for interest on mortgages | | | 140,522 65 |
| Received for interest on stocks and bonds and all other sources | | | 227,377 93 |
| Income from all other sources | | | 2,321 99 |
| Gross cash income | | | $5,923,730 53 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $2,166,751 13 | $1,295,981 36 | $3,462,732 49 |
| Cash dividends actually paid | | | 360,000 00 |
| Paid for commissions or brokerage | | | 1,038,731 45 |
| Salaries and other charges of officers, clerks and employes | | | 300,458 24 |
| Paid State, national and local taxes | | | 113,787 56 |
| All other expenditures | | | 293,727 65 |
| Gross cash expenditures | | | $5,569,437 39 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $636,832,582 | $5,987,542 43 | $42,000,000 | $252,000 00 |
| Written during the year | 560,659,513 | 4,785,484 56 | 270,786,330 | 2,094,040 60 |
| Total | $1,197,492,095 | $10,773,026 99 | $312,786,330 | $2,346,040 60 |
| Expired and terminated | 588,338,293 | 4,787,522 67 | 270,888,074 | 2,101,881 60 |
| In force at end of the year | $609,153,802 | $5,985,504 32 | $41,898,256 | $244,159 00 |
| Deduct amount re-insured | 19,122,514 | 213,289 69 | - | - |
| Net amount in force | $590,031,288 | $5,772,214 63 | $41,898,256 | $244,159 00 |

Perpetual risks in force, $34,022,948.01. Premiums on same, $858,767.81.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $126,666,694 92 |
| Losses paid from organization of company | 88,808,255 81 |
| Fire losses incurred during the year | 2,150,429 36 |
| Marine losses incurred during the year | 1,207,881 36 |
| Cash dividends declared from organization of company | 13,653,934 25 |
| Dividends declared during the year (12 per cent.) | 360,000 00 |
| Company's stock owned by directors | 261,770 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $4,925,383 00 |
| Premiums received | 78,253 37 |
| Losses paid | 45,403 09 |
| Losses incurred | 40,903 09 |

# INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PA.

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 | $349,019 37 |
| Loans on mortgage of real estate (first liens) | 44,600 00 |
| Interest due and accrued thereon | 680 66 |
| Stocks and bonds owned by the company, market value | 173,835 83 |
| Cash in company's principal office | 1,238 54 |
| Cash deposited in bank | 124,567 61 |
| Interest due and accrued on stocks and bonds | 250 00 |
| Gross premiums in due course of collection | 43,701 02 |
| Bills receivable, not matured, taken for premiums | 1,963 25 |
| All other assets, viz: Rents and re-insurance | 27,244 44 |
| Gross assets | $767,100 72 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $1,034 46 | |
| Losses unadjusted, including all reported losses | 12,671 14 | |
| Net amount of unpaid losses | | $13,705 60 |
| Unearned premiums on outstanding risks | | 182,475 05 |
| All other demands against the company | | 260,889 51 |
| Total liabilities except capital | | $457,070 16 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 110,030 56 | |
| Surplus as regards policy holders | | 310,030 56 |
| Gross liabilities and net surplus | | $767,100 72 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $302,024 71 |
| Received for interest on mortgages | 4,781 55 |
| Received for interest on stocks and bonds and all other sources | 6,033 13 |
| Income from all other sources | 7,823 15 |
| Gross cash income | $320,662 54 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $158,096 59 |
| Cash dividends actually paid | 10,000 00 |
| Paid for commissions or brokerage | 72,304 90 |
| Salaries and other charges of officers, clerks and employes | 15,725 00 |
| Paid State, national and local taxes | 6,860 02 |
| All other expenditures | 21,141 96 |
| Gross cash expenditures | $284,128 47 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $33,933,067 | $437,573 47 |
| Written during the year | 30,624,286 | 389,465 70 |
| Total | $64,557,353 | $827,039 17 |
| Expired and terminated | 31,402,217 | 401,933 50 |
| In force at end of the year | $33,155,136 | $425,105 67 |
| Deduct amount re-insured | 4,845,068 | 52,648 69 |
| Net amount in force | $28,310,068 | $372,456 98 |

Perpetual risks in force, $7,046,348. Premiums on same, $232,593 73.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $21,358,770 40 |
| Losses paid from organization of company | 16,776,187 09 |
| Fire losses incurred during the year | 149,808 44 |
| Cash dividends declared from organization of company | 4,281,406 00 |
| Dividends declared during the year (5 per cent) | 10,000 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,440,960 00 |
| Premiums received | 23,015 18 |
| Losses paid | 9,170 57 |
| Losses incurred | 10,697 51 |

# *MANUFACTURER'S AND MERCHANT'S INSURANCE COMPANY,

PITTSBURGH, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

JOHN W. CHALFANT, *President.* WILLIAM T. ADAIR, *Secretary.*

Cash Capital, $250,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $45,000 00 |
| Loans on mortgage of real estate (first liens) | 273,766 67 |
| Interest due and accrued thereon | 5,956 54 |
| Stocks and bonds owned by the company, market value | 112,655 00 |
| Loans secured by collateral | 38,360 00 |
| Cash in company's principal office | 1,569 66 |
| Cash deposited in bank | 32,600 24 |
| Interest due and accrued on collateral loans | 88 85 |
| Gross premiums in due course of collection | 22,730 48 |
| All other assets | 2,442 37 |
| Gross assets | $535,169 81 |

Premiums more than three months due, $712.27.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $2,207 83 | |
| Losses unadjusted, including all reported losses | 15,878 60 | |
| Losses resisted | 799 11 | |
| Gross amount of claims for losses | $18,885 54 | |
| Less re-insurance | 8,305 00 | |
| Net amount of unpaid losses | | $10,580 54 |
| Unearned premiums on outstanding risks | | 148,067 06 |
| All other demands against the company | | 2,121 46 |
| Total liabilities except capital | | $160,769 06 |
| Cash capital | $250,000 00 | |
| Surplus beyond all liabilities | 124,400 75 | |
| Surplus as regards policy holders | | $374,400 75 |
| Gross liabilities and net surplus | | $535,169 81 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $203,773 19 | $366 16 | $204,139 35 |
| Received for interest on mortgages | | | 14,286 89 |
| Received for interest on stocks and bonds and all other sources | | | 9,127 43 |
| Income from all other sources, viz: Rents | | | 365 04 |
| Gross cash income | | | 227,918 71 |

*Admitted August 6, 1896.

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $104,349 14 | $599 17 | $104,948 31 |
| Cash dividends actually paid | | | 15,000 00 |
| Paid for commissions or brokerage | | | 54,098 36 |
| Salaries and other charges of officers, clerks and employes | | | 8,873 30 |
| Paid State, national and local taxes | | | 4,920 11 |
| All other expenditures | | | 9,717 96 |
| Gross cash expenditures | | | $197,558 04 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $21,868,366 | $278,546 39 |
| Written during the year | 22,124,540 | 266,939 33 |
| Total | $43,992,906 | $545,485 72 |
| Expired and terminated | 18,776,087 | 237,784 92 |
| In force at end of the year | $25,216,819 | $307,700 80 |
| Deduct amount re-insured | 2,163,881 | 31,357 48 |
| Net amount in force | $23,052,938 | $276,343 32 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $3,206,178 85 |
| Losses paid from organization of company | 1,344,987 20 |
| Fire losses incurred during the year | 90,278 75 |
| Cash dividends declared from organization of company | 525,000 00 |
| Dividends declared during the year (6 per cent) | 15,000 00 |
| Company's stock owned by directors | 55,250 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $82,850 00 |
| Premiums received | 1,258 87 |

# MERCANTILE FIRE AND MARINE INSURANCE CO.,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

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

Cash Capital, $400,000.

## ASSETS.

| | | |
|---|---|---|
| Loans on mortgage of real estate, (first liens,) | | $108,500 00 |
| Interest due and accrued thereon | | 1,014 45 |
| Stocks and bonds owned by the company, market value | | 425,582 00 |
| Cash in company's principal office | | 1,111 47 |
| Cash deposited in bank | | 45,744 10 |
| Interest due and accrued on stocks and bonds | | 1,540 42 |
| Gross premiums in due course of collection | | 24,357 40 |
| Gross assets | | $607,849 84 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | | $11,882 00 |
| Unearned premiums on outstanding risks | | 148,160 30 |
| All other demands against the company | | 6,102 07 |
| Total liabilities except capital | | $166,144 37 |
| Cash capital | $400,000 00 | |
| Surplus beyond all liabilities | 41,705 47 | |
| Surplus as regards policy holders | | 441,705 47 |
| Gross liabilities and net surplus | | $607,849 84 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $181,015 73 | $282 93 | $181,298 66 |
| Received for interest on mortgages | | | 3,512 89 |
| Received for interest on stocks and bonds and all other sources | | | 18,312 90 |
| Gross cash income | | | $203,124 45 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $91,132 72 |
| Cash dividends actually paid | 24,198 00 |
| Paid for commissions or brokerage | 40,848 29 |
| Salaries and other charges of officers, clerks and employes | 18,667 00 |
| Paid State, national and local taxes | 4,679 47 |
| All other expenditures | 16,498 66 |
| Gross cash expenditures | $196,024 14 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $29,089,963 | $325,120 38 | - | - |
| Written during the year | 21,642,153 | 237,026 29 | $5,000 | $200 19 |
| Total | $50,732,116 | $562,146 67 | $5,000 | $200 19 |
| Expired and terminated | 20,478,849 | 230,378 49 | 5,000 | 200 19 |
| In force at end of the year | $30,253,267 | $331,768 18 | - | - |
| Deduct amount re-insured | 3,270,771 | 36,577 86 | - | - |
| Net amount in force | $26,982,496 | $295,190 32 | - | - |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $8,401,119 00 |
| Losses paid from organization of company | 5,801,769 00 |
| Fire losses incurred during the year | 77,555 00 |
| Cash dividends declared from organization of company | 2,220,720 00 |
| Dividends declared during the year (6 per cent) | 24,000 00 |
| Company's stock owned by directors | 11,200 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,063,273 00 |
| Premiums received | 13,338 77 |
| Losses paid | 3,749 28 |
| Losses incurred | 4,085 68 |

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# MERCHANTS' INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

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

Cash Capital, $400,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $356,594 04 |
| Loans on mortgage of real estate (first liens) | 272,050 00 |
| Interest due and accrued thereon | 4,890 19 |
| Stocks and bonds owned by the company, market value | 668,167 50 |
| Loans secured by collateral | 16,500 00 |
| Cash in company's principal office | 10,955 53 |
| Cash deposited in bank | 59,909 55 |
| Interest due and accrued on stocks and bonds | 3,823 51 |
| Interest due and accrued on collateral loans | 294 04 |
| Gross premiums in due course of collection | 172,965 92 |
| All other assets, viz. Rents and re-insurance | 1,610 11 |
| Gross assets | $1,567,760 39 |

Premiums more than three months due, $8,343.12.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $31,971 80 | |
| Losses unadjusted, including all reported losses | 60,177 80 | |
| Losses resisted | 11,817 18 | |
| Gross amount of claims for losses | $103,966 78 | |
| Less re-insurance | 2,571 51 | |
| Net amount of unpaid losses | | $101,395 27 |
| Unearned premiums on outstanding risks | | 692,583 78 |
| All other demands against the company | | 64,741 24 |
| Total liabilities except capital | | $858,720 29 |
| Cash capital | $400,000 00 | |
| Surplus beyond all liabilities | 309,040 10 | |
| Surplus as regards policy holders | | $709,040 10 |
| Gross liabilities and net surplus | | $1,567,760 39 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $887,525 93 |
| Received for interest on mortgages | 15,429 39 |
| Received for interest on stocks and bonds and all other sources | 39,674 41 |
| Income from all other sources | 16,757 47 |
| Gross cash income | $959,387 20 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $480,804 70 |
| Cash dividends actually paid | 32,000 00 |
| Cash paid for redemption of script | 6 00 |
| Interest paid script holders | 1 44 |
| Paid for commissions or brokerage | 166,869 62 |
| Salaries and other charges of officers, clerks and employes | 52,085 86 |
| Paid State, national and local taxes | 34,723 38 |
| All other expenditures | 120,530 20 |
| Gross cash expenditures | $887,021 20 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $122,562,818 | 1,340,964 04 |
| Written during the year | 105,836,393 | 1,141,227 57 |
| Total | $228,399,211 | $2,482,191 61 |
| Expired and terminated | 96,255,337 | 1,094,206 35 |
| In force at end of the year | $132,143,874 | $1,387,985 26 |
| Deduct amount re-insured | 6,544,093 | 56,961 29 |
| Net amount in force | $125,599,781 | $1,331,023 97 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $15,289,402 78 |
| Losses paid from organization of company | 8,725,916 21 |
| Fire losses incurred during the year | 469,776 90 |
| Cash dividends declared from organization of company | 964,219 00 |
| Dividends declared during the year (8 per cent) | 32,000 00 |
| Company's stock owned by directors | 90,450 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $811,652 16 |
| Premiums received | 10,177 91 |
| Losses paid | 6,088 67 |
| Losses incurred | 5,652 53 |

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## MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Cash Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Loans on mortgage of real estate (first liens) | $92,750 00 |
| Interest due and accrued thereon | 955 04 |
| Stocks and bonds owned by the company, market value | 369,026 00 |
| Loans secured by collateral | 7,065 50 |
| Cash in company's principal office | 1,645 95 |
| Cash deposited in bank | 57,193 38 |
| Interest due and accrued on stocks and bonds | 2,095 83 |
| Gross premiums in due course of collection | 14,279 90 |
| Bills receivable, not matured, taken for premiums | 21,050 90 |
| Gross assets | $566,062 50 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 4,198 63 | |
| Losses unadjusted, including all reported losses | 17,056 42 | |
| Net amount of unpaid losses | | $ 21,255 05 |
| Unearned premiums on outstanding risks | | 193,842 86 |
| All other demands against the company | | 6,795 98 |
| Total liabilities except capital | | $221,893 89 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 144,168 61 | |
| Surplus as regards policy holders | | 344,168 61 |
| Gross liabilities and net surplus | | $566,062 50 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $274,826 48 |
| Received for interest on mortgages | 4,630 10 |
| Received for interest on stocks and bonds and all other sources | 17,624 82 |
| Gross cash income | $297,081 40 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $122,599 62 |
| Cash dividends actually paid | 12,000 00 |
| Paid for commissions or brokerage | 52,085 43 |
| Salaries and other charges of officers, clerks and employes | 42,035 92 |
| Paid State, national and local taxes | 7,673 36 |
| All other expenditures | 2,228 83 |
| Gross cash expenditures | $238,623 16 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $32,279,946 | $379,837 51 |
| Written during the year | 26,753,845 | 318,059 05 |
| Total | $59,033,791 | $697,896 56 |
| Expired and terminated | 26,037,831 | 311,898 68 |
| In force at end of the year | $32,995,960 | $385,997 88 |
| Deduct amount re-insured | 672,417 | 7,822 89 |
| Net amount in force | $32,323,543 | $378,174 99 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $8,073,886 08 |
| Losses paid from organization of company | 5,314,371 05 |
| Fire losses incurred during the year | 123,191 55 |
| Cash dividends declared from organization of company | 734,000 00 |
| Dividends declared during the year (6 per cent) | 12,000 00 |
| Company's stock owned by directors | 44,100 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $355,155 00 |
| Premiums received | 4,263 22 |
| Losses paid | 1,894 88 |
| Losses incurred | 1,849 88 |

# MUTUAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1882.

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

Cash Capital, $225,000.

## ASSETS.

| | | |
|---|---|---|
| Stocks and bonds owned by the company, market value | | $832,400 00 |
| Cash in company's principal office | | 4,317 15 |
| Cash deposited in bank | | 111,428 24 |
| Interest due and accrued on stocks and bonds | | 6,000 00 |
| Gross premiums in due course of collection | | 94,319 76 |
| Gross assets | | $1,048,465 15 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $48,368 53 | |
| Losses resisted | 1,000 00 | |
| Net amount of unpaid losses | | $49,368 53 |
| Unearned premiums on outstanding risks | | 287,304 94 |
| All other demands against the company | | 209,600 00 |
| Special deposits in excess of liabilities thereon | | 34,978 03 |
| Total liabilities except capital | | $581,251 50 |
| Cash capital | $225,000 00 | |
| Surplus beyond all liabilities | 242,213 65 | |
| Surplus as regards policy holders | | 467,213 65 |
| Gross liabilities and net surplus | | 1,040,465 15 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $554,028 27 |
| Received for interest on stocks and bonds and all other sources | 26,878 41 |
| Gross cash income | $580,906 68 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $371,234 00 |
| Cash dividends actually paid | 21,944 28 |
| Interest paid script holders | 15,749 43 |
| Paid for commissions or brokerage | 105,706 82 |
| Salaries and other charges of officers, clerks and employes | 85,750 02 |
| Paid State, national and local taxes | 23,330 16 |
| All other expenditures | 64,085 63 |
| Gross cash expenditures | $687,800 34 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $60,965,026 | $679,202 32 |
| Written during the year | 59,329,219 | 841,671 53 |
| Total | $120,294,245 | $1,520,873 85 |
| Expired and terminated | 79,332,204 | 935,488 99 |
| In force at end of the year | $40,962,041 | $585,384 86 |
| Deduct amount re-insured | 1,558,617 | 16,973 96 |
| Net amount in force | $39,403,424 | $568,410 90 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $9,728,802 31 |
| Losses paid from organization of company | 6,292,221 53 |
| Fire losses incurred during the year | 337,292 43 |
| Cash dividends declared from organization of company | 825,657 92 |
| Dividends declared during the year | 21,944 28 |
| Company's stock owned by directors | 100,253 82 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $347,595 00 |
| Premiums received | 6,491 89 |
| Losses paid | 516 17 |
| Losses incurred | 1,241 55 |

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## NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

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

Cash Capital, $1,000,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $239,911 22 |
| Loans on mortgage of real estate (first liens) | 770,413 97 |
| Stocks and bonds owned by the company, market value | 2,460,892 00 |
| Cash in company's principal office | 1,286 36 |
| Cash deposited in bank | 268,153 19 |
| Gross premiums in due course of collection | 379,603 56 |
| Gross assets | $4,120,260 30 |

### LIABILITIES.

| | |
|---|---|
| Losses adjusted and unpaid | $63,752 64 |
| Losses unadjusted, including all reported losses | 70,703 44 |
| Losses resisted | 37,306 15 |

| | | |
|---|---|---|
| Net amount of unpaid losses | | $ 171,762 23 |
| Unearned premiums on outstanding risks | | 1,806,990 03 |
| All other demands against the company | | 103,927 90 |
| Special deposits in excess of liabilities thereon | | 79,000 52 |
| Total liabilities except capital | | $2,161,680 68 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 958,579 62 | |
| Surplus as regards policy holders | | 1,958,579 62 |
| Gross liabilities and net surplus | | $4,120,260 30 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,254,240 76 |
| Received for interest on mortgages | 36,639 35 |
| Received for interest on stocks and bonds and all other sources | 117,245 58 |
| Gross cash income | $2,408,125 69 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,078,237 06 |
| Cash dividends actually paid | 100,000 00 |
| Paid for commissions or brokerage | 405,095 39 |
| Salaries and other charges of officers, clerks and employes | 176,637 93 |
| Paid State, national and local taxes | 64,787 99 |
| All other expenditures | 197,223 40 |
| Gross cash expenditures | $2,021,981 77 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $309,282,992 | $3,812,507 26 |
| Written during the year | 227,517,506 | 2,709,084 26 |
| Total | $536,800,498 | $6,521,591 52 |
| Expired and terminated | 219,096,531 | 2,715,335 98 |
| In force at end of the year | $317,703,967 | $3,806,255 54 |
| Deduct amount re-insured | 18,954,361 | 244,576 89 |
| Net amount in force | $298,749,606 | $3,561,678 65 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $22,004,716 77 |
| Losses paid from organization of company | 11,387,139 59 |
| Fire losses incurred during the year | 1,039,425 60 |
| Cash dividends declared from organization of company | 2,177,000 00 |
| Dividends declared during the year (10 per cent) | 100,000 00 |
| Company's stock owned by directors | 71,100 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,770,056 00 |
| Premiums received | 37,436 25 |
| Losses paid | 15,282 52 |
| Losses incurred | 15,194 59 |

# *NATIONAL-STANDARD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

E. C. CONVERSE, *President.* R. BLEECKER RATHBONE, *Secretary.*

Cash Capital, $200,000.

## ASSETS.

| | | |
|---|---|---|
| Stocks and bonds owned by the company, market value | | $480,000 00 |
| Cash deposited in bank | | 48,463 26 |
| Interest due and accrued on stocks and bonds | | 2,666 67 |
| Gross premiums in due course of collection | | 51,813 77 |
| Gross assets | | $582,943 70 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | | $15,143 54 |
| Unearned premiums on outstanding risks | | 125,204 66 |
| All other demands against the company | | 10,840 86 |
| Total liabilities except capital | | $151,189 06 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 231,754 64 | |
| Surplus as regards policy holders | | 431,754 64 |
| Gross liabilities and net surplus | | $582,943 70 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $201,718 96 |
| Received for interest on stocks and bonds and all other sources | 11,248 32 |
| Gross cash income | $212,967 28 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $27,783 24 |
| Paid for commissions or brokerage | 65,218 96 |
| Salaries and other charges of officers, clerks and employes | 2,470 00 |
| Paid State, national and local taxes | 2,703 58 |
| All other expenditures | 3,359 49 |
| Gross cash expenditures | $101,535 27 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| Written during the year | $34,929,576 | $318,714 48 |
| Expired and terminated | 6,101,940 | 64,628 86 |
| In force at end of the year | $28,827,636 | 254,085 62 |
| Deduct amount re-insured | 476,518 | 3,676 31 |
| Net amount in force | $28,351,118 | $250,409 31 |

*Admitted October 7, 1896.

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $253,532 73 |
| Losses paid from organization of company | 27,783 24 |
| Fire losses incurred during the year | 42,926 78 |
| Company's stock owned by directors | 92,000 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $50,500 00 |
| Premiums received | 757 16 |
| Losses paid | 607 29 |
| Losses incurred | 607 29 |

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## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

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

Cash Capital, $900,000.

### ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $64,657 31 |
| Loans on mortgage of real estate (first liens) | 623,429 66 |
| Stocks and bonds owned by the company, market value | 1,536,625 00 |
| Loans secured by collateral | 91,100 00 |
| Cash in company's principal office | 336 92 |
| Cash deposited in bank | 108,219 15 |
| Gross premiums in due course of collection | 156,842 44 |
| Gross assets | $2,581,210 48 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $39,861 86 | |
| Losses unadjusted, including all reported losses | 51,975 00 | |
| Losses not reported, estimated | 20,000 00 | |
| Net amount of unpaid losses | | $111,836 86 |
| Unearned premiums on outstanding risks | | 913,657 68 |
| All other demands against the company | | 31,368 49 |
| Total liabilities except capital | | $1,056,863 03 |
| Cash capital | $900,000 00 | |
| Surplus beyond all liabilities | 624,347 45 | |
| Surplus as regards policy holders | | 1,524,347 45 |
| Gross liabilities and net surplus | | $2,581,210 48 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,056,894 60 |
| Received for interest on mortgages | 14,441 07 |
| Received for interest on stocks and bonds and all other sources | 78,093 86 |
| Gross cash income | $1,149,429 53 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $522,002 20 |
| Cash dividends actually paid | 64,000 00 |
| Paid for commissions or brokerage | 229,480 93 |
| Salaries and other charges of officers, clerks and employes | 49,199 66 |
| Paid State, national and local taxes | 32,563 93 |
| All other expenditures | 50,704 32 |
| Gross cash expenditures | $947,951 04 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $128,336,172 | $1,730,627 15 |
| Written during the year | 105,311,144 | 1,238,966 42 |
| Total | $233,647,316 | $2,969,593 57 |
| Expired and terminated | 99,171,252 | 1,162,443 83 |
| In force at end of the year | $134,476,064 | $1,807,149 74 |
| Deduct amount re-insured | 5,686,592 | 68,279 06 |
| Net amount in force | $128,789,472 | $1,738,870 68 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $13,430,680 27 |
| Losses paid from organization of company | 7,174,547 75 |
| Fire losses incurred during the year | 487,044 90 |
| Cash dividends declared from organization of company | 892,000 00 |
| Dividends declared during the year (7 1-9 per cent) | 64,000 00 |
| Company's stock owned by directors | 281,300 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,637,344 00 |
| Premiums received | 22,710 34 |
| Losses paid | 16,782 93 |
| Losses incurred | 10,753 70 |

# NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HAROLD HERRICK, *President.* GEORGE W. DEWEY, *Secretary.*

Cash Capital, $500,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $982,000 00 |
| Loans on mortgage of real estate (first liens,) | 128,200 00 |
| Interest due and accrued thereon | 1,703 08 |
| Stocks and bonds owned by the company, market value | 945,730 00 |
| Cash in company's principal office | 121 28 |
| Cash deposited in bank | 123,317 89 |
| Interest due and accrued on stocks and bonds | 4,175 00 |
| Gross premiums in due course of collection | 259,517 31 |
| Bills receivable, not matured, taken for premiums | 936 68 |
| All other assets, viz: Rent and re-insurance | 20,394 39 |
| Gross assets | $2,466,095 63 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses<br>Losses resisted | $168,510 27 | |
| Less re-insurance | 21,371 75 | |
| Net amount of unpaid losses | | $ 147,138 52 |
| Unearned premiums on outstanding risks | | 1,235,674 89 |
| All other demands against the company | | 105,117 33 |
| Special deposits in excess of liabilities thereon | | 46,302 33 |
| Total liabilities except capital | | $1,534,233 07 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 431,862 56 | |
| Surplus as regards policy holders | | 931,862 56 |
| Gross liabilities and net surplus | | $2,466,095 63 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,563,720 61 |
| Received for interest on mortgages | 1,355 00 |
| Received for interest on stocks and bonds and all other sources | 38,584 11 |
| Income from all other sources, viz: Rents | 19,707 10 |
| Gross cash income | $1,623,366 82 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $779,249 99 |
| Cash dividends actually paid | 49,996 00 |
| Paid for commissions or brokerage | 305,673 96 |
| Salaries and other charges of officers, clerks and employes | 144,326 06 |
| Paid State, national and local taxes | 37,308 88 |
| All other expenditures | 127,533 88 |
| Gross cash expenditures | $1,444,088 77 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $279,577,658 | $2,646,427 10 |
| Written during the year | 206,955,622 | 2,093,223 57 |
| Total | $486,533,280 | $4,739,650 67 |
| Expired and terminated | 190,509,959 | 2,008,338 68 |
| In force at end of the year | $296,023,321 | $2,731,311 99 |
| Deduct amount re-insured | 38,171,715 | 378,640 94 |
| Net amount in force | $257,851,606 | $2,352,671 05 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $38,236,145 83 |
| Losses paid from organization of company | 21,041,662 81 |
| Fire losses incurred during the year | 753,044 05 |
| Inland losses incurred during the year | 2,863 05 |
| Cash dividends declared from organization of company | 2,434,000 00 |
| Dividends declared during the year (10 per cent) | 50,000 00 |
| Company's stock owned by directors | 132,050 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,083,057 00 |
| Premiums received | 17,145 79 |
| Losses paid | 9,012 05 |
| Losses incurred | 9,018 10 |

# NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

ARCHIBALD E. McILWAINE, JR., *President*. FERRIS E. SHAW, *Secretary*.

Cash Capital, $200,000.

## ASSETS.

| | | |
|---|---|---|
| Stocks and bonds owned by the company, market value | | $405,710 00 |
| Cash in company's principal office | | 2,172 37 |
| Cash deposited in bank | | 6,869 89 |
| Gross premiums in due course of collection | | 32,245 52 |
| All other assets, viz: Re-insurance | | 4 65 |
| Gross assets | | $ 447,002 43 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $1,858 00 | |
| Losses unadjusted, including all reported losses | 7,154 00 | |
| Losses resisted | 400 00 | |
| Gross amount of claims for losses | $9,412 00 | |
| Less re-insurance | 756 00 | |
| Net amount of unpaid losses | | $8,656 00 |
| Unearned premiums on outstanding risks | | 81,458 82 |
| All other demands against the company | | 12,095 54 |
| Total liabilities except capital | | $102,210 36 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 144,792 07 | |
| Surplus as regards policy holders | | 344,792 07 |
| Gross liabilities and net surplus | | $447,002 43 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $130,272 53 |
| Received for interest on stocks and bonds and all other sources | 11,580 36 |
| Gross cash income | $141,852 89 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $36,558 17 |
| Cash dividends actually paid | 6,135 00 |
| Paid for commissions or brokerage | 28,540 55 |
| Salaries and other charges of officers, clerks and employes | 6,782 38 |
| Paid State, national and local taxes | 1,250 26 |
| All other expenditures | 6,741 14 |
| Gross cash expenditures | $86,007 50 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $7,579,563 | $67,182 46 |
| Written during the year | 18,540,259 | 176,385 28 |
| Total | $26,119,822 | $243,567 74 |
| Expired and terminated | 9,458,737 | 84,953 75 |
| In force at end of the year | $16,661,085 | $158,613 99 |
| Deduct amount re-insured | 1,323,300 | 12,959 67 |
| Net amount in force | $15,337,785 | $145,654 32 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $611,749 03 |
| Losses paid from organization of company | 231,925 29 |
| Fire losses incurred during the year | 38,909 07 |
| Cash dividends declared from organization of company | 122,425 00 |
| Dividends declared during the year | 6,135 00 |
| Company's stock owned by directors | 2,700 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $252,503 00 |
| Premiums received | 3,831 02 |
| Losses paid | 67 54 |
| Losses incurred | 67 54 |

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# NORWOOD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

GEORGE S. PORTER, *President.* ANDREW J. ARMSTRONG, *Secretary.*

Cash Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $351,275 00 |
| Cash in company's principal office | 28,142 18 |
| Cash deposited in bank | 33,846 10 |
| Gross premiums in due course of collection | 184,074 93 |
| Bills receivable, not matured, taken for premiums | 12,978 24 |
| Gross assets | $610,316 45 |

Premiums more than three months due, $4,551.50.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $26,591 95 | |
| Losses unadjusted, including all reported losses | 32,289 24 | |
| Losses resisted | 2,325 00 | |
| Net amount of unpaid losses | | $ 61,206 19 |
| Unearned premiums on outstanding risks | | 261,319 56 |
| All other demands against the company | | 55,687 41 |
| Total liabilities except capital | | $378,213 16 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 32,103 29 | |
| Surplus as regards policy holders | | 232,103 29 |
| Gross liabilities and net surplus | | $610,316 45 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $406,491 33 | $112,058 88 | $518,550 21 |
| Received for interest on stocks and bonds and all other sources | | | 13,450 71 |
| Gross cash income | | | $532,000 92 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $203,878 64 | $23,833 60 | $227,712 24 |
| Cash dividends actually paid | | | 20,000 00 |
| Paid for commissions or brokerage | | | 92,709 02 |
| Salaries and other charges of officers, clerks and employes | | | 32,459 76 |
| Paid State, national and local taxes | | | 4,520 43 |
| All other expenditures | | | 44,047 16 |
| Gross cash expenditures | | | $421,448 61 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $20,336,709 | $225,997 63 | $ 107,557 | $ 1,649 09 |
| Written during the year | 65,404,642 | 675,806 87 | 9,843,200 | 114,681 87 |
| Total | $85,741,351 | $901,804 50 | $9,950,757 | $116,330 96 |
| Expired and terminated | 42,913,070 | 416,065 57 | 8,265,566 | 60,763 83 |
| In force at end of the year | $42,828,281 | $485,738 93 | $1,685,191 | $55,567 13 |
| Deduct amount re-insured | 1,924,701 | 15,918 99 | 60,221 | 2,747 94 |
| Net amount in force | $40,903,580 | $469,819 94 | $1,624,970 | $52,819 19 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $643,526 52 |
| Losses paid from organization of company | 234,582 90 |
| Fire losses incurred during the year | 264,216 45 |
| Marine losses incurred during the year | 25,068 20 |
| Cash dividends declared from organization of company | 20,000 00 |
| Dividends declared during the year (10 per cent) | 20,000 00 |
| Company's stock owned by directors | 99,200 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $74,122 00 |
| Premiums received | 1,318 04 |
| Losses paid | 3,954 45 |
| Losses incurred | 5,578 83 |

# ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

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

Cash Capital, $500,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $48,355 29 |
| Loans on mortgage of real estate (first liens) | 228,119 66 |
| Interest due and accrued thereon | 3,899 65 |
| Stocks and bonds owned by the company, market value | $1,596,960 43 |
| Loans secured by collateral | 1,750 00 |
| Cash in company's principal office | 4,663 03 |
| Cash deposited in bank | 124,417 98 |
| Interest due and accrued on stocks and bonds | 10,033 02 |
| Interest due and accrued on collateral loans | 52 50 |
| Gross premiums in due course of collection | 260,074 44 |
| All other assets, viz: Rents | 404 25 |
| Gross assets | $2,278,730 25 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid; Losses unadjusted, including all reported losses | $145,256 36 | |
| Losses resisted | 24,024 01 | |
| Net amount of unpaid losses | | $169,280 37 |
| Unearned premiums on outstanding risks | | 984,025 18 |
| All other demands against the company | | 63,259 33 |
| Special deposits in excess of liabilities thereon | | 62,659 61 |
| Total liabilities except capital | | $1,279,224 49 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 499,505 76 | |
| Surplus as regards policy holders | | $999,505 76 |
| Gross liabilities and net surplus | | $2,278,730 25 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $1,312,576 56 | $24,478 76 | $1,337,055 32 |
| Received for interest on mortgages | | | 11,227 47 |
| Received for interest on stocks and bonds and all other sources | | | 78,024 28 |
| Income from all other sources, viz.: Rents | | | 539 23 |
| Gross cash income | | | $1,426,846 30 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $773,052 52 | $66,505 88 | $839,558 40 |
| Cash dividends actually paid | | | 40,000 00 |
| Paid for commissions or brokerage | | | 260,733 33 |
| Salaries and other charges of officers, clerks and employes | | | 106,573 40 |
| Paid State, national and local taxes | | | 33,604 45 |
| All other expenditures | | | 78,569 01 |
| Gross cash expenditures | | | $1,359,038 59 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $152,630,528 | $1,881,373 86 | $1,829,859 | $57,374 03 |
| Written during the year | 135,985,233 | 1,727,296 56 | 949,468 | 26,734 56 |
| Total | $288,615,761 | $3,608,670 42 | 2,779,327 | 84,108 59 |
| Expired and terminated | 128,487,471 | 1,664,883 54 | 2,100,114 | 62,788 54 |
| In force at end of the year | $160,128,290 | $1,943,786 88 | $679,213 | $21,320 05 |
| Deduct amount re-insured | 3,287,109 | 25,527 28 | - | - |
| Net amount in force | $156,841,181 | $1,918,259 60 | $679,213 | $21,320 05 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $16,938,215 09 |
| Losses paid from organization of company | 10,525,551 19 |
| Fire losses incurred during the year | 784,501 42 |
| Marine losses incurred during the year | 37,340 90 |
| Cash dividends declared from organization of company | 1,065,000 00 |
| Dividends declared during the year (8 per cent) | 40,000 00 |
| Company's stock owned by directors | 73,950 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $3,992,700 00 |
| Premiums received | 59,797 57 |
| Losses paid | 53,874 75 |
| Losses incurred | 54,994 15 |

# PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Cash Capital, $200,000.

## ASSETS.

| | | |
|---|---|---|
| Loans on mortgage of real estate (first liens) | | $268,000 00 |
| Interest due and accrued thereon | | 2,223 08 |
| Stocks and bonds owned by the company, market value | | 422,620 00 |
| Cash in company's principal office | | $9,937 09 |
| Cash deposited in bank | | 8,127 61 |
| Interest due and accrued on stocks and bonds | | 1,719 98 |
| Gross premiums in due course of collection | | 61,098 82 |
| All other assets, viz: Re-insurance | | 67 81 |
| Gross assets | | $773,794 39 |

Premiums more than three months due, $1,178.03.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 9,345 62 | |
| Losses unadjusted, including all reported losses | 19,944 17 | |
| Losses resisted | 5,334 00 | |
| Gross amount of claims for losses | $34,623 79 | |
| Less re-insurance | 1,081 30 | |
| Net amount of unpaid losses | | $ 33,542 49 |
| Unearned premiums on outstanding risks | | 270,870 84 |
| All other demands against the company | | 40,537 15 |
| Total liabilities except capital | | $344,950 48 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 228,843 91 | |
| Surplus as regards policy holders | | 428,843 91 |
| Gross liabilities and net surplus | | $773,794 39 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $373,069 78 |
| Received for interest on mortgages | 12,650 00 |
| Received for interest on stocks and bonds and all other sources | 13,636 00 |
| Gross cash income | $399,355 78 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $210,320 20 |
| Cash dividends actually paid | 20,000 00 |
| Paid for commissions or brokerage | 79,873 03 |
| Salaries and other charges of officers, clerks and employes | 34,718 94 |
| Paid State, national and local taxes | 10,429 75 |
| All other expenditures | 24,072 61 |
| Gross cash expenditures | $379,414 53 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $58,100,939 | $570,953 56 |
| Written during the year | 44,207,465 | 471,241 02 |
| Total | $102,308,404 | $1,042,194 58 |
| Expired and terminated | 45,285,170 | 468,188 48 |
| In force at end of the year | $57,023,234 | $574,006 10 |
| Deduct amount re-insured | 4,360,805 | 38,211 99 |
| Net amount in force | $52,662,429 | 535,794 11 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $7,875,672 24 |
| Losses paid from organization of company | 4,195,136 88 |
| Fire losses incurred during the year | 187,654 79 |
| Cash dividends declared from organization of company | 1,418,000 00 |
| Dividends declared during the year (10 per cent) | 20,000 00 |
| Company's stock owned by directors | 41,225 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $111,727 00 |
| Premiums received | 1,804 47 |
| Losses paid | 8 00 |

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## PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

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 | $184,500 00 |
| Loans on mortgage of real estate (first liens) | 879,070 00 |
| Interest due and accrued thereon | 13,806 66 |
| Stocks and bonds owned by the company, market value | 2,998,465 00 |
| Loans secured by collateral | 191,950 00 |
| Cash in company's principal office | 1,079 66 |
| Cash deposited in bank | 226,389 83 |
| Interest due and accrued on collateral loans | 2,078 14 |
| Gross premiums in due course of collection | 261,685 68 |
| Gross assets | $4,759,024 97 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 15,553 00 | |
| Losses unadjusted, including all reported losses | 134,237 00 | |
| Losses resisted | 12,674 00 | |
| Net amount of unpaid losses | | $162,464 00 |
| Unearned premiums on outstanding risks | | 1,420,803 31 |
| All other demands against the company | | 809,307 85 |
| Special deposits in excess of liabilities thereon | | 56,989 05 |
| Total liabilities except capital | | $2,449,564 21 |
| Cash capital | $400,000 00 | |
| Surplus beyond all liabilities | 1,909,460 76 | |
| Surplus as regards policy holders | | $2,309,460 76 |
| Gross liabilities and net surplus | | $4,759,024 97 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,715,193 42 |
| Received for interest on mortgages | 42,111 98 |
| Received for interest on stocks and bonds and all other sources | 156,137 39 |
| Income from all other sources | 2,701 92 |
| Gross cash income | $1,916,144 71 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $889,140 28 |
| Cash dividends actually paid | 80,000 00 |
| Paid for commissions or brokerage | 429,701 64 |
| Salaries and other charges of officers, clerks and employes | 102,160 00 |
| Paid State, national and local taxes | 36,812 48 |
| All other expenditures | 101,440 08 |
| Gross cash expenditures | $1,639,254 48 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $279,042,792 | $2,720,635 17 |
| Written during the year | 212,902,563 | 2,190,661 93 |
| Total | $491,945,355 | $4,911,297 10 |
| Expired and terminated | 182,729,491 | 1,969,219 29 |
| In force at end of the year | $309,215,864 | $2,942,077 81 |
| Deduct amount re-insured | 17,450,231 | 149,871 94 |
| Net amount in force | $291,765,633 | $2,792,205 87 |

Perpetual risks in force, $35,582,448. Premiums on same, $881,322.77.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $30,632,270 00 |
| Losses paid from organization of company | 16,911,526 00 |
| Fire losses incurred during the year | 878,000 00 |
| Cash dividends declared from organization of company | 2,849,000 00 |
| Dividends declared during the year (20 per cent) | 80,000 00 |
| Company's stock owned by directors | 53,700 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,165,476 66 |
| Premiums received | 22,226 21 |
| Losses paid | 12,281 52 |
| Losses incurred | 9,984 52 |

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## 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 | $511,000 00 |
| Loans on mortgage of real estate (first liens) | 115,600 00 |
| Interest due and accrued thereon | 1,911 62 |
| Stocks and bonds owned by the company, market value | 3,846,334 00 |
| Cash in company's principal office | 2,234 07 |
| Cash deposited in bank | 413,805 59 |
| Interest due and accrued on stocks and bonds | 14,401 65 |
| Gross premiums in due course of collection | 657,491 20 |
| All other assets, viz: Rents and re-insurance | 174,148 53 |
| Gross assets | $5,736,926 66 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $203,581 77 | |
| Losses resisted | 30,375 00 | |
| Gross amount of claims for losses | $233,956 77 | |
| Less re-insurance | 20,614 37 | |
| Net amount of unpaid losses | | $213,342 40 |
| Unearned premiums on outstanding risks | | 3,397,945 65 |
| All other demands against the company | | 183,880 01 |
| Special deposits in excess of liabilities thereon | | 60,164 27 |
| Total liabilities except capital | | $3,855,332 33 |
| Cash capital | $1,000,000 00 | |
| Surplus beyond all liabilities | 881,594 33 | |
| Surplus as regards policy holders | | 1,881,594 33 |
| Gross liabilities and net surplus | | $5,736,926 66 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $3,435,731 07 |
| Received for interest on mortgages | 6,085 00 |
| Received for interest on stocks and bonds and all other sources | 150,340 84 |
| Income from all other sources, viz: Rents | 10,973 48 |
| Gross cash income | $3,603,130 39 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,927,411 77 |
| Cash dividends actually paid | 100,000 00 |
| Paid for commissions or brokerage | 490,619 10 |
| Salaries and other charges of officers, clerks and employes | 338,887 80 |
| Paid State, national and local taxes | 74,948 03 |
| All other expenditures | 326,876 18 |
| Gross cash expenditures | $3,258,742 88 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $661,208,365 | $8,496,812 45 |
| Written during the year | 345,717,292 | 4,353,527 51 |
| Total | $1,006,925,657 | $12,850,339 96 |
| Expired and terminated | 408,756,436 | 5,341,351 76 |
| In force at end of the year | $598,169,221 | $7,508,988 20 |
| Deduct amount re-insured | 49,576,262 | 562,559 73 |
| Net amount in force | $548,592,959 | $6,946,428 47 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $108,115,377 00 |
| Losses paid from organization of company | 54,438,329 96 |
| Fire losses incurred during the year | 1,865,824 65 |
| Cash dividends declared from organization of company | 3,674,000 00 |
| Dividends declared during the year (10 per cent) | 100,000 00 |
| Company's stock owned by directors | 163,100 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,381,120 00 |
| Premiums received | 35,428 82 |
| Losses paid | 5,528 65 |
| Losses incurred | 8,602 77 |

# PHŒNIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President.* EDWARD MILLIGAN, *Secretary.*

Cash Capital, $2,000,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $498,906 04 |
| Loans on mortgage of real estate (first liens) | 188,306 91 |
| Interest due and accrued thereon | 8,544 61 |
| Stocks and bonds owned by the company, market value | 3,867,801 50 |
| Loans secured by collateral | 31,200 00 |
| Cash in company's principal office | 30,543 06 |
| Cash deposited in bank | 216,910 59 |
| Interest due and accrued on stocks and bonds | 8,287 00 |
| Interest due and accrued on collateral loans | 771 12 |
| Gross premiums in due course of collection | 454,255 66 |
| All other assets, viz: Rents and re-insurance | 14,738 93 |
| Gross assets | $5,320,265 42 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid; Losses unadjusted, including all reported losses | $358,667 26 | |
| Losses resisted | 33,745 13 | |
| Net amount of unpaid losses | | $392,412 39 |
| Unearned premiums on outstanding risks | | 2,197,341 46 |
| Special deposits in excess of liabilities thereon | | 137,263 39 |
| Total liabilities except capital | | $2,727,017 24 |
| Cash capital | $2,000,000 00 | |
| Surplus beyond all liabilities | 593,248 18 | |
| Surplus as regards policy holders | | 2,593,248 18 |
| Gross liabilities and net surplus | | $5,320,265 42 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,952,791 57 |
| Received for interest on mortgages | 9,802 36 |
| Received for interest on stocks and bonds and all other sources | 183,042 53 |
| Income from all other sources, viz: Rents | 8,088 64 |
| Gross cash income | $3,153,725 10 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,691,704 80 |
| Cash dividends actually paid | 280,000 00 |
| Paid for commissions or brokerage | 502,076 60 |
| Salaries and other charges of officers, clerks and employes | 193,919 72 |
| Paid State, national and local taxes | 67,712 96 |
| All other expenditures | 311,041 02 |
| Gross cash expenditures | $3,046,455 10 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $429,635,996 | $4,896,435 63 |
| Written during the year | 309,480,061 | 3,448,246 01 |
| Total | $739,116,057 | $8,344,681 64 |
| Expired and terminated | 341,601,579 | 3,821,207 18 |
| In force at end of the year | $397,514,478 | $4,523,474 46 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $65,137,672 81 |
| Losses paid from organization of company | 39,739,174 81 |
| Fire losses incurred during the year | 1,755,310 00 |
| Cash dividends declared from organization of company | 6,965,000 00 |
| Dividends declared during the year (14 per cent) | 280,000 00 |
| Company's stock owned by directors | 61,400 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $3,324,380 00 |
| Premiums received | 50,033 09 |
| Losses paid | 22,681 40 |
| Losses incurred | 23,488 65 |

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# 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 | $1,231,990 00 |
| Cash in company's principal office | 1,380 54 |
| Cash deposited in bank | 73,329 28 |
| Gross premiums in due course of collection | 197,536 52 |
| Bills receivable, not matured, taken for premiums | 49,879 37 |
| Gross assets | $1,554,115 71 |

Premiums more than three months due, $2,852.23.

## LIABILITIES.

| | |
|---|---|
| Losses adjusted and unpaid | $7,014 46 |
| Losses unadjusted, including all reported losses | 190,328 48 |
| Losses resisted | 2,063 00 |
| Gross amount of claims for losses | $199,405 94 |
| Less re-insurance | 59,894 99 |

| | | | |
|---|---|---|---|
| Net amount of unpaid losses | | | $139,510 95 |
| Unearned premiums on outstanding risks | | | 749,634 63 |
| All other demands against the company | | | 40,424 51 |
| Total liabilities except capital | | | $929,570 09 |
| Cash capital | | $400,000 00 | |
| Surplus beyond all liabilities | | 224,545 62 | |
| Surplus as regards policy holders | | | 624,545 62 |
| Gross liabilities and net surplus | | | $1,554,115 71 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $884,717 97 | $326,836 68 | $1,211,554 65 |
| Received for interest on stocks and bonds and all other sources | | | 51,558 92 |
| Gross cash income | | | $1,263,113 57 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $491,316 63 | $277,784 36 | $769,100 99 |
| Cash dividends actually paid | | | 32,000 00 |
| Paid for commissions or brokerage | | | 224,538 71 |
| Salaries and other charges of officers, clerks and employes | | | 83,432 95 |
| Paid State, national and local taxes | | | 27,059 16 |
| All other expenditures | | | 65,627 40 |
| Gross cash expenditures | | | $1,201,759 21 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $138,531,418 | $1,460,923 24 | $ 7,646,041 | $224,687 71 |
| Written during the year | 115,405,486 | 1,155,336 97 | 91,317,561 | 459,435 73 |
| Total | $253,936,904 | $2,616,260 21 | $98,963,602 | $684,123 44 |
| Expired and terminated | 114,242,645 | 1,173,634 81 | 92,551,716 | 472,894 67 |
| In force at end of the year | $139,694,259 | $1,442,625 40 | $6,411,886 | $211,228 77 |
| Deduct amount re-insured | 21,355,891 | 201,558 95 | 1,107,336 | 28,068 72 |
| Net amount in force | $118,338,368 | $1,241,066 45 | $5,304,550 | $183,160 05 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $27,485,850 53 |
| Losses paid from organization of company | 16,224,005 98 |
| Fire losses incurred during the year | 503,735 56 |
| Marine losses incurred during the year | 293,476 32 |
| Cash dividends declared from organization of company | 2,128,563 39 |
| Dividends declared during the year (8 per cent) | 32,000 00 |
| Company's stock owned by directors | 43,200 00 |

## BUSINESS IN MAINE.

| | *Fire.* | *Marine.* | *Total.* |
|---|---|---|---|
| Risks written | $701,499 00 | $270,487 00 | $971,986 00 |
| Premiums received | 8,267 14 | 6,221 58 | 14,488 72 |
| Losses paid | 2,584 63 | 2,746 01 | 5,330 64 |
| Losses incurred | 2,644 63 | 2,746 01 | 5,390 64 |

# QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

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

Cash Capital, $500,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $466,222 09 |
| Stocks and bonds owned by the company, market value | 3,240,789 43 |
| Cash in company's principal office | 19,590 32 |
| Cash deposited in bank | 281,914 18 |
| Interest due and accrued on stocks and bonds | 40,839 14 |
| Interest due and accrued on bank balances | 666 16 |
| Gross premiums in due course of collection | 298,795 77 |
| Bills receivable, not matured, taken for premiums | 551 45 |
| All other assets, viz.: Rents and re-insurance | 22 80 |
| Gross assets | $4,349,391 34 |

Premiums more than three months due, $6,953.73.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $56,817 06 | |
| Losses unadjusted, including all reported losses | 81,810 16 | |
| Losses resisted | 33,270 00 | |
| Gross amount of claims for losses | $171,897 22 | |
| Less re-insurance | 2,555 94 | |
| Net amount of unpaid losses | | $169,341 28 |
| Unearned premiums on outstanding risks | | 1,642,067 81 |
| All other demands against the company | | 124,433 58 |
| Special deposits in excess of liabilities thereon | | 122,118 32 |
| Total liabilities except capital | | $2,057,960 99 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 1,791,430 35 | |
| Surplus as regards policy holders | | 2,291,430 35 |
| Gross liabilities and net surplus | | $4,349,391 34 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,018,075 44 |
| Received for interest on stocks and bonds and all other sources | 134,715 91 |
| Gross cash income | $2,152,791 35 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,162,630 19 |
| Cash dividends actually paid | 50,000 00 |
| Paid for commissions or brokerage | 319,002 05 |
| Salaries and other charges of officers, clerks and employes | 161,234 47 |
| Paid State, national and local taxes | 48,035 71 |
| All other expenditures | 128,276 74 |
| Gross cash expenditures | $1,869,279 16 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $305,048,633 | 3,456,534 11 |
| Written during the year | 226,595,623 | 2,551,818 86 |
| Total | $531,644,256 | $6,008,352 97 |
| Expired and terminated | 225,617,066 | 2,581,884 19 |
| In force at end of the year | $306,027,190 | $3,426,468 78 |
| Deduct amount re-insured | 16,398 787 | 169,289 94 |
| Net amount in force | $289,628,403 | $3,257,178 84 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $12,069,685 74 |
| Losses paid from organization of company | 6,634,601 33 |
| Fire losses incurred during the year | 1,104,663 63 |
| Cash dividends declared from organization of company | 100,000 00 |
| Dividends declared during the year (10 per cent) | 50,000 00 |
| Company's stock owned by directors | 7,000 60 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,027,279 00 |
| Premiums received | 14,424 66 |
| Losses paid | 7,489 72 |
| Losses incurred | 7,439 72 |

# READING FIRE INSURANCE COMPANY,

READING, PA.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

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

Cash Capital, $250,000.

## ASSETS.

| | | |
|---|---|---|
| Real estate owned by the company, unincumbered | | $ 64,700 00 |
| Loans on mortgage of real estate (first liens) | | 320,449 00 |
| Interest due and accrued thereon | | 3,107 17 |
| Stocks and bonds owned by the company, market value | | 242,755 00 |
| Loans secured by collateral | | 67,750 00 |
| Cash in company's principal office | | 17,936 21 |
| Cash deposited in bank | | 44,744 32 |
| Interest due and accrued on collateral loans | | 1,115 18 |
| Gross premiums in due course of collection | | 31,309 38 |
| All other assets | | 1,372 03 |
| Gross assets | | $795,238 29 |
| Deduct bad debts and depreciation | | 952 26 |
| Net assets | | $794,286 03 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $14,605 77 | |
| Losses unadjusted, including all reported losses | 8,142 57 | |
| Losses resisted | 6,600 00 | |
| Net amount of unpaid losses | | $ 29,348 34 |
| Unearned premiums on outstanding risks | | 249,840 02 |
| All other demands against the company | | 16,590 55 |
| Total liabilities except capital | | $295,778 91 |
| Cash capital | $250,000 00 | |
| Surplus beyond all liabilities | 248,507 12 | |
| Surplus as regards policy holders | | 498,507 12 |
| Gross liabilities and net surplus | | $794,286 03 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $360,975 46 |
| Received for interest on mortgages | 20,015 02 |
| Received for interest on stocks and bonds and all other sources | 12,750 93 |
| Income from all other sources, viz.: Rents and commissions | 3,060 05 |
| Gross cash income | $396,801 46 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $187,813 93 |
| Cash dividends actually paid | 19,940 40 |
| Paid for commissions or brokerage | 63,803 79 |
| Salaries and other charges of officers, clerks and employes | 11,783 00 |
| Paid State, national and local taxes | 8,311 76 |
| All other expenditures | 29,967 67 |
| Gross cash expenditures | $321,620 55 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $46,680,764 | $543,965 72 |
| Written during the year | 31,869,320 | 374,596 49 |
| Total | $78,550,084 | $918,562 21 |
| Expired and terminated | 34,963,085 | 417,595 25 |
| In force at end of the year | $43,586,999 | $500,966 96 |
| Deduct amount re-insured | 582,249 | 6,090 03 |
| Net amount in force | $43,004,750 | $494,876 93 |

Perpetual risks in force, $146,750. Premiums on same, $4,715.20.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $4,120,527 71 |
| Losses paid from organization of company | 2,234,940 66 |
| Fire losses incurred during the year | 169,154 44 |
| Cash dividends declared from organization of company | 437,560 86 |
| Dividends declared during the year (8 per cent.) | 20,000 00 |
| Company's stock owned by directors | 57,900 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $276,560 00 |
| Premiums received | 3,930 15 |
| Losses paid | 52 50 |
| Losses incurred | 52 50 |

# 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 | | $193,302 13 |
| Loans on mortgage of real estate (first liens) | | 393,366 37 |
| Interest due and accrued thereon | | 7,703 35 |
| Stocks and bonds owned by the company, market value | | 256,000 00 |
| Cash in company's principal office | | 1,046 47 |
| Cash deposited in bank | | 66,302 63 |
| Interest due and accrued on stocks and bonds | | 2,500 00 |
| Gross premiums in due course of collection | | 36,157 83 |
| Gross assets | | $956,378 78 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 548 49 | |
| Losses unadjusted, including all reported losses | 8,600 36 | |
| Losses resisted | 3,100 00 | |
| Net amount of unpaid losses | | $12,248 85 |
| Unearned premiums on outstanding risks | | 275,375 24 |
| All other demands against the company | | 738 52 |
| Special deposits in excess of liabilities thereon | | 24,339 52 |
| Total liabilities except capital | | $312,702 13 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 443,676 65 | |
| Surplus as regards policy holders | | 643,676 65 |
| Gross liabilities and net surplus | | $956,378 78 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $359,744 72 |
| Received for interest on mortgages | 18,419 70 |
| Received for interest on stocks and bonds and all other sources | 11,592 25 |
| Income from all other sources, viz: Rents and discounts | 11,227 94 |
| Gross cash income | $400,984 61 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $158,593 70 |
| Cash dividends actually paid | 20,000 00 |
| Paid for commissions or brokerage | 76,707 59 |
| Salaries and other charges of officers, clerks and employes | 28,348 19 |
| Paid State, national and local taxes | 14,611 70 |
| All other expenditures | 35,841 77 |
| Gross cash expenditures | $334,102 95 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $59,100,176 | $632,475 00 |
| Written during the year | 45,777,017 | 507,730 71 |
| Total | $104,877,193 | $1,140,205 71 |
| Expired and terminated | 50,382,758 | 570,721 50 |
| In force at end of the year | $54,494,435 | $569,484 21 |
| Deduct amount re-insured | 508,140 | 5,094 05 |
| Net amount in force | $53,986,295 | $564,390 16 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $7,902,700 42 |
| Losses paid from organization of company | 4,510,141 04 |
| Fire losses incurred during the year | 143,151 11 |
| Cash dividends declared from organization of company | 419,000 00 |
| Dividends declared during the year (10 per cent) | 20,000 00 |
| Company's stock owned by directors | 39,912 50 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $257,928 00 |
| Premiums received | 3,480 57 |
| Losses paid | 2,075 33 |
| Losses incurred | 2,025 33 |

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## 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 | $81,300 00 |
| Loans on mortgage of real estate (first liens) | 148,418 78 |
| Interest due and accrued thereon | 1,235 61 |
| Stocks and bonds owned by the company, market value | 350,730 33 |
| Loans secured by collateral | 45,100 00 |
| Cash in company's principal office | 128 77 |
| Cash deposited in bank | 50,667 42 |
| Interest due and accrued on stocks and bonds | 1,028 69 |
| Gross premiums in due course of collection | 73,628 03 |
| Bills receivable, not matured, taken for premiums | 3,428 80 |
| Gross assets | $755,666 43 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $6,295 34 | |
| Losses unadjusted, including all reported losses | 28,848 01 | |
| Losses resisted | 4,975 00 | |
| Gross amount of claims for losses | $40,118 35 | |
| Less re-insurance | 3,832 65 | |
| Net amount of unpaid losses | | $36,285 70 |
| Unearned premiums on outstanding risks | | 387,235 03 |
| All other demands against the company | | 16,055 35 |
| Total liabilities except capital | | $439,576 08 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 116,090 35 | |
| Surplus as regards policy holders | | 316,090 35 |
| Gross liabilities and net surplus | | $755,666 43 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $491,181 72 | $32,905 60 | $524,087 32 |
| Received for interest on mortgages | | | 7,464 80 |
| Received for interest on stocks and bonds and all other sources | | | 23,802 30 |
| Income from all other sources, viz: Rents | | | 1,204 74 |
| Gross cash income | | | $556,559 16 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $255,866 84 | $48,235 78 | $304,102 62 |
| Cash dividends actually paid | | | 12,000 00 |
| Paid for commissions or brokerage | | | 120,815 30 |
| Salaries and other charges of officers, clerks and employes | | | 48,648 09 |
| Paid State, national and local taxes | | | 7,505 33 |
| Gross cash expenditures | | | $493,071 34 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $67,631,390 | $690,465 20 | $504,020 | $16,535 29 |
| Written during the year | 65,801,368 | 626,855 14 | 3,520,246 | 44,023,41 |
| Total | $133,432,758 | $1,317,320 34 | $4,024,266 | $60,558 70 |
| Expired and terminated | 54,540,177 | 575,343 88 | 3,395,053 | 39,917 44 |
| In force at end of the year | $78,892,581 | $741,976 46 | $629,213 | $20,641 26 |
| Deduct amount re-insured | 4,555,840 | 55,302 52 | 123,539 | 3,171 67 |
| Net amount in force | $74,336,741 | $686,673 94 | $505,674 | $17,469 59 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $9,473,842 40 |
| Losses paid from organization of company | 6,425,107 42 |
| Fire losses incurred during the year | 257,618 50 |
| Marine losses incurred during the year | 41,771 78 |
| Cash dividends declared from organization of company | 439,281 00 |
| Dividends declared during the year (6 per cent) | 12,000 00 |
| Company's stock owned by directors | 57,320 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $90,592 00 |
| Premiums received | 1,583 16 |
| Losses paid | 892 27 |
| Losses incurred | 892 27 |

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## 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) | 648,050 00 |
| Interest due and accrued thereon | 19,054 16 |
| Stocks and bonds owned by the company, market value | 2,778,261 00 |
| Loans secured by collateral | 86,700 00 |
| Cash in company's principal office | 62,034 20 |
| Cash deposited in bank | 73,385 86 |
| Interest due and accrued on stocks and bonds | 25,947 32 |
| Interest due and accrued on collateral loans | 2,442 50 |
| Gross premiums in due course of collection | 272,659 17 |
| All other assets, viz: Rents, and re-insurance | 2,840 54 |
| Gross assets | $4,105,374 75 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $57,313 11 | |
| Losses unadjusted, including all reported losses | 90,875 65 | |
| Losses resisted | 22,684 51 | |
| Gross amount of claims for losses | $170,873 27 | |
| Less re-insurance | 14,916 40 | |
| Net amount of unpaid losses | | $155,956 87 |
| Unearned premiums on outstanding risks | | 1,509,455 96 |
| All other demands against the company | | 54,531 83 |
| Special deposits in excess of liabilities thereon | | 70,909 56 |
| Total liabilities except capital | | $1,790,854 22 |
| Cash capital | $1,500,000 00 | |
| Surplus beyond all liabilities | 814,520 53 | |
| Surplus as regards policy holders | | $2,314,520 53 |
| Gross liabilities and net surplus | | $4,105,374 75 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,816,501 90 |
| Received for interest on mortgages | 24,290 42 |
| Received for interest on stocks and bonds and all other sources | 129,631 50 |
| Income from all other sources, viz.: Rents | 4,951 99 |
| Gross cash income | $1,975,375 81 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $956,391 83 |
| Cash dividends actually paid | 150,000 00 |
| Paid for commissions or brokerage | 297,771 78 |
| Salaries and other charges of officers, clerks and employes | 90,302 51 |
| Paid State, national and local taxes | 70,116 17 |
| All other expenditures | 197,018 87 |
| Gross cash expenditures | $1,761,601 16 |

## RISKS AND PREMIUMS.

| | *Fire and Tornado Risks.* | *Premiums* |
|---|---|---|
| In force December 31, 1895 | $270,396,221 | $2,999,751 94 |
| Written during the year | 169,543,690 | 2,204,067 97 |
| Total | $439,939,911 | 5,203,819 91 |
| Expired and terminated | 167,618,991 | 2,138,196 35 |
| In force at end of the year | $272,320,920 | $3,065,623 56 |
| Deduct amount re-insured | 11,501,585 | 110,566 74 |
| Net amount in force | $260,819,335 | $2,955,056 82 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $58,226,863 03 |
| Losses paid from organization of company | 23,506,036 77 |
| Fire losses incurred during the year | 925,118 29 |
| Cash dividends declared from organization of company | 3,404,542 00 |
| Dividends declared during the year (10 per cent) | 150,000 00 |
| Company's stock owned by directors | 133,700 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire and tornado) | $2,162,514 00 |
| Premiums received | 34,486 96 |
| Losses paid | 23,275 77 |
| Losses incurred | 19,111 00 |

# ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

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

Cash Capital, $500,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $568,936 86 |
| Loans on mortgage of real estate (first liens) | 412,394 22 |
| Stocks and bonds owned by the company, market value | 681,123 38 |
| Loans secured by collateral | 256,406 03 |
| Cash in company's principal office | 12,413 57 |
| Cash deposited in bank | 119,553 64 |
| Gross premiums in due course of collection | 174,900 27 |
| Bills receivable, not matured, taken for premiums | 26,589 51 |
| Gross assets | $2,252,317 48 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $37,595 36 | |
| Losses unadjusted, including all reported losses | 87,888 00 | |
| Losses resisted | 9,107 08 | |
| Gross amount of claims for losses | $134,590 44 | |
| Less re-insurance | 4,181 11 | |
| Net amount of unpaid losses | | $130,409 33 |
| Unearned premiums on outstanding risks | | 921,738 97 |
| All other demands against the company | | 26,235 04 |
| Special deposits in excess of liabilities thereon | | 31,248 34 |
| Total liabilities except capital | | $1,109,631 68 |
| Cash capital | $500,000 00 | |
| Surplus beyond all liabilities | 642,685 80 | |
| Surplus as regards policy holders | | 1,142,685 80 |
| Gross liabilities and net surplus | | $2,252,317 48 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $1,197,636 54 | $238,680 89 | $1,436,317 43 |
| Received for interest on mortgages | | | 42,940 10 |
| Received for interest on stocks and bonds and all other sources | | | 38,620 75 |
| Income from all other sources, viz: Rents | | | 10,008 25 |
| Gross cash income | | | $1,527,886 53 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $641,306 20 | $163,384 08 | $804,690 28 |
| Cash dividends actually paid | | | 50,000 00 |
| Paid for commissions or brokerage | | | 306,783 46 |
| Salaries and other charges of officers, clerks and employes | | | 68,242 70 |
| Paid State, national and local taxes | | | 28,733 47 |
| All other expenditures | | | 86,230 67 |
| Gross cash expenditures | | | $1,344,680 58 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $130,710,148 | $1,747,791 65 | $ 3,499,065 | $118,708 64 |
| Written during the year | 98,483,351 | 1,398,156 73 | 25,756,239 | 266,542 40 |
| Total | $229,193,499 | $3,145,948 38 | $29,255,304 | $385,251 04 |
| Expired and terminated | 89,424,549 | 1,340,557 15 | 25,614,955 | 254,328 35 |
| In force at end of the year | $139,768,950 | $1,805,391 23 | $3,640,349 | $130,922 69 |
| Deduct amount re-insured | 5,547,953 | 69,223 75 | 152,100 | 5,563 49 |
| Net amount in force | $134,220,997 | $1,736,167 48 | $3,488,249 | $125,359 20 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $21,177,840 81 |
| Losses paid from organization of company | 13,373,239 99 |
| Fire losses incurred during the year | 645,584 71 |
| Marine losses incurred during the year | 170,462 78 |
| Cash dividends declared from organization of company | 1,296,694 47 |
| Dividends declared during the year (10 per cent) | 50,000 00 |
| Company's stock owned by directors | 65,300 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $311,814 00 |
| Premiums received | 3,600 07 |
| Losses paid | 1,076 61 |
| Losses incurred | 89 42 |

# UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

CHARLES S. HOLLINSHEAD, *President.* EDGAR R. DANIELS, *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 | 368,385 50 |
| Loans secured by collateral | 19,300 00 |
| Cash in company's principal office | 3,988 39 |
| Cash deposited in bank | 18,422 42 |
| Interest due and accrued on stocks and bonds | 1,240 84 |
| Gross premiums in due course of collection | 59,012 21 |
| Bills receivable, not matured, taken for premiums | 1,000 00 |
| All other assets | 781 04 |
| Gross assets | $642,127 90 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $10,365 58 | |
| Losses unadjusted, including all reported losses | 21,493 93 | |
| Losses resisted | 400 00 | |
| Gross amount of claims for losses | $32,259 51 | |
| Less re-insurance | 268 68 | |
| Net amount of unpaid losses | | $ 31,990 83 |
| Unearned premiums on outstanding risks | | 215,003 00 |
| All other demands against the company | | 50,002 10 |
| Total liabilities except capital | | $296,995 93 |
| Cash capital | $200,000 00 | |
| Surplus beyond all liabilities | 145,131 97 | |
| Surplus as regards policy holders | | 345,131 97 |
| Gross liabilities and net surplus | | $642,127 90 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $313,715 91 |
| Received for interest on mortgages | 495 00 |
| Received for interest on stocks and bonds and all other sources | 18,824 67 |
| Income from all other sources, viz: Rents | 2,697 88 |
| Gross cash income | $335,733 46 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $169,278 76 |
| Cash dividends actually paid | 11,740 53 |
| Paid for commissions or brokerage | 60,202 90 |
| Salaries and other charges of officers, clerks and employes | 37,195 20 |
| Paid State, national and local taxes | 10,178 83 |
| All other expenditures | 31,844 79 |
| Gross cash expenditures | $320,441 01 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $38,523,158 | $430,836 31 |
| Written during the year | 31,983,274 | 370,203 73 |
| Total | $70,506,432 | $801,040 04 |
| Expired and terminated | 32,375,235 | 375,615 21 |
| In force at end of the year | $38,131,197 | $425,424 83 |
| Deduct amount re-insured | 944,364 | 10,020 47 |
| Net amount in force | $37,186,833 | $415,404 36 |

Perpetual risks in force, $1,300,478; premiums on same, $38,689.86.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $24,049,982 00 |
| Losses paid from organization of company | 17,082,147 00 |
| Fire losses incurred during the year | 157,074 57 |
| Cash dividends declared from organization of company | 1,894,221 00 |
| Dividends declared during the year (6 per cent) | 12,000 00 |
| Company's stock owned by directors | 37,300 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $679,846 00 |
| Premiums received | 9,911 39 |
| Losses paid | 3,045 56 |
| Losses incurred | 2,673 37 |

# UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PA.

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 | $146,350 00 |
| Loans on mortgage of real estate (first liens) | 670,519 94 |
| Interest due and accrued thereon | 14,235 71 |
| Stocks and bonds owned by the company, market value | 385,678 00 |
| Loans secured by collateral | 94,000 00 |
| Cash in company's principal office | 2,740 20 |
| Cash deposited in bank | 65,005 08 |
| Interest due and accrued on stocks and bonds | 355 00 |
| Interest due and accrued on collateral loans | 1,104 81 |
| Gross premiums in due course of collection | 39,348 45 |
| Bills receivable, not matured, taken for premiums | 492 47 |
| All other assets, viz: Perpetual deposits and surveys | 6,191 51 |
| Gross assets | $1,426,021 17 |

Premiums more than three months due, $1,532.08.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $3,734 90 | |
| Losses unadjusted, including all reported losses | 6,945 00 | |
| Losses resisted | 8,250 00 | |
| Net amount of unpaid losses | | $18,929 90 |
| Unearned premiums on outstanding risks | | 201,464 21 |
| All other demands against the company | | 703,058 37 |
| Total liabilities except capital | | $923,452 48 |
| Cash capital | $300,000 00 | |
| Surplus beyond all liabilities | 202,568 69 | |
| Surplus as regards policy holders | | 502,568 69 |
| Gross liabilities and net surplus | | $1,426,021 17 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $269,962 45 |
| Received for interest on mortgages | 34,790 80 |
| Received for interest on stocks and bonds and all other sources | 22,761 90 |
| Income from all other sources | 97 02 |
| Gross cash income | $327,612 17 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $143,474 14 |
| Cash dividends actually paid | 30,000 00 |
| Paid for commissions or brokerage | 56,995 59 |
| Salaries and other charges of officers, clerks and employes | 23,879 83 |
| Paid State, national and local taxes | 8,505 12 |
| All other expenditures | 26,471 03 |
| Gross cash expenditures | $289,325 71 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $37,092,975 | $420,570 47 |
| Written during the year | 28,560,847 | 318,181 89 |
| Total | $65,653,822 | $738,752 36 |
| Expired and terminated | 28,541,196 | 324,328 92 |
| In force at end of the year | $37,112,626 | $414,423 44 |
| Deduct amount re-insured | 2,379,966 | 28,810 87 |
| Net amount in force | $34,732.660 | $385,612 57 |

Perpetual risks in force, $33,302,531.57; Premiums, $759,497.48.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $4,107,928 14 |
| Losses paid from organization of company | 2,453,212 35 |
| Fire losses incurred during the year | 125,172 35 |
| Cash dividends declared from organization of company | 413,506 10 |
| Dividends declared during the year (10 per cent) | 30,000 00 |
| Company's stock owned by directors | 88,610 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $133,335 00 |
| Premiums received | 1,903 83 |
| Losses paid | 674 24 |
| Losses incurred | 674 24 |

# UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

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

Cash Capital, $250,000.

## ASSETS.

| | |
|---|---|
| Loans on mortgage of real estate (first liens) | $431,500 00 |
| Interest due and accrued thereon | 2,174 34 |
| Stocks and bonds owned by the company, market value | 174,982 50 |
| Cash in company's principal office | 4,189 60 |
| Cash deposited in bank | 7,281 07 |
| Interest due and accrued on stocks and bonds | 2,132 00 |
| Gross premiums in due course of collection | 54,906 40 |
| All other assets, viz: Re-insurance | 387 36 |
| Gross assets | $677,553 27 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $4,862 21 | |
| Losses unadjusted, including all reported losses | 14,595 25 | |
| Losses resisted | 14,129 73 | |
| Gross amount of claims for losses | $33,587 19 | |
| Less re-insurance | 1,408 27 | |
| Net amount of unpaid losses | | $32,178 92 |
| Unearned premiums on outstanding risks | | 219,886 27 |
| All other demands against the company | | 21,429 70 |
| Special deposits in excess of liabilities thereon | | 6,811 00 |
| Total liabilities except capital | | $280,305 89 |
| Cash capital | $250,000 00 | |
| Surplus beyond all liabilities | 147,247 38 | |
| Surplus as regards policy holders | | $397,247 38 |
| Gross liabilities and net surplus | | $677,553 27 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $268,754 25 | $24,765 84 | $293,520 09 |
| Received for interest on mortgages | | | 18,613 90 |
| Received for interest on stocks and bonds and all other sources | | | 6,740 61 |
| Gross cash income | | | $318,874 60 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $156,526 63 | $9,972 52 | $166,499 15 |
| Cash dividends actually paid | | | 15,000 00 |
| Paid for commissions or brokerage | | | 72,072 27 |
| Salaries and other charges of officers, clerks and employes | | | 24,687 95 |
| Paid State, national and local taxes | | | 4,678 73 |
| All other expenditures | | | 25,868 23 |
| Gross cash expenditures | | | $308,806 33 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $49,697,743 | $515,181 33 | $563,925 | $18,310 66 |
| Written during the year | 34,524,623 | 338,110 23 | 997,628 | 27,351 12 |
| Total | $84,222,366 | $853,291 56 | 1,561,553 | 45,661 78 |
| Expired and terminated | 38,545,721 | 394,436 63 | 831,002 | 22,597 14 |
| In force at end of the year | $45,676,645 | $458,854 93 | $730,551 | $23,064 64 |
| Deduct amount re-insured | 3,395,019 | 32,249 68 | - | - |
| Net amount in force | $42,281,626 | $426,605 25 | $730,551 | $23,064 64 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $6,069,536 00 |
| Losses paid from organization of company | 3,265,742 00 |
| Fire losses incurred during the year | 129,364 09 |
| Marine losses incurred during the year | 12,763 93 |
| Cash dividends declared from organization of company | 1,846,590 00 |
| Dividends declared during the year (6 per cent) | 15,000 00 |
| Company's stock owned by directors | 49,475 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $192,795 00 |
| Premiums received | 2,113 05 |
| Losses paid | 2,473 31 |
| Losses incurred | 1,181 27 |

# 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 | | $216,500 00 |
| Loans on mortgage of real estate (first liens) | | 526,200 00 |
| Interest due and accrued thereon | | 4,799 31 |
| Stocks and bonds owned by the company, market value | | 1,174,100 00 |
| Cash deposited in bank | | 84,562 42 |
| Gross premiums in due course of collection | | 234,892 76 |
| Gross assets | | $2,241,054 49 |

Premiums more than three months due, $10,347.16.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $35,249 49 | |
| Losses unadjusted, including all reported losses | 66,639 37 | |
| Losses resisted | 4,500 00 | |
| Gross amount of claims for losses | $106,388 86 | |
| Less re-insurance | 704 14 | |
| Net amount of unpaid losses | | $105,684 72 |
| Unearned premiums on outstanding risks | | 1,082,736 83 |
| All other demands against the company | | 49,243 47 |
| Special deposits in excess of liabilities thereon | | 54,511 69 |
| Total liabilities except capital | | $1,292,176 71 |
| Cash capital | $300,000 00 | |
| Surplus beyond all liabilities | 648,877 78 | |
| Surplus as regards policy holders | | $948,877 78 |
| Gross liabilities and net surplus | | $2,241,054 49 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,276,061 84 |
| Received for interest on mortgages | 29,319 44 |
| Received for interest on stocks and bonds and all other sources | 41,907 77 |
| Income from all other sources, viz.: Rents | 749 96 |
| Gross cash income | $1,348,039 01 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $599,139 31 |
| Cash dividends actually paid | 30,000 00 |
| Paid for commissions or brokerage | 265,023 43 |
| Salaries and other charges of officers, clerks and employes | 46,303 18 |
| Paid State, national and local taxes | 32,723 31 |
| All other expenditures | 158,923 73 |
| Gross cash expenditures | $1,132,112 96 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $196,641,128 | $2,233,032 92 |
| Written during the year | 131,889,081 | 1,505,618 10 |
| Total | $328,530,209 | $3,738,651 02 |
| Expired and terminated | 127,042,785 | 1,547,613 05 |
| In force at end of the year | $201,487,424 | $2,191,037 97 |
| Deduct amount re-insured | 6,213,929 | 65,199 07 |
| Net amount in force | $195,273,495 | $2,125,838 90 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $22,402,350 78 |
| Losses paid from organization of company | 12,380,633 60 |
| Fire losses incurred during the year | 599,484 44 |
| Cash dividends declared from organization of company | 738,000 00 |
| Dividends declared during the year (10 per cent) | 30,000 00 |
| Company's stock owned by directors | 78,890 00 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $430,616 00 |
| Premiums received | 5,761 91 |
| Losses paid | 2,171 96 |
| Losses incurred | 2,097 58 |

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## WILLIAMSBURG 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) | 295,650 00 |
| Interest due and accrued thereon | 3,055 88 |
| Stocks and bonds owned by the company, market value | 528,745 00 |
| Loans secured by collateral | 7,400 00 |
| Cash in company's principal office | 1,079 51 |
| Cash deposited in bank | 74,172 80 |
| Interest due and accrued on stocks and bonds | 2,855 94 |
| Interest due and accrued on collateral loans | 30 83 |
| Gross premiums in due course of collection | 86,545 07 |
| All other assets, viz: Rent and re-insurance | 5,791 54 |
| Gross assets | $1,634,326 57 |

Premiums more than three months due, $2,571.80.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 4,503 29 | |
| Losses unadjusted, including all reported losses | 27,101 50 | |
| Losses resisted | 4,352 77 | |
| Gross amount of claims for losses | $35,957 56 | |
| Less re-insurance | 781 04 | |
| Net amount of unpaid losses | | $ 35,176 52 |
| Unearned premiums on outstanding risks | | 517,768 75 |
| All other demands against the company | | 20,371 42 |
| Special deposits in excess of liabilities thereon | | 22,512 06 |
| Total liabilities except capital | | $595,828 75 |
| Cash capital | $250,000 00 | |
| Surplus beyond all liabilities | 788,497 82 | |
| Surplus as regards policy holders | | 1,038,497 82 |
| Gross liabilities and net surplus | | $1,634,326 57 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $589,738 83 |
| Received for interest on mortgages | 12,670 39 |
| Received for interest on stocks and bonds and all other sources | 27,012 71 |
| Income from all other sources | 9,094 59 |
| Gross cash income | $638,516 52 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $246,297 23 |
| Cash dividends actually paid | 51,170 00 |
| Paid for commissions or brokerage | 137,732 94 |
| Salaries and other charges of officers, clerks and employes | 66,590 20 |
| Paid State, national and local taxes | 6,495 85 |
| All other expenditures | 41,766 73 |
| Gross cash expenditures | $550,052 95 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $124,046,938 | $1,036,740 26 |
| Written during the year | 77,668,008 | 682,544 73 |
| Total | $201,714,946 | $1,719,284 99 |
| Expired and terminated | 75,202,450 | 663,341 92 |
| In force at end of the year | $126,512,496 | $1,055,943 07 |
| Deduct amount re-insured | 4,573,329 | 36,678 93 |
| Net amount in force | $121,939,167 | $1,019,264 14 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $15,479,366 97 |
| Losses paid from organization of company | 8,015,959 95 |
| Fire losses incurred during the year | 238,078 22 |
| Cash dividends declared from organization of company | 1,502,500 00 |
| Dividends declared during the year (20 per cent) | 50,000 00 |
| Company's stock owned by directors | 47,500 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $208,780 00 |
| Premiums received | 2,190 25 |
| Losses paid | 2,500 77 |
| Losses incurred | 2,503 77 |

# 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, 1896.

# 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 | $56,100 00 |
| Loans on mortgage of real estate (first liens) | 99,600 00 |
| Interest due and accrued thereon | 5,835 68 |
| Stocks and bonds owned by the company, market value | 687,626 25 |
| Cash in company's principal office | 3,364 08 |
| Cash deposited in bank | 4,781 25 |
| Interest due and accrued on stocks and bonds | 9,478 49 |
| Gross premiums in due course of collection | 891 48 |
| All other assets, viz: Rents | 15 00 |
| Gross assets | $867,692 23 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $2,300 00 | |
| Losses resisted | 185 00 | |
| Net amount of unpaid losses | | $2,485 00 |
| Unearned premiums on outstanding risks | | 308,586 74 |
| All other demands against the company | | 2,386 34 |
| Total liabilities except capital | | $313,458 08 |
| Cash capital | $100,000 00 | |
| Surplus beyond all liabilities | 454,234 15 | |
| Surplus as regards policy holders | | 554,234 15 |
| Gross liabilities and net surplus | | $867,692 23 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $164,054 30 |
| Received for interest on mortgages | 4,562 80 |
| Received for interest on stocks and bonds and all other sources | 32,494 85 |
| Income from all other sources, viz: Rents | 1,682 78 |
| Gross cash income | $202,794 73 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $54,888 30 |
| Cash dividends actually paid | 7,000 00 |
| Cash paid for redemption of script | 80,472 21 |
| Paid for commissions or brokerage | 25,535 33 |
| Salaries and other charges of officers, clerks and employes | 16,654 60 |
| Paid State, national and local taxes | 2,228 06 |
| All other expenditures | 5,578 35 |
| Gross cash expenditures | $192,356 85 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $41,487,508 | $607,414 43 |
| Written during the year | 11,217,555 | 165,896 33 |
| Total | $52,705,063 | $773,310 76 |
| Expired and terminated | 10,396,201 | 150,706 25 |
| In force at end of the year | $42,308,862 | $622,604 51 |
| Deduct amount re-insured | 57,695 | 454 35 |
| Net amount in force | $42,251,167 | $622,150 16 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,189,925 00 |
| Premiums received | 15,843 23 |
| Losses paid | 2,589 73 |
| Losses incurred | 2,589 73 |

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## 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 | $16,800 00 |
| Loans on mortgage of real estate (first liens) | $64,800 00 |
| Interest due and accrued thereon | 1,642 55 |
| Stocks and bonds owned by the company, market value | 351,943 00 |
| Loans secured by collateral | 101,300 00 |
| Cash in company's principal office | 320 00 |
| Cash deposited in bank | 48,124 47 |
| Interest due and accrued on stocks and bonds | 3,787 23 |
| Interest due and and accrued on collateral loans | 1,407 54 |
| Gross premiums in due course of collection | 11,407 49 |
| All other assets, viz: Rents | 425 00 |
| Gross assets | $601,957 28 |

## LIABILITIES.

| | |
|---|---|
| Losses unadjusted, including all reported losses | $6,750 00 |
| Unearned premiums on outstanding risks | 254,615 98 |
| All other demands against the company | 3,450 00 |
| Total liabilities | $264,815 98 |
| Surplus as regards policy-holders | 337,141 30 |
| Gross liabilities and net surplus | $601,957 28 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $140,914 86 |
| Received for interest on mortgages | 2,861 80 |
| Received for interest on stocks and bonds and all other sources | 22,767 03 |
| Income from all other sources, viz: Rents and extra premiums | 2,301 97 |
| Gross cash income | $168,845 66 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $62,107 31 |
| Cash dividends actually paid | 70,269 42 |
| Paid for commissions or brokerage | 22,452 23 |
| Salaries and other charges of officers, clerks and employes | 12,517 95 |
| Paid State, national and local taxes | 2,597 37 |
| All other expenditures | 7,046 09 |
| Gross cash expenditures | $176,990 37 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $34,842,060 | $519,986 21 |
| Written during the year | 9,425,166 | 145,232 07 |
| Total | $44,267,226 | $665,218 28 |
| Expired and terminated | 9,558,749 | 148,205 26 |
| In force at end of the year | $34,708,477 | $517,013 02 |
| Deduct amount re-insured | 5,500 | 58 45 |
| Net amount in force | $34,702,977 | 516,954 57 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $4,533,028 35 |
| Losses paid from organization of company | 2,084,928 97 |
| Fire losses incurred during the year | 64,309 88 |
| Cash dividends declared from organization of company | 1,495,896 87 |
| Dividends declared during the year | 70,269 42 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,404,010 00 |
| Premiums received | 25,880 75 |
| Losses paid | 7,347 58 |
| Losses incurred | 8,147 58 |

# 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 mortgage of real estate, (first liens) | $166,789 00 |
| Interest due and accrued thereon | 2,970 82 |
| Stocks and bonds owned by the company, market value | 378,161 00 |
| Loans secured by collateral | 34,200 00 |
| Cash in company's principal office | 4,560 67 |
| Cash deposited in bank | 21,132 99 |
| Interest due and accrued on stocks and bonds | 1,475 00 |
| Interest due and accrued on collateral and personal loans | 1,113 03 |
| Gross premiums in due course of collection | 7,117 17 |
| All other assets, viz: Personal loans | 54,946 00 |
| Gross assets | $ 672,465 68 |

## LIABILITIES.

| | |
|---|---|
| Unearned premiums on outstanding risks | $333,069 03 |
| All other demands against the company | 5,521 57 |
| Total liabilities | $338,590 60 |
| Surplus as regards policy holders | 333,875 08 |
| Gross liabilities and net surplus | $672,465 68 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $204,125 56 |
| Received for interest on mortgages | 6,358 71 |
| Received for interest on stocks and bonds and all other sources | 22,258 13 |
| Income from all other sources, viz,: Extra premiums | 1,371 58 |
| Gross cash income | $234,113 98 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $80,415 44 |
| Cash dividends actually paid | 96,476 35 |
| Paid for commissions or brokerage | 30,264 83 |
| Salaries and other charges of officers, clerks and employes | 19,046 29 |
| Paid State, national and local taxes | 2,314 60 |
| All other expenditures, viz.: Rents | 1,600 00 |
| Gross cash expenditures | 230,117 51 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $41,965,558 | $649,564 41 |
| Written during the year | 12,328,009 | 194,588 77 |
| Total | $54,293,567 | $844,153 18 |
| Expired and terminated | 11,080,108 | 172,084 17 |
| In force at end of the year | $43,213,459 | $672,069 01 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,062,125 |
| Premiums received | 18,196 00 |
| Losses paid | 4,066 49 |
| Losses incurred | 4,066 49 |

# 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, 1896.

## *AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1895.

WEED & KENNEDY, *Managers*, 31 Liberty St., New York, N. Y.

Deposit Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $610,500 00 |
| Cash in company's San Francisco office | 3,054 33 |
| Cash deposited in bank | 28,161 54 |
| Gross premiums in due course of collection | 30,741 12 |
| Bills receivable, not matured, taken for premiums | 1,093 83 |
| Gross assets | $673,550 82 |

Premiums more than three months due, $10,164.44.

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $6,458 57 | |
| Losses unadjusted, including all reported losses | 3,435 00 | |
| Losses resisted | 5,875 00 | |
| Net amount of unpaid losses | | $15,768 57 |
| Unearned premiums on outstanding risks | | 89,332 46 |
| All other demands against the company | | 8,816 18 |
| Special deposits in excess of liabilities thereon | | 46,180 73 |
| Total liabilities except capital | | $160,097 94 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 313,452 88 | |
| Surplus as regards policy holders | | 513,452 88 |
| Gross liabilities and net surplus | | $673,550 82 |

### INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $136,640 04 |
| Received for interest on stocks and bonds and all other sources | 19,867 22 |
| Gross cash income | $156,507 26 |

*Admitted February 17, 1897.

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $48,264 77 |
| Paid for commissions or brokerage | 32,687 16 |
| Salaries and other charges of officers, clerks and employes | 20,179 33 |
| Paid State, national and local taxes | 727 75 |
| All other expenditures | 12,273 79 |
| Gross cash expenditures | $114,132 80 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $12,622,297 | $148,780 70 |
| Written during the year | 16,871,552 | 198,185 42 |
| Total | $29,493,849 | $346,966 12 |
| Expired and terminated | 13,948,057 | 160,896 07 |
| In force at end of the year | $15,545,792 | $186,070 05 |
| Deduct amount re-insured | 1,317,492 | 16,027 87 |
| Net amount in force | $14,228,300 | $170,042 18 |

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## BRITISH AMERICA ASSURANCE 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 | $979,336 00 |
| Cash deposited in bank | 2,666 51 |
| Interest due and accrued on stocks and bonds | 10,914 77 |
| Gross premiums in due course of collection | 190,545 49 |
| Bills receivable, not matured, taken for premiums | 8,248 93 |
| Gross assets | $1,191,711 70 |

### LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $19,881 27 | |
| Losses unadjusted, including all reported losses | 78,197 78 | |
| Losses resisted | 11,061 00 | |
| Net amount of unpaid losses | | $109,140 05 |
| Unearned premiums on outstanding risks | | 591,254 09 |
| All other demands against the company | | 38,912 44 |
| Special deposits in excess of liabilities thereon | | 92,476 62 |
| Total liabilities except capital | | $831,783 20 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 159,928 50 | |
| Surplus as regards policy holders | | 359,928 50 |
| Gross liabilities and net surplus | | $1,191,711 70 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $961,733 20 | $142,387 21 | $1,104,120 41 |
| Received for interest on stocks and bonds and all other sources | | | 38,145 62 |
| Gross cash income | | | $1,142,266 03 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $568,392 64 | $174,850 89 | $743,243 53 |
| Paid for commissions or brokerage | | | 232,185 39 |
| Salaries and other charges of officers, clerks and employes | | | 25,766 09 |
| Paid State, national and local taxes | | | 28,431 52 |
| All other expenditures | | | 92,098 09 |
| Gross cash expenditures | | | $1,121,724 62 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $88,115,844 | $1,131,456 91 | $ 3,557,519 | $ 42,388 40 |
| Written during the year | 78,207,301 | 1,228,715 42 | 20,916,746 | 197,248 18 |
| Total | $166,323,145 | $2,360,172 33 | $24,474,265 | $239,636 58 |
| Expired and terminated | 79,772,239 | 1,208,924 42 | 22,000,986 | 206,389 65 |
| In force at end of the year | $86,550,906 | $1,151,247 91 | $2,473,279 | $33,246 93 |
| Deduct amount re-insured | 3,420,649 | 36,627 69 | - | - |
| Net amount in force | $83,130,257 | $1,114,620 22 | $2,473,279 | $33,246 93 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $14,265,188 22 |
| Losses paid in United States since admission of company | 9,098,903 03 |
| Fire losses incurred during the year | 542,261 81 |
| Marine losses incurred during the year | 160,827 31 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $514,150 00 |
| Premiums received | 8,450 77 |
| Losses paid | 2,425 02 |
| Losses incurred | 1,697 55 |

# CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $1,821,721 25 |
| Cash in company's principal office | 321 25 |
| Cash deposited in bank | 91,376 30 |
| Interest due and accrued on stocks and bonds | 20,083 96 |
| Gross premiums in due course of collection | 165,751 82 |
| All other assets, viz: Re-insurance, $1,748.85; cash in San Francisco office, $180.52 | 1,929 37 |
| Gross assets | $2,101,183 95 |

Premiums more than three months due, $1,732.25.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $71,376 56 | |
| Losses unadjusted, including all reported losses | 76,694 55 | |
| Losses resisted | 24,099 94 | |
| Gross amount of claims for losses | $172,171 05 | |
| Less re-insurance | 5,172 53 | |
| Net amount of unpaid losses | | $166,998 52 |
| Unearned premiums on outstanding risks | | 955,251 72 |
| All other demands against the company | | 56,611 31 |
| Special deposits in excess of liabilities thereon | | 130,497 77 |
| Total liabilities except capital | | $1,309,359 32 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 591,824 63 | |
| Surplus as regards policy holders | | 791,824 63 |
| Gross liabilities and net surplus | | $2,101,183 95 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,230,698 55 |
| Received for interest on stocks and bonds and all other sources | 65,953 57 |
| Gross cash income | $1,296,652 12 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $767,414 68 |
| Paid for commissions or brokerage | 249,232 38 |
| Salaries and other charges of officers, clerks and employes | 74,000 53 |
| Paid State, national and local taxes | 46,776 78 |
| All other expenditures | 76,996 17 |
| Gross cash expenditures | $1,214,420 54 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $216,657,651 | $2,379,590 91 |
| Written during the year | 131,743,133 | 1,582,141 53 |
| Total | $348,400,784 | $3,961,732 44 |
| Expired and terminated | 157,718,415 | 1,836,922 59 |
| In force at end of the year | $190,682,369 | $2,124,809 85 |
| Deduct amount re-insured | 11,048,824 | 135,037 34 |
| Net amount in force | $179,633,545 | $1,989,772 51 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $9,144,696 37 |
| Losses paid in United States since admission of company | 5,382,776 31 |
| Fire losses incurred during the year | 731,344 56 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,253,949 00 |
| Premiums received | 19,845 21 |
| Losses paid | 9,077 04 |
| Losses incurred | 6,527 34 |

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## 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 | $918,303 03 |
| Stocks and bonds owned by the company, market value | 1,583,777 50 |
| Cash in company's principal office | 307 80 |
| Cash deposited in bank | 504,753 59 |
| Interest due and accrued on stocks and bonds | 22,795 81 |
| Gross premiums in due course of collection | 361,489 52 |
| Bills receivable, not matured, taken for premiums | 16,861 35 |
| All other assets, viz: Rents $7,645.94; re-insurance $1,775.80 | 9,421 74 |
| Gross assets | $3,417,710 34 |

### LIABILITIES.

| | |
|---|---|
| Losses adjusted and unpaid | $80,085 10 |
| Losses unadjusted, including all reported losses | 125,560 00 |
| Losses resisted | 17,800 00 |
| Gross amount of claims for losses | $223,445 10 |
| Less re-insurance | 309 00 |

| | | |
|---|---|---|
| Net amount of unpaid losses | | $223,136 10 |
| Unearned premiums on outstanding risks | | 1,891,466 42 |
| All other demands against the company | | 140,269 99 |
| Special deposits in excess of liabilities thereon | | 66,445 97 |
| Total liabilities except capital | | $2,321,318 48 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 896,391 86 | |
| Surplus as regards policy holders | | 1,096,391 86 |
| Gross liabilities and net surplus | | $3,417,710 34 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $2,430,031 79 | $164,002 98 | $2,594,034 77 |
| Received for interest on stocks and bonds and all other sources | | | 70,198 00 |
| Income from all other sources, viz: Rents | | | 31,722 78 |
| Gross cash income | | | $2,695,955 55 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $1,309,783 11 | $196,344 35 | $1,506,127 46 |
| Paid for commissions or brokerage | | | 442,157 15 |
| Salaries and other charges of officers, clerks and employes | | | 150,640 18 |
| Paid State, national and local taxes | | | 62,658 07 |
| All other expenditures | | | 130,103 53 |
| Gross cash expenditures | | | $2,291,686 39 |

## RISKS AND PREMIUMS.

*Fire and Tornado*

| | *Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $370,555,864 | $3,961,252 95 | $744,152 | $19,631 06 |
| Written during the year | 276,424,598 | 2,946,894 28 | 35,187,178 | 179,911,63 |
| Total | $646,980,462 | $6,908,147 23 | $35,931,330 | $199,542 69 |
| Expired and terminated | 278,138,586 | 3,055,709 34 | 35,456,030 | 185,121 83 |
| In force at end of the year | $368,841,876 | $3,852,437 89 | $475,300 | $14,420 86 |
| Deduct amount re-insured | 9,314,244 | 83,544 20 | 20,000 | 900 00 |
| Net amount in force | $359,527,632 | $3,768,893 69 | $455,300 | $13,520 86 |

Perpetual risks in force, $4,491,229.17. Premiums on same, $93,532.87.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $44,220,639 77 |
| Losses paid in United States since admission of company | 27,315,424 46 |
| Fire losses incurred during the year | 1,257,626 02 |
| Marine losses incurred during the year | 181,344 35 |

## BUSINESS IN MAINE.

| | *Fire.* | *Tornado.* | *Total.* |
|---|---|---|---|
| Risks written | $2,155,665 00 | $29,400 00 | $2,185,065 00 |
| Premiums received | 34,793 06 | 91 70 | 34,884 76 |
| Losses paid | 18,636 07 | - | 18,636 07 |
| Losses incurred | 19,299 40 | - | 19,299 40 |

# HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN UNITED STATES IN 1858.

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $1,303,500 00 |
| Cash deposited in bank | 60,982 07 |
| Interest due and accrued on stocks and bonds | 1,000 00 |
| Gross premiums in due course of collection | 127,914 79 |
| Gross assets | $1,493,396 86 |

Premiums more than three months due, $4,044.42.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $10,585 00 | |
| Losses unadjusted, including all reported losses | 40,415 00 | |
| Losses resisted | 13,085 00 | |
| Net amount of unpaid losses | | $ 64,085 00 |
| Unearned premiums on outstanding risks | | 798,010 68 |
| All other demands against the company | | 23,580 62 |
| Special deposits in excess of liabilities thereon | | 1,492 57 |
| Total liabilities except capital | | $887,168 87 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 406,227 99 | |
| Surplus as regards policy holders | | 606,227 99 |
| Gross liabilities and net surplus | | $1,493,396 86 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,095,348 85 |
| Received for interest on stocks and bonds and all other sources | 60,418 45 |
| Gross cash income | $1,155,767 30 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $601,552 57 |
| Paid for commissions or brokerage | 208,337 99 |
| Salaries and other charges of officers, clerks and employes | 93,774 62 |
| Paid State, national and local taxes | 26,824 82 |
| All other expenditures | 67,932 21 |
| Gross cash expenditures | $998,422 21 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $129,419,867 | $1,623,408 59 |
| Written during the year | 109,880,058 | 1,362,553 90 |
| Total | $239,299,925 | $2,985,962 49 |
| Expired and terminated | 108,175,807 | 1,365,972 88 |
| In force at end of the year | $131,124,118 | $1,619,989 61 |
| Deduct amount re-insured | 3,666,561 | 40,832 46 |
| Net amount in force | $127,457,557 | $1,579,157 15 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $17,828,827 47 |
| Losses paid in United States since admission of company | 10,588,174 12 |
| Fire losses incurred during the year | 579,572 57 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $738,968 00 |
| Premiums received | 12,933 38 |
| Losses paid | 3,401 06 |
| Losses incurred | 3,451 06 |

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## IMPERIAL INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1803. COMMENCED BUSINESS IN UNITED STATES IN 1867.

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 | 1,100,225 41 |
| Cash in company's principal office | 400 00 |
| Cash deposited in bank | 89,081 06 |
| Gross premiums in due course of collection | 156,144 58 |
| Bills receivable, not matured, taken for premiums | 2,444 00 |
| All other assets, viz.: Rents | 2,757 50 |
| Gross assets | $1,827,687 25 |

Premiums more than three months due, $4,021.09.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $20,365 16 | |
| Losses unadjusted, including all reported losses | 44,420 60 | |
| Losses resisted | 6,860 00 | |
| Gross amount of claims for losses | $71,645 76 | |
| Less re-insurance | 3,874 03 | |
| Net amount of unpaid losses | | $67,771 73 |
| Unearned premiums on outstanding risks | | 803,727 96 |
| All other demands against the company | | 11,397 67 |
| Special deposits in excess of liabilities thereon | | 193,517 48 |
| Total liabilities except capital | | $1,076,414 84 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 551,272 41 | |
| Surplus as regards policy holders | | 751,272 41 |
| Gross liabilities and net surplus | | $1,827,687 25 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,105,068 45 |
| Received for interest on stocks and bonds and all other sources | 40,468 30 |
| Income from all other sources, viz: Rents | 34,403 97 |
| Gross cash income | $1,179,940 72 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $625,425 66 |
| Paid for commissions or brokerage | 209,730 30 |
| Salaries and other charges of officers, clerks and employes | 98,145 46 |
| Paid State, national and local taxes | 30,692 96 |
| All other expenditures | 60,248 24 |
| Gross cash expenditures | $1,024,242 62 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $174,004,469 | $1,855,378 10 |
| Written during the year | 111,560,363 | 1,352,471 14 |
| Total | $285,564,832 | $3,207,849 24 |
| Expired and terminated | 126,274,513 | 1,487,635 75 |
| In force at end of the year | $159,290,319 | $1,720,213 49 |
| Deduct amount re-insured | 11,584,338 | 102,946 71 |
| Net amount in force | $147,705,981 | $1,617,266 78 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $24,457,641 12 |
| Losses paid in United States since admission of company | 15,932,433 42 |
| Fire losses incurred during the year | 615,392 34 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $905,191 00 |
| Premiums received | 15,549 29 |
| Losses paid | 20,438 92 |
| Losses incurred | 19,920 49 |

# LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1852. COMMENCED BUSINESS IN UNITED STATES IN 1852.

E. LITCHFIELD, *Manager*, 25 Pine St., 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 | 1,538,292 50 |
| Cash in company's principal office | 1,117 52 |
| Cash deposited in bank | 113,748 36 |
| Gross premiums in due course of collection | 269,507 43 |
| Gross assets | $2,308,251 53 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $75,777 75 | |
| Losses unadjusted, including all reported losses | 83,686 49 | |
| Losses resisted | 27,793 45 | |
| Net amount of unpaid losses | | $187,257 69 |
| Unearned premiums on outstanding risks | | 1,296,904 24 |
| All other demands against the company | | 47,234 40 |
| Special deposits in excess of liabilities thereon | | 129,526 96 |
| Total liabilities except capital | | $1,660,923 29 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 447,328 24 | |
| Surplus as regards policy holders | | 647,328 24 |
| Gross liabilities and net surplus | | $2,308,251 53 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,872,989 98 |
| Received for interest on stocks and bonds and all other sources | 66,922 65 |
| Income from all other sources, viz: Rents | 8,721 33 |
| Gross cash income | $1,948,633 96 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,045,713 21 |
| Paid for commissions or brokerage | 323,077 43 |
| Salaries and other charges of officers, clerks and employes | 178,570 95 |
| Paid State, national and local taxes | 45,289 00 |
| All other expenditures | 148,155 82 |
| Gross cash expenditures | $1,740,806 41 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $230,427,614 | $2,620,467 55 |
| Written during the year | 214,975,643 | 2,440,552 06 |
| Total | $445,403,257 | $5,061,019 61 |
| Expired and terminated | 205,250,464 | 2,371,458 23 |
| In force at end of the year | $240,152,793 | $2,689,561 38 |
| Deduct amount re-insured | 20,531,480 | 176,743 97 |
| Net amount in force | $219,621,313 | $2,512,817 41 |

Perpetual risks in force, $63,100.00. Premiums on same, $2,352.00.

## MISCELLANEOUS.

| | |
|---|---|
| Losses paid in United States since admission of company | 19,990,922 00 |
| Premiums received in United States since admission of company | $30,882,664 00 |
| Fire losses incurred during the year | 1,003,968 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,388,851 00 |
| Premiums received | 21,176 21 |
| Losses paid | 11,719 52 |
| Losses incurred | 11,705 06 |

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# LION FIRE INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1879. 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 | $4,500 00 |
| Loans on mortgage of real estate (first liens) | 192,100 00 |
| Interest due and accrued thereon | 4,373 45 |
| Stocks and bonds owned by the company, market value | 482,287 50 |
| Cash in company's principal office | 331 00 |
| Cash deposited in bank | 136,129 87 |
| Interest due and accrued on stocks and bonds | 6,227 08 |
| Gross premiums in due course of collection | 59,848 19 |
| Gross assets | $885,797 09 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $17,453 82 | |
| Losses unadjusted, including all reported losses | 28,611 85 | |
| Losses resisted | 4,717 90 | |
| Net amount of unpaid losses | | $50,783 57 |
| Unearned premiums on outstanding risks | | 384,914 82 |
| All other demands against the company | | 11,017 79 |
| Special deposits in excess of liabilities thereon | | 150,155 27 |
| Total liabilities except capital | | $596,871 45 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 88,925 64 | |
| Surplus as regards policy holders | | 288,925 64 |
| Gross liabilities and net surplus | | $885,797 09 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $551,558 94 |
| Received for interest on mortgages | 9,312 71 |
| Received for interest on stocks and bonds and all other sources | 18,643 53 |
| Gross cash income | $579,515 18 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $330,450 93 |
| Paid for commissions or brokerage | 109,445 17 |
| Salaries and other charges of officers, clerks and employes | 38,629 63 |
| Paid State, national and local taxes | 15,049 55 |
| All other expenditures | 42,697 37 |
| Gross cash expenditures | $536,272 65 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $65,331,964 | $808,515 72 |
| Written during the year | 56,753,022 | 729,619 75 |
| Total | $122,084,986 | 1,538,135 47 |
| Expired and terminated | 54,712,877 | 695,526 56 |
| In force at end of the year | $67,372,109 | $842,608 91 |
| Deduct amount re-insured | 5,571,361 | 82,385 08 |
| Net amount in force | $61,800,748 | $760,223 83 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $7,351,723 66 |
| Losses paid in United States since admission of company | 4,537,647 01 |
| Fire losses incurred during the year | 320,068 95 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $245,485 00 |
| Premiums received | 2,152 10 |
| Losses paid | 78 39 |
| Losses incurred | 41 20 |

# LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1848.

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $1,730,000 00 |
| Loans on mortgage of real estate (first liens) | 3,575,718 64 |
| Interest due and accrued thereon | 45,522 62 |
| Stocks and bonds owned by the company, market value | 2,162,675 00 |
| Cash in company's principal office | 7,402 20 |
| Cash deposited in bank | 838,699 32 |
| Interest due and accrued on collateral loans | 475 64 |
| Gross premiums in due course of collection | 948,702 43 |
| All other assets | 30,349 48 |
| Gross assets | $9,339,545 33 |

Premiums more than three months due, $55,745.45.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $1,418 91 | |
| Losses unadjusted, including all reported losses | 727,827 25 | |
| Losses resisted | 142,755 00 | |
| Gross amount of claims for losses | $872,001 16 | |
| Less re-insurance | 355,293 25 | |
| Net amount of unpaid losses | | $516,707 91 |
| Unearned premiums on outstanding risks | | 3,928,272 69 |
| All other demands against the company | | 801,104 40 |
| Special deposits in excess of liabilities thereon | | 37,411 13 |
| Total liabilities except capital | | $5,283,496 13 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 3,856,049 20 | |
| Surplus as regards policy holders | | 4,056,049 20 |
| Gross liabilities and net surplus | | $9,339,545 33 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $5,370,686 53 |
| Received for interest on mortgages | 151,969 19 |
| Received for interest on stocks and bonds and all other sources | 107,000 96 |
| Income from all other sources, viz: Rents | 57,058 29 |
| Gross cash income | $5,686,714 97 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $2,862,317 24 |
| Paid for commissions or brokerage | 935,376 99 |
| Salaries and other charges of officers, clerks and employes | 320,629 88 |
| Paid State, national and local taxes | 114,840 19 |
| All other expenditures | 325,199 26 |
| Gross cash expenditures | $4,558,363 56 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $902,503,856 | $8,460,567 12 |
| Written during the year | 725,575,302 | 7,080,467 91 |
| Total | $1,628,079,158 | $15,541,035 03 |
| Expired and terminated | 712,472,269 | 7,317,598 24 |
| In force at end of the year | $915,606,889 | $8,223,436 79 |
| Deduct amount re-insured | 76,786,345 | 588,828 09 |
| Net amount in force | $838,820,544 | $7,634,608 70 |

Perpetual risks in force, $10,268,250; premiums on same, $348,014.63.

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $115,683,508 88 |
| Losses paid in United States since admission of company | 69,303,189 14 |
| Fire losses incurred during the year | 2,745,442 62 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $4,780,754 00 |
| Premiums received | 70,451 16 |
| Losses paid | 36,859 81 |
| Losses incurred | 35,189 81 |

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## 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) | $ 28,000 00 |
| Stocks and bonds owned by the company, market value | 1,895,856 25 |
| Cash in company's principal office | 2,231 11 |
| Cash deposited in bank | 170,743 96 |
| Interest due and accrued on stocks and bonds | 5,889 59 |
| Gross premiums in due course of collection | 220,481 55 |
| Bills receivable, not matured, taken for premiums | 19,264 55 |
| All other assets | 14,191 97 |
| Gross assets | $2,356,658 98 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 14,244 33 | |
| Losses unadjusted, including all reported losses | 143,080 76 | |
| Losses resisted | 11,275 00 | |
| Gross amount of claims for losses | $168,600 09 | |
| Less re-insurance | 18,263 23 | |
| Net amount of unpaid losses | | $150,336 86 |
| Unearned premiums on outstanding risks | | 802,323 47 |
| All other demands against the company | | 34,689 06 |
| Special deposits in excess of liabilities thereon | | 191,901 37 |
| Total liabilities except capital | | $1,179,250 76 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 977,408 22 | |
| Surplus as regards policy holders | | 1,177,408 22 |
| Gross liabilities and net surplus | | $2,356,658 98 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $916,748 59 | $350,755 51 | $1,267,504 10 |
| Received for interest on mortgages | | | 675 00 |
| Received for interest on stocks and bonds and all other sources | | | 73,666 81 |
| Gross cash income | | | $1,341,845 91 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $424,785 79 | $245,472 54 | $670,258 33 |
| Paid for commissions or brokerage | | | 209,151 56 |
| Salaries and other charges of officers, clerks and employes | | | 90,191 72 |
| Paid State, national and local taxes | | | 32,734 54 |
| All other expenditures | | | 81,833 81 |
| Gross cash expenditures | | | $1,084,169 96 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $174,697,160 | $1,576,019 39 | $ 4,230,098 | $ 92,170 85 |
| Written during the year | 126,287,151 | 1,121,422 87 | 98,478,853 | 452,802 34 |
| Total | $300,984,311 | $2,697,442 26 | $102,708,951 | $544,973 19 |
| Expired and terminated | 118,233,523 | 1,096,367 10 | 99,495,432 | 508,096 69 |
| In force at end of the year | $182,750,788 | $1,601,075 16 | $3,213,519 | $36,876 50 |
| Deduct amount re-insured | 11,666,180 | 75,125 95 | 365,644 | 5,035 54 |
| Net amount in force | $171,084,608 | $1,525,949 21 | $2,847,875 | $31,840 96 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $20,844,652 00 |
| Losses paid in United States since admission of company | 12,401,370 00 |
| Fire losses incurred during the year | 402,400 40 |
| Marine losses incurred during the year | 228,450 18 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $698,767 00 |
| Premiums received | 9,524 58 |
| Losses paid | 3,519 83 |
| Losses incurred | 2,199 83 |

# LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

LIVERPOOL, ENG.

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

A. G. McILWAINE, JR., *Manager*, 57 and 59 William St., 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 | 1,937,030 00 |
| Cash in company's principal office | 25,851 54 |
| Cash deposited in bank | 157,017 55 |
| Interest due and accrued on stocks and bonds | 500 00 |
| Gross premiums in due course of collection | 292,486 21 |
| Bills receivable, not matured, taken for premiums | 7,400 73 |
| All other assets, viz: Rents, $7,091.57; re-insurance, $111.14 | 7,202 71 |
| Gross assets | $2,726,613 74 |

Premiums more than three months due, $11.542.41.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $37,464 66 | |
| Losses unadjusted, including all reported losses | 58,197 00 | |
| Losses resisted | 41,045 40 | |
| Gross amount of claims for losses | $136,707 06 | |
| Less re-insurance | 7,465 00 | |
| Net amount of unpaid losses | | $ 129,242 06 |
| Unearned premiums on outstanding risks | | 1,477,471 93 |
| All other demands against the company | | 97,637 34 |
| Special deposits in excess of liabilities thereon | | 145,037 06 |
| Total liabilities except capital | | $1,849,388 39 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 677,225 35 | |
| Surplus as regards policy holders | | 877,225 35 |
| Gross liabilities and net surplus | | $2,726,613 74 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,750,496 31 |
| Received for interest on stocks and bonds and all other sources | 88,349 90 |
| Income from all other sources viz.: Rents | 6,629 63 |
| Gross cash income | $1,845,475 84 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $850,927 06 |
| Paid for commissions or brokerage | 337,826 29 |
| Salaries and other charges of officers, clerks and employes | 138,241 97 |
| Paid State, national and local taxes | 43,460 80 |
| All other expenditures | 107,397 02 |
| Gross cash expenditures | $1,477,853 14 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $381,257,498 | $3,109,679 38 |
| Written during the year | 275,483,530 | 2,306,102 99 |
| Total | $656,741,028 | $5,415,782 37 |
| Expired and terminated | 264,598 239 | 2,311,691 92 |
| In force at end of the year | $392,142,789 | $3,104,090 45 |
| Deduct amount re-insured | 21,227,847 | 214,088 72 |
| Net amount in force | $370,914,942 | $2,890,001 73 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $24,682,997 52 |
| Losses paid in United States since admission of company | 14,677,736 82 |
| Fire losses incurred during the year | 845,267 03 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,151,600 00 |
| Premiums received | 16,814 33 |
| Losses paid | 5,312 01 |
| Losses incurred | 5,237 01 |

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## * MAGDEBURG FIRE INSURANCE COMPANY,

MAGDEBURG, GERMANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN UNITED STATES IN 1896.

P. E. RAZOR, *Manager*, 56 and 58 Liberty St., New York, N. Y.

Deposit Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $606,375 00 |
| Cash in company's principal office | 21,395 79 |
| Cash deposited in bank | 16,696 38 |
| Interest due and accrued on stocks and bonds | 500 00 |
| Gross premiums in due course of collection | 42,918 86 |
| Gross assets | $687,886 03 |

*Admitted February 24, 1897.

## LIABILITIES.

| | | |
|---|---|---|
| Losses unadjusted, including all reported losses | $2,425 00 | |
| Losses resisted | 5,416 75 | |
| Net amount of unpaid losses | | $ 7,841 75 |
| Unearned premiums on outstanding risks | | 77,963 22 |
| All other demands against the company | | 8,749 35 |
| Special deposits in excess of liabilities thereon | | 49,939 86 |
| Total liabilities except capital | | $144,494 18 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 343,391 85 | |
| Surplus as regards policy holders | | 543,391 85 |
| Gross liabilities and net surplus | | $687,886 03 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $88,326 46 |
| Received for interest on stocks and bonds and all other sources | 15,000 00 |
| Gross cash income | $103,326 46 |

Received from home office during year, $37,139.40.

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $66,708 20 |
| Paid for commissions or brokerage | 29,072 52 |
| Salaries and other charges of officers, clerks and employes | 4,252 15 |
| Paid State, national and local taxes | 2,751 05 |
| All other expenditures | 10,150 62 |
| Gross cash expenditures | $112,934 54 |

Remitted to home office during year, $2,038.90.

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $13,839,813 | $157,904 70 |
| Written during the year | 11,373,045 | 135,046 73 |
| Total | $25,212,858 | $292,951 43 |
| Expired and terminated | 12,334,738 | 135,159 09 |
| In force at end of the year | $12,878,120 | $157,792 34 |
| Deduct amount re-insured | 357,135 | 4,377 40 |
| Net amount in force | $12,520,985 | $153,414 94 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received from organization of company | $437,333 36 |
| Losses paid from organization of company | 215,576 15 |
| Fire losses incurred during the year | 45,905 35 |

# MANCHESTER FIRE ASSURANCE COMPANY,

MANCHESTER, ENG.

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

G. W. WENSLEY, *Manager*, 63 and 65 Wall Street, New York, N. Y.

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $1,802,445 00 |
| Cash in company's principal offices | 6,520 29 |
| Cash deposited in bank | 87,081 52 |
| Gross premiums in due course of collection | 273,754 25 |
| All other assets, viz: Re-insurance | 3,353 20 |
| Gross assets | $2,173,154 26 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $51,623 88 | |
| Losses unadjusted, including all reported losses | 60,214 05 | |
| Losses resisted | 59,044 05 | |
| Gross amount of claims for losses | $170,881 98 | |
| Less re-insurance | 16,117 94 | |
| Net amount of unpaid losses | | $154,764 04 |
| Unearned premiums on outstanding risks | | 1,076,225 56 |
| All other demands against the company | | 48,980 82 |
| Special deposits in excess of liabilities thereon | | 164,340 78 |
| Total liabilities except capital | | $1,444,311 20 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 528,843 06 | |
| Surplus as regards policy holders | | 728,843 06 |
| Gross liabilities and net surplus | | $2,173,154 26 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,384,814 18 |
| Received for interest on stocks and bonds and all other sources | 65,836 30 |
| Gross cash income | $1,450,650 48 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $877,669 13 |
| Paid for commissions or brokerage | 266,704 74 |
| Salaries and other charges of officers, clerks and employes | 98,557 61 |
| Paid State, national and local taxes | 43,533 34 |
| All other expenditures | 102,108 75 |
| Gross cash expenditures | $1,388,573 57 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums* |
|---|---|---|
| In force December 31, 1895 | $194,171,234 | $2,475,096 93 |
| Written during the year | 152,411,747 | 1,858,547 58 |
| Total | $346,582,981 | $4,333,644 51 |
| Expired and terminated | 155,547,032 | 2,004,268 28 |
| In force at end of the year | $191,035,949 | $2,329,376 23 |
| Deduct amount re-insured | 10,953,935 | 160,351 90 |
| Net amount in force | $180,082,014 | $2,169,024 33 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $9,634,669 58 |
| Losses paid in United States since admission of company | 5,755,541 99 |
| Fire losses incurred during the year | 827,699 97 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $403,712 00 |
| Premiums received | 5,931 56 |
| Losses paid | 3,051 07 |
| Losses incurred | 156 57 |

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## NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1876.

GEO. H. BABB, JR., *Manager*, 38 Pine Street, 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 | 1,584,480 00 |
| Cash in company's principal office | 5,405 76 |
| Cash deposited in bank | 82,632 37 |
| Interest due and accrued on stocks and bonds | 3,850 00 |
| Gross premiums in due course of collection | 214,468 08 |
| All other assets | 3,335 97 |
| Gross assets | $2,009,172 18 |

Premiums more than than three months due, $4,280.46.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $19,606 60 | |
| Losses unadjusted, including all reported losses | 47,793 07 | |
| Losses resisted | 21,236 00 | |
| Gross amount of claims for losses | $88,635 67 | |
| Less re-insurance | 4,919 89 | |
| Net amount of unpaid losses | | $83,715 78 |
| Unearned premiums on outstanding risks | | 1,015,226 92 |
| All other demands against the company | | 64,700 51 |
| Special deposits in excess of liabilities thereon | | 133,554 17 |
| Total liabilities except capital | | $1,297,197 38 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 511,974 80 | |
| Surplus as regards policy holders | | 711,974 80 |
| Gross liabilities and net surplus | | $2,009,172 18 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,136,017 89 |
| Received for interest on stocks and bonds and all other sources | 59,032 50 |
| Gross cash income | $1,195,050 39 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $635,502 20 |
| Paid for commissions or brokerage | 162,600 98 |
| Salaries and other charges of officers, clerks and employes | 80,077 84 |
| Paid State, national and local taxes | 37,866 28 |
| All other expenditures | 128,330 66 |
| Gross cash expenditures | $1,044,377 96 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $175,740,576 | $2,091,654 90 |
| Written during the year | 140,624,271 | 1,597,189 28 |
| Total | $316,364,847 | $3,688,844 18 |
| Expired and terminated | 136,054,049 | 1,622,104 64 |
| In force at end of the year | $180,310,798 | $2,066,739 54 |
| Deduct amount re-insured | 5,372,694 | 52,396 11 |
| Net amount in force | $174,938,104 | $2,014,343 43 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $17,321,919 78 |
| Losses paid in United States since admission of company | 10,799,363 59 |
| Fire losses incurred during the year | 598,073 16 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,231,720 00 |
| Premiums received | 14,179 41 |
| Losses paid | 4,621 65 |
| Losses incurred | 4,534 46 |

# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH.

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

H. E. BOWERS, *Manager*, 54 William St., New York, N. Y.

Deposit Capital, $200,000.

## ASSETS.

| | | |
|---|---|---|
| Stocks and bonds owned by the company, market value | | $3,340,169 00 |
| Cash in company's principal office | | 22,810 38 |
| Cash deposited in bank | | 252,345 13 |
| Interest due and accrued on stocks and bonds | | 55,546 00 |
| Gross premiums in due course of collection | | 392,070 18 |
| Bills receivable, not matured, taken for premiums | | 2,780 36 |
| All other assets, viz: Re-insurance, $389.97; deposits, $1,250.00 | | 1,639 97 |
| Gross assets | | $4,067,361 02 |

Premiums more than three months due, $25,841.24.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $51,831 32 | |
| Losses unadjusted, including all reported losses | 136,270 73 | |
| Losses resisted | 31,991 24 | |
| Gross amount of claims for losses | $220,093 29 | |
| Less re-insurance | 12,857 20 | |
| Net amount of unpaid losses | | 207,236 09 |
| Unearned premiums on outstanding risks | | 1,881,226 12 |
| All other demands against the company | | 85,980 19 |
| Special deposits in excess of liabilities thereon | | 62,951 77 |
| Total liabilities except capital | | $2,237,394 17 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 1,629,966 85 | |
| Surplus as regards policy-holders | | 1,829,966 85 |
| Gross liabilities and net surplus | | $4,067,361 02 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,345,617 89 |
| Received for interest on stocks and bonds and all other sources | 159,651 76 |
| Gross cash income | $2,505,269 65 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,307,825 78 |
| Paid for commissions or brokerage | 396,455 57 |
| Salaries and other charges of officers, clerks and employes | 206,954 48 |
| Paid State, national and local taxes | 56,047 32 |
| All other expenditures | 102,029 58 |
| Gross cash expenditures | $2,069,312 73 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $366,045,657 | $3,873,637 27 |
| Written during the year | 276,245,513 | 2,910,628 52 |
| Total | $642,291,170 | $6,784,265 79 |
| Expired and terminated | 265,634,354 | 2,829,088 63 |
| In force at end of the year | $376,656,816 | $3,955,177 16 |
| Deduct amount re-insured | 28,755,470 | 236,132 85 |
| Net amount in force | $347,901,346 | $3,719,044 31 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $49,014,894 67 |
| Losses paid in United States since admission of company | 31,179,918 71 |
| Fire losses incurred during the year | 1,268,146 47 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $2,470,313 00 |
| Premiums received | 37,841 12 |
| Losses paid | 19,584 42 |
| Losses incurred | 20,643 64 |

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## 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 | 1,808,521 25 |
| Cash in company's principal office | 1,233 85 |
| Cash deposited in bank | 234,319 49 |
| Gross premiums in due course of collection | 145,756 64 |
| All other assets, viz: Re-insurance | 17 67 |
| Gross assets | $2,229,998 90 |

Premiums more than three months due, $15,389.33.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $90,482 10 | |
| Losses unadjusted, including all reported losses | 50,269 05 | |
| Losses resisted | 8,755 00 | |
| Gross amount of claims for losses | $149,506 15 | |
| Less re-insurance | 4,615 98 | |
| Net amount of unpaid losses | | $ 144,890 17 |
| Unearned premiums on outstanding risks | | 1,176,884 53 |
| All other demands against the company | | 34,681 80 |
| Special deposits in excess of liabilities thereon | | 111,571 29 |
| Total liabilities except capital | | $1,468,027 79 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 561,971 11 | |
| Surplus as regards policy holders | | 761,971 11 |
| Gross liabilities and net surplus | | $2,229,998 90 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,512,745 18 |
| Received for interest on mortgages | 1,800 00 |
| Received for interest on stocks and bonds and all other sources | 77,226 26 |
| Income from all other sources | 1,509 65 |
| Gross cash income | $1,593,281 09 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $883,456 19 |
| Paid for commissions or brokerage | 259,080 02 |
| Salaries and other charges of officers, clerks and employes | 130,345 78 |
| Paid State, national and local taxes | 21,747 94 |
| All other expenditures | 115,634 29 |
| Gross cash expenditures | $1,410,264 22 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $224,614,795 | $2,338,487 34 |
| Written during the year | 176,447,899 | 1,878,101 38 |
| Total | $401,062,694 | $4,216,588 72 |
| Expired and terminated | 164,934,786 | 1,779,826 72 |
| In force at end of the year | $236,127,908 | $2,436,762 00 |
| Deduct amount re-insured | 9,948,826 | 107,500 26 |
| Net amount in force | $226,179,082 | $2,329,261 74 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $17,877,238 65 |
| Losses paid in United States since admission of company | 10,565,576 30 |
| Fire losses incurred during the year | 831,881 83 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,101,111 00 |
| Premiums received | 18,177 51 |
| Losses paid | 5,985 08 |
| Losses incurred | 7,097 57 |

# 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.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $2,082,423 00 |
| Cash in company's principal office | 7,457 32 |
| Cash deposited in bank | 311,907 63 |
| Gross premiums in due course of collection | 399,756 76 |
| All other assets, viz: Certificates of deposit | 50,000 00 |
| Gross assets | $2,851,544 71 |

Premiums more than three months due $23,099.93.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $61,118 16 | |
| Losses unadjusted, including all reported losses | 168,944 13 | |
| Losses resisted | 52,385 45 | |
| Gross amount of claims for losses | $282,447 74 | |
| Less re-insurance | 23,412 13 | |
| Net amount of unpaid losses | | $259,035 61 |
| Unearned premiums on outstanding risks | | 1,557,286 38 |
| All other demands against the company | | 105,796 88 |
| Special deposits in excess of liabilities thereon | | 22,978 03 |
| Total liabilities except capital | | $1,945,096 90 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 706,447 81 | |
| Surplus as regards policy holders | | 906,447 81 |
| Gross liabilities and net surplus | | $2,851,544 71 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,247,450 12 |
| Received for interest on mortgages | 3,000 00 |
| Received for interest on stocks and bonds and all other sources | 86,187 07 |
| Gross cash income | $2,336,637 19 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,463,246 02 |
| Paid for commissions or brokerage | 470,696 88 |
| Salaries and other charges of officers, clerks and employes | 168,471 45 |
| Paid State, national and local taxes | 47,382 98 |
| All other expenditures | 140,812 28 |
| Gross cash expenditures | $2,290,609 61 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $305,252,666 | $3,875,686 83 |
| Written during the year | 252,116,936 | 2,818,997 55 |
| Total | $557,369,602 | $6,694,684 38 |
| Expired and terminated | 265,356,758 | 3,454,266 19 |
| In force at end of the year | $292,012,844 | $3,240,418 19 |
| Deduct amount re-insured | 8,703,696 | 72,433 10 |
| Net amount in force | $283,309,148 | 3,167,985 09 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $11,074,926 00 |
| Losses paid in United States since admission of company | 6,452,776 00 |
| Fire losses incurred during the year | 1,376,090 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $520,473 00 |
| Premiums received | 8,421 56 |
| Losses paid | 10,243 09 |
| Losses incurred | 9,743 09 |

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# 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 | $1,975,957 50 |
| Cash in company's principal office | 670 03 |
| Cash deposited in bank | 649,474 77 |
| Gross premiums in due course of collection | 226,337 20 |
| All other assets, viz: Re-insurance | 2,779 58 |
| Gross assets | $2,855,219 08 |

Premiums more than three months due, $8,793.82.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $20,220 00 | |
| Losses unadjusted, including all reported losses | 295,500 00 | |
| Losses resisted | 35,792 00 | |
| Gross amount of claims for losses | $351,512 00 | |
| Less re-insurance | 135,506 00 | |
| Net amount of unpaid losses | | $216,006 00 |
| Unearned premiums on outstanding risks | | 1,446,113 11 |
| All other demands against the company | | 182,103 78 |
| Special deposits in excess of liabilities thereon | | 105,413 48 |
| Total liabilities except capital | | $1,949,636 37 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 705,582 71 | |
| Surplus as regards policy holders | | 905,582 71 |
| Gross liabilities and net surplus | | $2,855,219 08 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,032,645 12 |
| Received for interest on stocks and bonds and all other sources | 71,245 00 |
| Gross cash income | $2,103,890 12 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,138,596 60 |
| Paid for commissions or brokerage | 401,802 54 |
| Salaries and other charges of officers, clerks and employes | 107,832 88 |
| Paid State, national and local taxes | 53,302 28 |
| All other expenditures | 140,887 62 |
| Gross cash expenditures | $1,842,421 92 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $385,116,169 | $3,849,798 57 |
| Written during the year | 354,440,060 | 3,277,176 81 |
| Total | $739,556,229 | $7,126,975 38 |
| Expired and terminated | 346,102,763 | 2,409,676 64 |
| In force at end of the year | $393,453,466 | $3,717,298 74 |
| Deduct amount re-insured | 96,794,442 | 870,790 77 |
| Net amount in force | $296,659,024 | $2,846,507 97 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $25,391,625 72 |
| Losses paid in United States since admission of company | 15,740,787 77 |
| Fire losses incurred during the year | 1,133,200 00 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,065,392 52 |
| Premiums received | 21,996 72 |
| Losses paid | 4,913 79 |
| Losses incurred | 4,049 00 |

# ROYAL INSURANCE COMPANY,

LIVERPOOL, ENG.

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

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $1,757,156 24 |
| Loans on mortgage of real estate (first liens) | 279,000 00 |
| Interest due and accrued thereon | 1,163 33 |
| Stocks and bonds owned by the company, market value | 4,263,352 50 |
| Cash in company's principal office | 2,888 72 |
| Cash deposited in bank | 421,409 39 |
| Interest due and accrued on stocks and bonds | 3,750 00 |
| Gross premiums in due course of collection | 734,864 65 |
| Bills receivable, not matured, taken for premiums | 2,788 85 |
| All other assets | 14,937 94 |
| Gross assets | $7,481,311 62 |

Premiums more than three months due, $28,770.58.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 45,494 51 | |
| Losses unadjusted, including all reported losses | 474,711 37 | |
| Losses resisted | 58,598 02 | |
| Gross amount of claims for losses | $578,803 90 | |
| Less re-insurance | 121,291 47 | |
| Net amount of unpaid losses | | $457,512 43 |
| Unearned premiums on outstanding risks | | 3,983,448 48 |
| All other demands against the company | | 682,543 40 |
| Total liabilities except capital | | $5,123,504 31 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 2,157,807 31 | |
| Surplus as regards policy holders | | 2,357,807 31 |
| Gross liabilities and net surplus | | $7,481,311 62 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $4,745,632 39 |
| Received for interest on mortgages | 14,055 00 |
| Received for interest on stocks and bonds and all other sources | 184,669 14 |
| Income from all other sources, viz: Rents | 31,667 57 |
| Gross cash income | $4,976,024 10 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $2,710,140 57 |
| Paid for commissions or brokerage | 812,432 08 |
| Salaries and other charges of officers, clerks and employes | 310,457 62 |
| Paid State, national and local taxes | 123,738 99 |
| All other expenditures | 283,548 23 |
| Gross cash expenditures | $4,240,317 49 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $780,681,791 | $7,982,352 61 |
| Written during the year | 708,908,622 | 6,241,576 62 |
| Total | $1,489,590,413 | $14,223,929 23 |
| Expired and terminated | 619,214,910 | 5,758,745 27 |
| In force at end of the year | $870,375,503 | $8,465,183 96 |
| Deduct amount re-insured | 85,644,599 | 572,792 61 |
| Net amount in force | $784,730,904 | $7,892,391 35 |

Perpetual risks in force, $9,182,822.64; premiums on same, $9,464.12.

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since 1873 | $68,058,490 05 |
| Losses paid in United States since 1873 | 39,153,727 22 |
| Fire losses incurred during the year | 2,661,801 23 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $3,969,061 82 |
| Premiums received | 63,947 40 |
| Losses paid | 34,749 71 |
| Losses incurred | 39,072 26 |

# SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Real estate owned by the company, unincumbered | $52,650 80 |
| Loans on mortgage of real estate (first liens,) | 1,549,607 70 |
| Interest due and accrued thereon | 26,834 88 |
| Stocks and bonds owned by the company, market value | 1,327,964 09 |
| Loans secured by collateral | 17,500 00 |
| Cash in company's principal office | 993 01 |
| Cash deposited in bank | 414,763 24 |
| Interest due and accrued on stocks and bonds | 14,314 61 |
| Interest due and accrued on collateral loans | 256 23 |
| Gross premiums in due course of collection | 276,234 04 |
| Gross assets | $3,681,118 60 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $109,152 10 | |
| Losses unadjusted, including all reported losses | 188,553 00 | |
| Losses resisted | 31,595 20 | |
| Net amount of unpaid losses | | $329,300 30 |
| Unearned premiums on outstanding risks | | 1,770,233 21 |
| All other demands against the company | | 25,875 00 |
| Special deposits in excess of liabilities thereon | | 29,319 25 |
| Total liabilities except capital | | $2,154,727 76 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 1,326,390 84 | |
| Surplus as regards policy holders | | 1,526,390 84 |
| Gross liabilities and net surplus | | $3,681,118 60 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $2,324,678 66 |
| Received for interest on mortgages | 78,811 10 |
| Received for interest on stocks and bonds and all other sources | 51,163 75 |
| Gross cash income | $2,454,653 51 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $1,125,312 04 |
| Paid for commissions or brokerage | 495,753 60 |
| Salaries and other charges of officers, clerks and employes | 104,267 93 |
| Paid State, national and local taxes | 53,063 42 |
| All other expenditures | 118,320 73 |
| Gross cash expenditures | $1,896,717 72 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $343,875,704 | $3,117,505 17 |
| Written during the year | 306,295,544 | 3,056,243 54 |
| Total | $650,171,248 | $6,173,748 71 |
| Expired and terminated | 248,342,941 | 2,565,216 57 |
| In force at end of the year | $401,828,307 | $3,608,532 14 |
| Deduct amount re-insured | 27,303,654 | 248,792 35 |
| Net amount in force | 374,524,653 | $3 359,739 79 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $12,549,454 87 |
| Losses paid in United States since admission of company | 6,748,846 16 |
| Fire losses incurred during the year | 1,265,367 34 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $1,263,525 00 |
| Premiums received | 13,292 59 |
| Losses paid | 5,225 58 |
| Losses incurred | 3,748 10 |

# 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) | 188,000 00 |
| Interest due and accrued thereon | 1,850 83 |
| Stocks and bonds owned by the company, market value | 1,671,802 00 |
| Cash in company's principal office | 556 49 |
| Cash deposited in bank | 181,104 19 |
| Interest due and accrued on stocks and bonds | 21,858 76 |
| Gross premiums in due course of collection | 304,937 64 |
| All other assets, viz.: Rents | 1,408 61 |
| Gross assets | $2,641,518 52 |

Premiums more than three months due, $7,343.50.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $73,270 86 | |
| Losses unadjusted, including all reported losses | 97,065 72 | |
| Losses resisted | 9,540 00 | |
| Gross amount of claims for losses | $179,876 58 | |
| Less re-insurance | 18,526 58 | |
| Net amount of unpaid losses | | $161,350 00 |
| Unearned premiums on outstanding risks | | 1,389,488 90 |
| All other demands against the company | | 62,979 81 |
| Special deposits in excess of liabilities thereon | | 67,715 68 |
| Total liabilities except capital | | $1,681,534 39 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 759,984 13 | |
| Surplus as regards policy holders | | 959,984 13 |
| Gross liabilities and net surplus | | $2,641,518 52 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $1,557,675 79 |
| Received for interest on mortgages | 9,955 00 |
| Received for interest on stocks and bonds and all other sources | 76,933 63 |
| Income from all other sources, viz: Rents | 10,569 72 |
| Gross cash income | $1,655,134 14 |

### EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $795,489 05 |
| Paid for commissions or brokerage | 281,939 31 |
| Salaries and other charges of officers, clerks and employes | 83,478 83 |
| Paid State, national and local taxes | 38,903 77 |
| All other expenditures | 152,126 43 |
| Gross cash expenditures | $1,351,937 39 |

### RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $313,015,299 | $2,956,880 91 |
| Written during the year | 196,977,105 | 1,915,808 61 |
| Total | $512,992,404 | $4,872,689 52 |
| Expired and terminated | 194,191,560 | 1,937,260 48 |
| In force at end of the year | $318,800,844 | $2,935,429 04 |
| Deduct amount re-insured | 15,582,804 | 137,198 17 |
| Net amount in force | $303,218,040 | $2,798,230 87 |

### MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $20,479,280 76 |
| Losses paid in United States since admission of company | 13,084,737 74 |
| Fire losses incurred during the year | 786,730 30 |

### BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $646,320 00 |
| Premiums received | 9,895 87 |
| Losses paid | 5,628 85 |
| Losses incurred | 5,792 87 |

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## *SVEA FIRE AND LIFE INSURANCE COMPANY,

GOTHENBURG, SWEDEN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN UNITED STATES IN 1884.

WEED & KENNEDY, *Managers*, 29 & 31 Liberty St., New York, N. Y.

Deposit Capital, $200,000.

### ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $329,275 00 |
| Cash in company's principal office | 45 51 |
| Cash deposited in bank | 40,067 61 |
| Interest due and accrued on stocks and bonds | 423 34 |
| Gross premiums in due course of collection | 43,909 61 |
| Gross assets | $413,721 07 |

*Admitted October 27, 1896.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $ 8,211 00 | |
| Losses unadjusted, including all reported losses | 14,858 62 | |
| Losses resisted | 2,500 00 | |
| Gross amount of claims for losses | $25,569 62 | |
| Less re-insurance | 2,057 20 | |
| Net amount of unpaid losses | | $ 23,512 42 |
| Unearned premiums on outstanding risks | | 129,817 51 |
| All other demands against the company | | 18,422 00 |
| Total liabilities except capital | | $171,751 93 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 41,969 14 | |
| Surplus as regards policy holders | | 241,969 14 |
| Gross liabilities and net surplus | | $413,721 07 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $216,369 04 |
| Received for interest on stocks and bonds and all other sources | 6,287 31 |
| Gross cash income | $222,656 35 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $60,243 41 |
| Paid for commissions or brokerage | 69,520 82 |
| Paid State, national and local taxes | 934 26 |
| All other expenditures | 3,085 34 |
| Gross cash expenditures | $133,783 83 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $ 3,887,149 | $ 63,576 44 |
| Written during the year | 26,742,313 | 327,742 76 |
| Total | $30,629,462 | $391,319 20 |
| Expired and terminated | 11,073,888 | 129,947 06 |
| In force at end of the year | $19,555,574 | $261,372 14 |
| Deduct amount re-insured | 1,503,882 | 22,001 58 |
| Net amount in force | $ 18,051,692 | $ 239,370 56 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $378,180 30 |
| Losses paid in United States since admission of company | 114,708 32 |
| Fire losses incurred during the year | 79,948 61 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $15,325 00 |
| Premiums received | 173 75 |

# UNION ASSURANCE SOCIETY,

LONDON, ENG.

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

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

Deposit Capital, $200,000.

## ASSETS.

| | |
|---|---|
| Stocks and bonds owned by the company, market value | $990,007 75 |
| Cash in company's principal office | 13,979 56 |
| Cash deposited in bank | 37,041 35 |
| Interest due and accrued on stocks and bonds | 3,455 00 |
| Gross premiums in due course of collection | 167,012 96 |
| Gross assets | $1,211,496 62 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid | $3,858 76 | |
| Losses unadjusted, including all reported losses | 66,969 46 | |
| Losses resisted | 2,375 00 | |
| Gross amount of claims for losses | $73,203 22 | |
| Less re-insurance | 717 75 | |
| Net amount of unpaid losses | | $72,485 47 |
| Unearned premiums on outstanding risks | | 484,961 26 |
| All other demands against the company | | 726 19 |
| Special deposits in excess of liabilities thereon | | 156,497 08 |
| Total liabilities except capital | | $714,670 00 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 296,826 62 | |
| Surplus as regards policy holders | | 496,826 62 |
| Gross liabilities and net surplus | | $1,211,496 62 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (fire) | $914,622 50 |
| Received for interest on stocks and bonds and all other sources | 35,458 91 |
| Gross cash income | $950,081 41 |

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (fire) | $436,351 50 |
| Paid for commissions or brokerage | 220,580 59 |
| Salaries and other charges of officers, clerks and employes | 7,509 90 |
| Paid State, national and local taxes | 25,620 56 |
| All other expenditures | 27,132 64 |
| Gross cash expenditures | $717,195 19 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $73,057,403 | $960,518 99 |
| Written during the year | 100,140,928 | 1,153,686 22 |
| Total | $173,198,331 | $2,114,205 21 |
| Expired and terminated | 95,598,885 | 1,163,560 44 |
| In force at end of the year | $77,599,446 | $950,644 77 |
| Deduct amount re-insured | 1,322,127 | 15,408 70 |
| Net amount in force | $76,277,319 | $935,236 07 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $3,337,936 96 |
| Losses paid in United States since admission of company | 1,443,370 49 |
| Fire losses incurred during the year | 389,502 99 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $331,922 00 |
| Premiums received | 2,556 82 |
| Losses paid | 77 11 |
| Losses incurred | 77 11 |

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# 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 | 545,351 05 |
| Cash deposited in bank | 11,073 47 |
| Gross premiums in due course of collection | 37,980 04 |
| Bills receivable, not matured, taken for premiums | 618 75 |
| All other assets, viz: Re-insurance | 470 60 |
| Gross assets | $595,493 91 |

Premiums more than three months due, $1,277.21.

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid<br>Losses unadjusted, including all reported losses | $18,556 89 | |
| Less re-insurance | 613 37 | |
| Net amount of unpaid losses | | $17,943 52 |
| Unearned premiums on outstanding risks | | 62,642 52 |
| All other demands against the company | | 24,206 35 |
| Special deposits in excess of liabilities thereon | | 112,823 83 |
| Total liabilities except capital | | $217,616 22 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 177,877 69 | |
| Surplus as regards policy holders | | 377,877 69 |
| Gross liabilities and net surplus | | $595,493 91 |

## INCOME.

| | |
|---|---|
| Net cash received for premiums (marine) | $204,614 81 |
| Received for interest on stocks and bonds and all other sources | 21,963 27 |
| Gross cash income | $226,578 08 |

Received from home office during year, $72,898.50.

## EXPENDITURES.

| | |
|---|---|
| Net amount paid for losses (marine) | $178,150 00 |
| Paid for commissions or brokerage | 20,349 63 |
| Salaries and other charges of officers, clerks and employes | 6,716 44 |
| Paid State, national and local taxes | 5,090 10 |
| All other expenditures | 7,765 21 |
| Gross cash expenditures | $218,071 38 |

Sent to home office during year, $72,214.11.

## RISKS AND PREMIUMS.

| | *Marine.* | *Premiums.* |
|---|---|---|
| In force December 31, 1895 | $2,925,169 | $68,276 18 |
| Written during the year | 52,245,966 | 293,302 99 |
| Total | $55,171,135 | $361,579 17 |
| Expired and terminated | 50,985,409 | 288,675 72 |
| In force at end of the year | $4,185,726 | $72,903 45 |
| Deduct amount re-insured | 870,228 | 23,357 26 |
| Net amount in force | $3,315,498 | $49,546 19 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $4,432,656 47 |
| Losses paid in United States since admission of company | 1,716,219 32 |
| Marine losses less salvage and re-insurance, during the year | 109,833 77 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (marine) | $263,469 00 |
| Premiums received | 62 68 |

# WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

J. J. KENNY, *Vice 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 | 1,113,804 73 |
| Cash in company's principal office | 98 40 |
| Cash deposited in bank | 178,271 37 |
| Gross premiums in due course of collection | 294,233 71 |
| Bills receivable, not matured, taken for premiums | 30,281 14 |
| Gross assets | $1,636,689 35 |

## LIABILITIES.

| | | |
|---|---|---|
| Losses adjusted and unpaid; Losses unadjusted, including all reported losses | $140,017 61 | |
| Losses resisted | 17,568 30 | |
| Net amount of unpaid losses | | $157,585 91 |
| Unearned premiums on outstanding risks | | 892,994 11 |
| All other demands against the company | | 38,378 25 |
| Special deposits in excess of liabilities thereon | | 120,850 71 |
| Total liabilities except capital | | $1,209,808 98 |
| Deposit capital | $200,000 00 | |
| Surplus beyond all liabilities | 226,880 37 | |
| Surplus as regards policy holders | | 426,880 37 |
| Gross liabilities and net surplus | | $1,636,689 35 |

## INCOME.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net cash received for premiums | $1,461,608 03 | $262,794 76 | $1,724,402 79 |
| Received for interest on stocks and bonds and all other sources | | | 54,163 75 |
| Gross cash income | | | $1,778,566 54 |

## EXPENDITURES.

| | *Fire.* | *Marine.* | |
|---|---|---|---|
| Net amount paid for losses | $849,848 55 | $268,512 00 | $1,118,360 55 |
| Paid for commissions or brokerage | | | 352,704 86 |
| Salaries and other charges of officers, clerks and employes | | | 38,600 00 |
| Paid State, national and local taxes | | | 42,409 31 |
| All other expenditures | | | 151,060 36 |
| Gross cash expenditures | | | $1,703,135 08 |

## RISKS AND PREMIUMS.

| | *Fire Risks.* | *Premiums.* | *Marine.* | *Premiums.* |
|---|---|---|---|---|
| In force December 31, 1895 | $136,130,535 | $1,784,289 47 | $ 8,310,950 | $114,565 52 |
| Written during the year | 125,307,630 | 1,850,022 71 | 44,902,373 | 321,377 82 |
| Total | $261,438,165 | $3,634,312 18 | $53,213,323 | $435,943 34 |
| Expired and terminated | 134,049,561 | 1,910,013 97 | 46,407,501 | 322,996 79 |
| In force at end of the year | $127,388,604 | $1,724,298 21 | $6,805,822 | $112,946 55 |
| Deduct amount re-insured | 4,972,370 | 52,367 87 | 2,171,947 | 44,856 65 |
| Net amount in force | $122,416,234 | $1,671,930 34 | $4,633,875 | $68,089 90 |

## MISCELLANEOUS.

| | |
|---|---|
| Premiums received in United States since admission of company | $23,104,656 24 |
| Losses paid in United States since admission of company | 15,388,157 85 |
| Fire losses incurred during the year | 818,878 60 |
| Marine losses incurred during the year | 279,333 77 |

## BUSINESS IN MAINE.

| | |
|---|---|
| Risks written (fire) | $771,454 00 |
| Premiums received | 12,053 57 |
| Losses paid | 2,483 70 |
| Losses incurred | 2,388 02 |

# MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING THEIR CONDITION DECEMBER 31, 1896.

# 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 deposited in Boothbay Savings Bank | $115 00 |
| Cash in the hands of agents, reported | 13 38 |
| Interest due and accrued | 2 53 |
| Gross assets, not including premium notes | $130 91 |

(Premium notes subject to assessment, $5,075.60)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $96 12 |
| Received from interest from all sources | 2 53 |
| Gross Cash Income | $98 65 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $16 75 |
| Paid for advertising, $8.00; postage, $2.00; stationery, $0.35 | 10 35 |
| Gross cash expenditures | $27 10 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $49,825 | $3,153 00 |
| Written and renewed during the year | 28,635 | 1,922 60 |
| Amount in force December 31, 1896 | 78,460 | $5,075 60 |
| Largest sum insured in a single risk | | $1,500 00 |

# BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

AUGUSTUS P. JORDAN, *President.* JAMES W. CRAWFORD, *Secretary.*

P. O. Address of the Secretary, Brunswick, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $16 29 |
| Assessments on premium notes unpaid | 21 50 |
| Gross assets, not including premium notes | $37 79 |

(Premium notes subject to assessment, $12,728.28.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $46 05 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 30 17 |
| Received from all other sources | 1 00 |
| Gross cash income | $77 22 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $50 00 |
| Paid for adjusting losses | 5 00 |
| Paid for salaries and fees of officers and employes | 40 00 |
| Paid for advertising, $1.50; postage, $0.60 | 2 10 |
| Gross cash expenditures | $97 10 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $216,363 | $12,991 78 |
| Written and renewed during the year | 26,450 | 1,577 00 |
| Total | $242,813 | $14,568 78 |
| Deduct amount terminated during the year | 30,675 | 1,840 50 |
| Amount in force December 31, 1896 | $212,138 | $12,728 28 |
| Largest sum insured in a single risk | | $1,500 00 |

# CAPE ELIZABETH AND SCARBORO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

EPHRAIM DYER, *President.* E. C. ROBINSON, *Secretary.*

P. O. Address of the Secretary, Cape Elizabeth, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $47 03 |
| Cash deposited in Portland Savings Bank | 390 10 |
| Assessments on premium notes unpaid | 83 75 |
| Gross assets, not including premium notes | $520 88 |

(Premium notes subject to assessment, $7,544.28.)

## LIABILITIES.

| | |
|---|---|
| All other debts, claims, and demands against the company, viz.: Due appraisor, $6.50; ledger accounts, $7.50; re-insurance, $5.40 | $19 40 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $461 67 |
| Received from interest from all sources | 13 10 |
| Gross cash income | $474 77 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $22 00 |
| Paid for return premiums on policies cancelled | 4 00 |
| Paid for salaries and fees of officers and employes, for 1895 and 1896 | 133 50 |
| Paid for printing, $4.00; postage, $1.22; stationery, $4.30: express charges, $1.10 | 10 62 |
| All other expenditures, viz.: Organization expenses, $82.00; re-insurance, $159.56; insurance commissioners fees, $5.89; sundries, 58 cents | 248 03 |
| Gross cash expenditures | $418 15 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $66,700 00 | $3,335 00 |
| Written and renewed during the year | 72,697 00 | 7,119 70 |
| Total | $139,397 00 | $10,454 70 |
| Deduct amount terminated during the year | 37,300 00 | 1,885 00 |
| Amount in force December 31, 1896 | $102,097 00 | $8,569 70 |
| Losses incurred during the year | | 22 00 |
| Largest sum insured in a single risk | | 2,000 00 |

# 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.

| | |
|---|---|
| Assessments on premium notes unpaid | $38 48 |
| (Premium notes subject to assessment, $3,548.25.) | |

## LIABILITIES.

| | |
|---|---|
| Losses resisted | $100 00 |
| Due officers for services | 14 60 |
| Gross liabilities | $114 60 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from policy fees | $ 20 25 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 512 75 |
| Gross cash income | $533 00 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $590 58 |
| Paid for collecting assessments | 7 00 |
| Paid for making assessments | 2 00 |
| Paid for postage, $0.20; blank books, $0.20 | 40 |
| Gross cash expenditures | $599 98 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $71,490 | $3,844 00 |
| Written and renewed during the year | 15,265 | 792 25 |
| Total | $86,755 | $4,636 25 |
| Deduct amount terminated during the year | 20,100 | 1,088 00 |
| Amount in force December 31, 1896 | $66,655 | $3,548 25 |
| Losses incurred during the year | | $500 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 508 31 |
| Date of last assessment, July 16, 1896; amount collected | | 469 83 |
| Largest sum insured in a single risk | | 1,000 00 |

# CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

O. S. YATES, *President.* A. H. HUNTER, *Secretary.*

P. O. Address of the Secretary, Bristol, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $26 19 |
| Cash deposited in bank | 154 28 |
| Gross assets, not including premium notes | $180 47 |

(Premium notes subject to assessment, $2,341.40.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $31 00 |
| Received from policy fees | 14 00 |
| Gross cash income | $45 00 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $1 80 |
| Paid for salaries and fees of officers and employes | 14 00 |
| Paid for printing, $2.50; postage, $0.51 | 3 01 |
| Gross cash expenditures | $18 81 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $62,780 | $2,058 40 |
| Written and renewed during the year | 6,200 | 310 00 |
| Total | $68,980 | $2,368 40 |
| Deduct amount terminated during the year | 900 | 27 00 |
| Amount in force December 31, 1896 | $68,080 | $2,341 40 |
| Largest sum insured in a single risk | | $1,000 00 |

# 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 | $ 1 02 |
| Cash deposited in Portland Savings Bank | 195 62 |
| Gross assets, not including premium notes | $196 64 |

(Premium notes subject to assessments, $14,725.26.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $74 12 |
| Received from policy fees | 11 40 |
| Received from interest from all sources | 5 14 |
| Gross cash income | $90 66 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $23 63 |
| Paid for advertising | 3 75 |
| Gross cash expenditures | $27 38 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $252,315 | $14,123 79 |
| Written and renewed during the year | 44,650 | 2,528 72 |
| Total | $296,965 | $16,652 51 |
| Deduct amount terminated during the year | 35,090 | 1,927 25 |
| Amount in force December 31, 1896 | $261,875 | $14,725 26 |
| Date of last assessment, September, 1891; amount collected | | 729 01 |
| Largest sum insured in a single risk | | 3,575 00 |

# 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 | $ 81 58 |
| Cash deposited in Auburn and Mechanics Savings Banks | 680 69 |
| All other assets and property owned by the company, viz: One safe | 62 50 |
| Gross Assets, not including premium notes | $824 77 |

(Premium notes subject to assessment, $8,981.63.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $85 34 |
| Received from policy fees | 27 00 |
| Received from interest from all sources | 24 90 |
| Gross cash income | $137 24 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $ 2 30 |
| Paid for salaries and fees of officers | 21 09 |
| Paid for advertising, $1.36; printing, $1.00; blank books, $5.00; | 7 36 |
| Gross cash expenditures | 30 75 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $170,455 | $8,551 56 |
| Written and renewed during the year | 23,830 | 1,336 96 |
| Total | $194,285 | $9,888 52 |
| Deduct amount terminated during the year | 21,280 | 906 89 |
| Amount in force December 31, 1896 | $173,005 | $8,981 63 |
| Date of last assessment, July 29, 1893; amount collected | | 1,968 03 |
| Largest sum insured in a single risk | | 2,300 |

# 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 | $120 01 |
| Cash deposited in Gardiner Savings Institution | 523 87 |
| All other assets and property owned by the company, viz: One safe | 31 00 |
| Gross assets, not including premium notes | $674 88 |

(Premium notes subject to assessment, $7,166.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $178 27 |
| Received from policy fees | 32 00 |
| Received from interest from all sources | 24 62 |
| Received from all other sources, viz: Extra insurance | 1 10 |
| Gross cash income | $235 99 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $32 00 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $189,590 | $7,219 23 |
| Written and renewed during the year | 68,725 | 2,674 73 |
| Total | $258,315 | $9,893 96 |
| Deduct amount terminated during the year | 71,100 | 2,727 96 |
| Amount in force December 31, 1896 | $187,215 | $7,166 00 |
| Date of last assessment, November 5, 1891; amount collected | | 227 80 |
| Largest sum insured in a single risk | | 2,000 00 |

# EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President.* CHARLES W. CATE, *Secretary.*

P. O. Address of the Secretary, North Edgecomb, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $22 91 |
| Cash deposited in Bath Savings Institution | 101 83 |
| Gross assets, not including premium notes | $124 74 |

(Premium notes subject to assessment, $6,305.79)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on polices written or renewed | $119 25 |
| Received from policy fees | 13 50 |
| Received from interest from all sources | 33 |
| Gross cash income | $133 08 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $1 20 |
| Paid for salaries and fees of officers and employes | 13 50 |
| Paid for postage, $1.00; blank books, $.75; stationery, $.50 | 2 25 |
| All other expenditures, viz: Traveling expenses | 75 |
| Gross cash expenditures | $17 70 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $57,655 | $4,551 84 |
| Written and renewed during the year | 23,200 | 1,788 75 |
| Total | $80,855 | $6,340 59 |
| Deduct amount terminated during the year | 300 | 34 80 |
| Amount in force December 31, 1896 | $80,555 | 6,305 79 |
| Largest sum insured in a single risk | | 2,000 00 |

# ELIOT AND KITTERY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.* MOSES E. GOODWIN.

P. O. Address of the Secretary, Eliot, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $1,050 00 |
| Assessments on premium notes unpaid | 869 33 |
| Gross assets not including premium notes | $1,919 33 |

Premium notes subject to assessment, $64,112.46.

## LIABILITIES.

| | |
|---|---|
| Losses adjusted and not paid | $1,600 00 |
| Due for borrowed money and interest | 4,000 00 |
| Gross liabilities | $5,600 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $344 43 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 5,901 87 |
| Gross cash income | $6,246 30 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $4,264 02 |
| Paid for adjusting losses | 18 00 |
| Paid for collecting assessments | 97 07 |
| Paid for return premiums on policies cancelled | 7 65 |
| Paid for salaries and fees of officers and employes | 242 76 |
| Paid for making assessments | 35 00 |
| Borrowed money repaid | 800 00 |
| Paid for interest | 151 00 |
| Paid for rent, $13.00; advertising, $6.00; printing, $2.00; postage, $3.84; blank books, $1.06; stationery, $3.20 | 29 10 |
| All other expenditures, viz: Licenses, $6.00; lawyers, sheriff and witness fees, $182.94 | 188 94 |
| Gross cash expenditures | $5,833 54 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $1,041,182 00 | $62,470 92 |
| Written and renewed during the year | 191,350 00 | 11,481 00 |
| Total | $1,232,532 00 | $73,951 92 |
| Deduct amount terminated during the year | $163,991 00 | 9,839 46 |
| Amount in force December 31, 1896 | $1,068,541 00 | $64,112 46 |
| Losses incurred during the year | | 5,864 02 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 6,771 20 |
| Date of last assessment, August 10, 1896; amount collected | | 5,901 87 |
| Largest sum insured in a single risk | | 3,000 00 |

# 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 | $ 106 96 |
| Cash deposited in Portland National Bank | 1,636 45 |
| Gross assets, not including premium notes | $1,743 41 |

(Premium notes subject to assessment, $35,328.80.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $186 10 |
| Received from policy fees | 33 00 |
| Received from interest from all sources | 34 08 |
| Gross cash income | $253 18 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes, two years | $113 76 |
| Paid for postage | 1 00 |
| Gross cash expenditures | $114 76 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $333,626 | $33,362 60 |
| Written and renewed during the year | 62,122 | 6,212 20 |
| Total | $395,748 | $39,574 80 |
| Deduct amount terminated during the year | 42,460 | 4,246 00 |
| Amount in force December 31, 1896 | $353,288 | $35,328 80 |
| Largest sum insured in a single risk | | $3,810 00 |

# FARMINGTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

HOWARD PEASE, *President.* ALONZO SYLVESTER, *Secretary.*

P. O. Address of the Secretary, Farmington, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $193 35 |

(Premium notes subject to assessment, $8,341.50.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $15 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $170 82 |
| Received from policy fees | 84 00 |
| Gross cash income | $254 82 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $ 1 25 |
| Paid for salaries and fees of officers and employes | 115 00 |
| Paid for advertising, $11; printing, $4.75; postage, $0.90. | 16 65 |
| All other expenditures | 6 00 |
| Gross cash expenditures | $138 90 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $68,500 | $4,110 00 |
| Written and renewed during the year | 71,175 | 4,270 50 |
| Total | $139,675 | $8,380 50 |
| Deduct amount terminated during the year | 650 | 39 00 |
| Amount in force December 31, 1896 | $139,025 | $8,341 50 |
| Losses incurred during the year | | 15 00 |
| Largest sum insured in a single risk | | 2,000 00 |

# FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

J. H. STURTEVANT, *President.* C. H. BAMFORD, *Secretary.*

P. O. Address of the Secretary, Fayette Corner, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $34 65 |
| Cash deposited in Augusta Savings Bank | 313 41 |
| All other assets and property owned by the company, viz: Premiums due on policies | 2 79 |
| Gross assets, not including premium notes | $350 85 |

(Premium notes subject to assessment, $3,708.05.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $35 80 |
| Received from interest from all sources | 21 42 |
| Gross cash income | $57 22 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $3 00 |
| Paid for printing, $1.11; postage, $0.56; stationery, $0.97 | 2 64 |
| Gross cash expenditures | $5 64 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $69,290 | $3,473 55 |
| Written and renewed during the year | 16,100 | 895 20 |
| Total | $85,390 | $4,368 75 |
| Deduct amount terminated during the year | 11,505 | 660 70 |
| Amount in force December 31, 1896 | $73,885 | $3,708 05 |
| Date of last assessment, May 3, 1879; amount collected | | 661 12 |
| Largest sum insured in a single risk | | 1,720 00 |

# FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN L. TAYLOR, *President.* JOHN A. SEABURY, *Secretary.*

P. O. Address of the Secretary, Yarmouth, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $71 59 |
| Cash deposited in bank | 164 03 |
| Gross assets, not including premium notes | $235 62 |

(Premium notes subject to assessment, $14,616.00.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $101 49 |
| Received from policy fees | 7 69 |
| Received from interest from all sources | 5 86 |
| Gross cash income | $115 04 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $48 10 |
| Paid for postage, $1.26; stationery, $1.15 | 2 41 |
| Gross cash expenditures | $50 51 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $287,180 | $12,238 75 |
| Written and renewed during the year | 50,745 | 2,537 25 |
| Total | 337,925 | 14,776 00 |
| Deduct amount terminated during the year | 3,850 | 160 00 |
| Amount in force December 31, 1896 | $334,075 | $14,616 00 |

| | |
|---|---|
| Date of last assessment, September 9, 1893; amount collected | 273 75 |
| Largest sum insured in a single risk | 2,500 00 |

# FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.* T. S. McINTIRE, *Secretary.*

P. O. Address of the Secretary, Fryeburg Center, Maine.

## ASSETS.

(Premium notes subject to assessment, $13,970.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $10 00 |
| Due for borrowed money and interest | 87 28 |
| Gross liabilities | $97 28 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from assessments on premium notes, without deductions for commissions or expenses | $70 87 |
| Received from cash loaned to the company, to pay losses or expenses | 15 00 |
| Gross cash income | $85 87 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $15 00 |
| Paid for adjusting losses | 1 50 |
| Paid for collecting assessments | 24 80 |
| Paid for salaries and fees of officers and employes | 74 00 |
| Paid for printing | 1 85 |
| Gross cash expenditures | $117 15 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $293,120 | $11,994 50 |
| Written and renewed during the year | 79,200 | 3,960 00 |
| Total | $372,320 | $15,954 50 |
| Deduct amount terminated during the year | 49,325 | 1,984 50 |
| Amount in force December 31, 1896 | $322,995 | $13,970 00 |
| Largest sum insured in a single risk | | 1,500 00 |

# 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 deposited in bank | $122 62 |
| Cash in the hands of agents, reported | 5 04 |
| Gross assets, not including premium notes | $127 66 |

(Premium notes subject to assessment, $9,865.65.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services | $1 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $119 42 |
| Received from policy fees | 63 50 |
| Gross cash income | $182 92 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes, including printing, postage, stationery and blank books | $76 69 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $98,395 | $6,178 40 |
| Written and renewed during the year | 48,070 | 3,687 25 |
| Amount in force December 31, 1896 | $146,465 | $9,865 65 |
| Largest sum insured in a single risk | | $1,750 00 |

# GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

JOSEPH W. KNIGHT, *President.* ALSTON V. WHITNEY, *Secretary.*

P. O. Address of the Secretary, Sebago Lake, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 38 |
| Cash deposited in Portland Savings Bank | 411 72 |
| Gross assets, not including premium notes | $412 10 |

(Premium notes subject to assessment, $40,796.50.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services | $6 00 |
| All other debts, claims and demands against the company, viz: Printing applications | 5 50 |
| Gross liabilities | $11 50 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from policy fees | $73 00 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 797 37 |
| Received from interest from all sources | 6 16 |
| Gross cash income | $876 53 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $615 00 |
| Paid for collecting assessments | 15 00 |
| Paid for salaries and fees of officers and employes | 73 00 |
| Paid for printing | 10 50 |
| Gross cash expenditures | $713 50 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $399,370 | $39,937 00 |
| Written and renewed during the year | 67,895 | 6,789 50 |
| Total | $467,265 | $46,726 50 |
| Deduct amount terminated during the year | 59,300 | 5,930 00 |
| Amount in force December 31, 1896 | $407,965 | $40,796 50 |
| Losses incurred during the year | | 615 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 805 12 |
| Date of last assessment, September 2, 1896. | | |
| Largest sum insured in a single risk | | 2,000 00 |

# GRAY AND NEW GLOUCESTER MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN W. TRUE, *President.* SETH F. SWEETSIR, *Secretary.*

P. O. Address of the Secretary, Intervale, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $88 75 |

(Premium notes subject to assessment, $8,620.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $256 65 |
| Received from policy fees | 59 00 |
| Gross cash income | $315 65 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $177 00 |
| Paid for postage, $0.60; blank books, $24; express charges, $0.55 | 25 15 |
| All other expenditures, viz: Traveling expenses, $4.75; charter, $20 | 24 75 |
| Gross cash expenditures | $226 90 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Written during the year | $86,200 | $8,620 00 |
| Largest sum insured in a single risk | | $1,000 00 |

# 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 | $62 46 |

(Premium notes subject to assessment, $14,555.50.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from policy fees | $122 00 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $35 47 |
| Paid secretary | 64 00 |
| Gross cash expenditures | $99 47 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $95,075 | $9,507 50 |
| Written and renewed during the year | 64,655 | 6,465 50 |
| Total | $159,730 | $15,973 00 |
| Deduct amount terminated during the year | 14,175 | 1,417 50 |
| Amount in force December 31, 1896 | $145,555 | $14,555 50 |
| Losses incurred during the year | | 35 47 |
| Largest sum insured in a single risk | | 2,000 00 |

# 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 | $75 35 |
| Cash deposited in Topsham and Brunswick Savings Bank | 496 78 |
| Cash value of notes, bonds, or other securities | 211 81 |
| Gross assets, not including premium notes | 783 94 |

(Premium notes subject to assessment, $13,774.82.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted, (estimated) | 800 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | 96 54 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | 32 20 |
| Paid for postage, $1.26; stationery, $0.20 | 1 46 |
| Gross cash expenditures | 33 66 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $221,538 08 | $13,349 28 |
| Written and renewed during the year | 39,875 00 | 2,468 50 |
| Total | $261,412 08 | $15,817 78 |
| Deduct amount terminated during the year | 32,416 00 | 2,042 96 |
| Amount in force December 31, 1896 | $228,997 08 | $13,774 82 |
| Date of last assessment, 1882, amount collected | | 700 00 |
| Largest sum insured in a single risk | | 1,500 00 |

# HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

JOSHUA HOWARD, *President.* H. E. WESTON, *Secretary.*

P. O. Address of the Secretary, Bolster's Mills, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $814 42 |
| Cash value of notes, bonds, or other securities | 1,530 84 |
| Assessments on premium notes unpaid | 2 67 |
| Cash in the hands of agents, reported | 247 89 |
| Gross assets, not including premium notes | $2,595 82 |

(Premium notes subject to assessment, $30,163.15.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $460 00 |
| Due officers for services | 35 00 |
| Gross liabilities | $495 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $1,179 41 |
| Received from policy fees | 227 50 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 1,276 11 |
| Received from interest from all sources | 160 77 |
| Gross cash income | $2,843 79 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $423 70 |
| Paid for adjusting losses | 15 50 |
| Paid commissions for collecting cash premiums | 159 61 |
| Paid for return premiums on policies cancelled | 32 59 |
| Paid for salaries and fees of officers and employes | 315 40 |
| Borrowed money repaid | 592 66 |
| Paid for interest | 31 56 |
| Paid for printing, $28.50; postage, $11.61; blank books, $14.75; stationery, $0.25; express charges, $0.22 | 55 33 |
| All other expenditures, viz: Report to insurance commissioner | 4 00 |
| Gross cash expenditures | $1,630 35 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $381,635 | $21,672 25 |
| Written and renewed during the year | 240,115 | 13,065 35 |
| Total | $621,750 | $34,737 60 |
| Deduct amount terminated during the year | 83,720 | 4,574 45 |
| Amount in force December 31, 1896 | $538,030 | $30,163 15 |
| Losses incurred during the year | | 883 70 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,300 00 |
| Date of last assessment, August 13, 1896; amount collected | | 1,276 11 |
| Largest sum insured in a single risk | | 3,000 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 | $ 4 52 |
| Cash deposited in Livermore Falls Trust and Banking Company | 175 00 |
| Interest due and accrued | 1 99 |
| All other assets and property owned by the company, viz: Blank policies and applications, $8; record books, $2. | 10 00 |
| Gross assets, not including premium notes | $191 51 |

(Premium notes subject to assessment, $9,411.29.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $88 76 |
| Received from policy fees | 14 00 |
| Received from interest from all sources | 1 99 |
| Gross cash income | $104 75 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $ 6 75 |
| Paid for salaries and fees of officers and employes | 41 77 |
| Paid for printing | 2 25 |
| All other expenditures, viz: Over assessment in 1895 | 1 62 |
| Gross cash expenditures | $52 39 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $180,305 | $11,022 22 |
| Written and renewed during the year | 27,000 | 1,655 50 |
| Total | $207,305 | $12,677 72 |
| Deduct amount terminated during the year | 20,135 | 1,190 22 |
| Amount in force December 31, 1896 | $187,170 | $11,487 50 |

| | |
|---|---|
| Largest sum insured in a single risk | 1,500 00 |

# 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 | $57 01 |
| Cash deposited in Gardiner Savings Institution | 629 16 |
| Gross assets, not including premium notes | $686 17 |

(Premium notes subject to assessment, $5,202.00.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $313 00 |
| Received from policy fees | 23 00 |
| Received from interest from all sources | 15 72 |
| Gross cash income | $351 72 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $12 00 |
| Paid for return premiums on policies cancelled | 1 75 |
| Paid for salaries and fees of officers and employes | 23 00 |
| Paid for postage, $0.88; blank books, $1.00; stationery, $0.50 | 2 38 |
| Gross cash expenditures | $39 13 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $127,675 | $3,897 75 |
| Written and renewed during the year | 62,050 | 3,130 00 |
| Total | $189,725 | $7,027 75 |
| Deduct amount terminated during the year | 62,975 | 1,825 75 |
| Amount in force December 31, 1896 | $126,750 | $5,202 00 |
| Losses incurred during the year | | 12 00 |
| Largest sum insured in a single risk | | 1,000 00 |

# 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 Bank | 897 51 |
| Gross assets, not including premium notes | $912 24 |

(Premium notes subject to assessment, $18,158.77.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $255 25 |
| Received from policy fees | 41 00 |
| Received from interest from all sources | 25 13 |
| Gross cash income | $321 38 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $41 00 |
| Paid for printing | 3 25 |
| All other expenditures, viz: Agent's license | 2 00 |
| Gross cash expenditures | $46 25 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $140,895 | $14,089 50 |
| Written and renewed during the year | 51,050 | 5,105 00 |
| Total | $191,945 | $19,194 50 |
| Deduct amount terminated during the year | 800 | 80 00 |
| Amount in force December 31, 1896 | $191,145 | $19,114 50 |
| Largest sum insured in a single risk | | 3,000 00 |

# LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

J. A. CHASE, *President.* J. E. CHASE, *Secretary.*

P. O. Address of the Secretary, Litchfield Corner, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $60 96 |
| Assessments on premium notes unpaid | 47 74 |
| Cash in the hands of agents, reported | 28 51 |
| Gross assets, not including premium notes | $137 21 |

(Premium notes subject to assessment, $11,232.)

## LIABILITIES.

| | |
|---|---|
| Losses adjusted and not paid | $62 52 |
| Due officers for services | 29 00 |
| Gross liabilities | $91 52 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $48 35 |
| Received from policy fees | 30 00 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 1,579 01 |
| Gross cash income | $1,657 36 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $1,564 23 |
| Paid for adjusting losses | 6 00 |
| Paid for collecting assessments | 17 86 |
| Paid commissions for collecting cash premiums | 33 00 |
| Paid for salaries and fees of officers and employes | 22 05 |
| Paid for making assessments | 11 00 |
| Paid for printing, $6.75; postage, $0.90; stationery, $0.25 | 7 90 |
| Gross cash expenditures | $1,662 04 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $204,120 | $10,100 50 |
| Written and renewed during the year | 45,075 | 2,401 00 |
| Total | $249,195 | $12,501 50 |
| Deduct amount terminated during the year | 42,950 | 1,269 50 |
| Amount in force December 31, 1896 | $206,245 | $11,232 00 |
| Losses incurred during the year | | 1,626 75 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,675 00 |
| Date of last assessment, August 8, 1896; amount collected | | 1,579 01 |
| Largest sum insured in a single risk | | 2,500 00 |

# LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1865.

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

P. O. Address of the Secretary, Center Lovell, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $90 90 |
| Interest due and accrued | 2 73 |
| All other assets and property owned by the company, viz: One safe | 50 00 |
| Gross assets, not including premium notes | $143 63 |

(Premium notes subject to assessment, $4,356.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $20 90 |
| Received from policy fees | 7 50 |
| Gross cash income | $28 40 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $15 00 |
| All other expenditures, viz: Repairing safe | 2 25 |
| Gross cash expenditures | $17 25 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $69,925 | $4,196 00 |
| Written and renewed during the year | 17,550 | 1,045 00 |
| Total | $87,475 | $5,241 00 |
| Deduct amount terminated during the year | 14,885 | 885 00 |
| Amount in force December 31, 1896 | $72,590 | $4,356 00 |
| Date of last assessment, December 22, 1889; amount collected | | 589 64 |
| Largest sum insured in a single risk | | 1,000 00 |

# 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 deposited in | First National Bank, Augusta | $617 88 |
| | Kennebec Savings Bank, Augusta | 1,584 66 |
| | Augusta Savings Bank, Augusta | 1,013 39 |
| | Cascade Savings Bank, Oakland | 505 00 |
| | Augusta Loan and Building Association | 1,158 21 |
| Cash in the hands of agents, reported | | 970 23 |
| Gross assets, not including premium notes | | $5,849 37 |

(Premium notes subject to assessment, $11,533.48.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted, (estimated,) | $1,000 00 |
| All other debts, claims, and demands against the company, viz: Due agent, overpaid 17 cents; reserve fund for re-insurance, $5,766.74 | 5,766 91 |
| Gross liabilities | $6,766 91 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $6,970 56 |
| Received from interest from all sources | 89 71 |
| Received from all other sources, viz: extra premiums, $26.52; salvage, $281.83 | 308 35 |
| Gross cash income | $7,368 62 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $2,059 19 |
| Paid for adjusting losses | 30 01 |
| Paid commissions for collecting cash premiums | 984 29 |
| Paid for return premiums on policies cancelled | 491 70 |
| Paid for dividends to policy holders | 100 05 |
| Paid for salaries and fees of officers and employes | 1,171 52 |
| Paid for rent, $147.50; taxes, $2.16; advertising and printing, $119.85; postage, $35.00; blank books and stationery, $18.43 | 322 94 |
| All other expenditures, viz: Office furniture, $125.41; licenses, $76.00; heating, $23.44; ratings, $30.00; traveling expenses, $188.05; incidentals, $45.53 | 488 43 |
| Gross cash expenditures | $5,648 13 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $391,765 00 | $6,646 31 |
| Written and renewed during the year | 414,080 00 | 6,970 56 |
| Total | $805,845 00 | $13,616 87 |
| Deduct amount terminated during the year | 127,625 00 | 2,083 39 |
| Amount in force December 31, 1896 | $678,220 00 | $11,533 48 |
| Losses incurred during the year | | 2,059 19 |
| Largest sum insured in a single risk | | 3,000 00 |

# MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WILLIAM H. LEVENSALER, *President.* O. D. CASTNER, *Secretary.*

P. O. Address of the Secretary, Waldoboro, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 8 76 |
| Cash deposited in Maine Savings Bank | 500 00 |
| Gross assets, not including premium notes | $508 76 |

(Premium notes subject to assessment, $9,136.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $254 90 |
| Received from policy fees | 54 00 |
| Gross cash income | $308 90 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies reduced | $1 85 |
| Paid for salaries and fees of officers and employes | 50 00 |
| Paid for postage, $1.20; stationery, $1.76 | 2 96 |
| All other expenditures, viz: Special services of directors and members, $5; A. E. Waltz, bill, 50c | 5 50 |
| Gross cash expenditures | $60 31 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $138,275 | $4,946 25 |
| Written and renewed during the year | 85,925 | 4,296 25 |
| Total | $224,200 | $9,242 50 |
| Deduct amount terminated during the year | 3,550 | 106 50 |
| Amount in force December 31, 1896 | $220,650 | $9,136 00 |
| Largest sum insured in a single risk | | 1,000 00 |

# MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

WILLIAM P. MOODY, *President.* M. H. KELLY, *Secretary.*

P. O. Address of the Secretary, Saco, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $1,903 23 |
| Cash value of notes, bonds, or other securities | 76,885 00 |
| Gross assets, not including premium notes | $78,788 23 |

(Premium notes subject to assessment, $9,268.89.)

## LIABILITIES.

| | |
|---|---|
| Fifty per cent of cash premiums on policies in force | $4,634 44 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $3,956 82 |
| Received from interest from all sources | 3,517 05 |
| Received from all other sources, viz: Sale of scrip and matured bonds | 1,362 42 |
| Gross cash income | $8,836 29 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $260 00 |
| Paid commissions for collecting cash premiums | 123 37 |
| Paid for return premiums on policies cancelled | 6 20 |
| Paid for salaries and fees of officers and employes | 850 00 |
| Paid for rent, $50; taxes, $90; advertising, $23; printing and books, $32; postage, $4.93 | 199 93 |
| All other expenditures, viz: Examination securities by directors, $15; premium paid on stocks and bonds purchased, $2,336.25 | 2,351 25 |
| Gross cash expenditures | $3,790 75 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $763,950 | $8,005 23 |
| Written and renewed during the year | 357,235 | 3,956 82 |
| Total | $1,121,185 | $11,962 05 |
| Deduct amount terminated during the year | 266,400 | 2,693 16 |
| Amount in force December 31, 1896 | $854,785 | $9,268 89 |
| Losses incurred during the year | | 260 00 |
| Largest sum insured in a single risk | | 5,000 00 |

# NEW PORTLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

H. F. WEYMOUTH, *President.* A. D. BRACKLEY, *Secretary.*

P. O. Address of the Secretary, New Portland, Maine.

## ASSETS.

| | |
|---|---|
| Cash in hands of treasurer of company | $114 91 |
| (Premium notes subject to assessment, $7,075.60.) | |

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $450 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $18 10 |
| Received from policy fees | 10 00 |
| Gross cash income | $28 10 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $ 90 |
| Paid for salaries and fees of officers and employes | 18 75 |
| Paid for postage, $0.28; blank books, $0.25 | 53 |
| Gross cash expenditures | $20 18 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $64,500 | $6,450 00 |
| Written and renewed during the year | 9,050 | 905 00 |
| Total | $73,550 | $7,355 00 |
| Deduct amount terminated during the year | 1,350 | 135 00 |
| Amount in force December 31, 1896 | $72,200 | $7,220 00 |
| Losses incurred during the year, estimated | | 450 00 |
| Largest sum insured in a single risk | | 1,500 00 |

# NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN T. LAWRENCE, *President.* GEO. F. LORING, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $10 93 |
| All other assets and property owned by the company, viz: fire proof safe, $29.25; books, blanks, stationery etc., $15.00 | 44 25 |
| Gross assets, not including premium notes | $55 18 |

(Premium notes subject to assessment, $15,955.23.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services | $44 50 |
| All other debts, claims, and demands against the company, viz: return premiums | 4 66 |
| Gross liabilities | $49 16 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $179 31 |
| Received from policy fees | 1,902 60 |
| Received from cash loaned to the company, to pay losses or expenses | 10 00 |
| Gross cash income | $2,091 91 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $1,869 00 |
| Paid for collecting assessments | 47 67 |
| Paid for return premiums on policies cancelled | 33 15 |
| Paid for salaries and fees of officers and employes | 36 99 |
| Paid for making assessments | 20 00 |
| Borrowed money repaid | 10 00 |
| Paid for printing, $11.75; postage, $9.98; stationery, $1.89 | 23 62 |
| All other expenditures, viz.: fireproof safe, $29.25; rubber stamp, $0.30; due officers for 1895, $10.09; over assessments, $4.40 | 44 04 |
| Gross cash expenditures | $2,084 47 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $302,650 | $15,971 08 |
| Written and renewed during the year | 81,692 | 4,453 80 |
| Total | $384,342 | $20,424 88 |
| Deduct amount terminated during the year | 83,393 | 4,469 65 |
| Amount in force December 31, 1896 | $300,949 | $15,955 23 |

| | |
|---|---|
| Losses incurred during the year | 1,869 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | 1,919 95 |
| Date of last assessment, September 11, 1896; amount collected | 1,432 76 |
| Largest sum insured in a single risk | 3,220 00 |

# OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.* C. H. GEORGE, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

## ASSETS.

| | |
|---|---|
| Cash deposited in South Paris Savings Bank | $1,357 78 |
| Assessments on premium notes unpaid | 297 64 |
| Gross assets, not including premium notes | $1,655 42 |

(Premium notes subject to assessment, $60,387.53.)

## LIABILITIES.

| | |
|---|---|
| Losses adjusted and not paid | $1,500 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $1,239 36 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 8,030 21 |
| Gross cash income | $9,269 57 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $8,110 68 |
| Paid for adjusting losses | 27 00 |
| Paid for collecting assessments | 20 25 |
| Paid for return premiums on policies cancelled | 11 02 |
| Paid for salaries and fees of officers and employes | 207 43 |
| Paid for making assessments | 6 00 |
| Paid for advertising, $0.75; printing, $41.28; postage, $110.50; stationery, $2.50 | 155 03 |
| All other expenditures, viz: Agents' licenses, $4; safe, $52.50; abatement of assessments, $258.84 | 315 34 |
| Gross cash expenditures | $8,852 75 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $1,308,071 | $65,403 55 |
| Written and renewed during the year | 471,625 | 23,581 25 |
| Total | $1,779,696 | 88,984 80 |
| Deduct amount terminated during the year | 168,758 | 8,437 90 |
| Amount in force December 31, 1896 | $1,610,938 | $80,546 90 |
| Losses incurred during the year | | 8,610 68 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 8,133 94 |
| Date of last assessment, November 2, 1896; amount collected | | 2,765 99 |
| Largest sum insured in a single risk | | 2,000 00 |

# PATRONS' ANDROSCOGGIN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

C. H. COBB, *President.* F. A. ALLEN, *Secretary.*

P. O. Address of the Secretary, Auburn Plains, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 122 00 |
| Cash deposited in bank | 3,238 60 |
| Assessments on premium notes unpaid | 186 47 |
| All other assets and property owned by the company, viz: Safe, desk and letter press | 100 00 |
| Gross assets, not including premium notes | $3,647 07 |

(Premium notes subject to assessment, $178,772.)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $450 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $1,677 34 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 4,862 65 |
| Received from all other sources, viz: Error from last year | 10 00 |
| Gross cash income | $6,549 99 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $2,811 36 |
| Paid for adjusting losses | 3 90 |
| Paid for collecting assessments | 30 09 |
| Paid for return premiums on policies cancelled | 39 70 |
| Paid for salaries and fees of officers and employes | 760 19 |
| Paid for making assessments | 16 50 |
| Paid for rent, $3.50; advertising, $0.75; printing, $46.75; postage, $109.89; blank books, $0.10; stationery, $11.50; express charges, $0.10 | 172 59 |
| All other expenditures, viz: Licenses, $4.00; letter press, $6.00; tin boxes, $1.70 | 11 70 |
| Gross cash expenditures | $3,846 03 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $2,953,333 | $147,666 65 |
| Written and renewed during the year | 1,118,226 | 55,911 30 |
| Total | $4,071,559 | $203,577 95 |
| Deduct amount terminated during the year | 301,217 | 15,060 85 |
| Amount in force December 31, 1896 | $3,770,342 | $188,517 10 |

| | |
|---|---|
| Losses incurred during the year | 3,261 36 |
| Assessments, laid or ordered to be laid, on premium notes during the year | 5,029 21 |
| Date of last assessment, October 20, 1896; amount collected | 4,842 74 |
| Largest sum insured in a single risk | 2,000 00 |

# 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 | $ 4 78 |
| Cash deposited in Maine Trust and Banking Company, Gardiner | 161 68 |
| Cash in the hands of agents, reported, (due from F. H. Moore, Secretary 1895) | 128 48 |
| Gross assets, not including premium notes | $294 94 |

(Premium notes subject to assessment, $17,213.20.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $367 96 |
| Received from policy fees | 63 50 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 744 98 |
| Received from interest from all sources | 2 00 |
| Gross cash income | $1,178 44 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $1,000 00 |
| Paid for collecting assessments | 2 50 |
| Paid for return premiums on policies cancelled | 5 00 |
| Paid for salaries and fees of officers and employes | 63 50 |
| Paid for making assessments | 2 50 |
| Paid for printing, $0.85; postage, $2; blank books, $1.25; stationery, $3.40, | 7 50 |
| All other expenditures | 6 27 |
| Gross cash expenditures | $1,087 27 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $ 83,340 | $ 7,039 20 |
| Written and renewed during the year | 118,225 | 10,480 00 |
| Total | $201,565 | $17,519 20 |
| Deduct amount terminated during the year | 2,550 | 306 00 |
| Amount in force December 31, 1896 | $199,015 | $17,213 20 |
| Losses incurred during the year | | 1,000 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 744 98 |
| Date of last assessment, September 10, 1896; amount collected | | 744 98 |
| Largest sum insured in a single risk | | 2,000 00 |

# STATE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

L. M. COUSENS, *President.* E. C. CARLL, *Secretary.*

P. O. Address of the Secretary, Portland, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 449 39 |
| Cash deposited in Portland National Bank | 6,775 81 |
| Cash in the hands of agents, reported | 667 05 |
| All other assets and property owned by the company, viz: Furniture | 125 00 |
| Gross assets, not including premium notes | $8,017 25 |

(Premium notes subject to assessment, $23,126.62)

## LIABILITIES.

| | |
|---|---|
| Losses reported, not adjusted (estimated) | $500 00 |
| All other debts, claims and demands against the company, viz: Sundry bills, $15.30; reserve, 50%, $6,375.16 | 6,390 46 |
| Gross liabilities | $6,890 46 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $14,222 83 |
| Received from all other sources, viz: Sundry receipts, $4.13; interest, $130.79 | 134 92 |
| Gross cash income | $14,357 75 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $5,516 39 |
| Paid for adjusting losses | 70 35 |
| Paid commissions for collecting cash premiums | 1,848 03 |
| Paid for return premiums on policies cancelled | 1,434 54 |
| Paid for salaries and fees of officers and employes | 967 50 |
| Paid for rent, $88.93; advertising, $3.74; printing, $131.97; postage, $273.02; blank books, $6.58; stationery, $5.90 | 510 14 |
| All other expenditures, viz: Inspection, $199.47; agents' licenses, $84.00; re-insurance, $8.50; sundry expense, $78.18 | 370 15 |
| Gross cash expenditures | $10,717 10 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $613,275 | $30,663 75 |
| Written and renewed during the year | 762,423 | 14,222 83 |
| Total | $1,375,698 | $44,886 58 |
| Deduct amount terminated during the year | 472,849 | 15,294 54 |
| Amount in force December 31, 1896 | $902,849 | $29,592 04 |
| Losses incurred during the year | | 4,677 55 |
| Largest sum insured in a single risk | | 2,500 00 |

# SWAN'S ISLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

H. W. SMALL, *President.* J. W. STAPLES, *Secretary.*

P. O. Address of the Secretary, Atlantic, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $2 82 |

(Premium notes subject to assessment, $2,502.50.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from policy fees | $11 22 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for salaries and fees of officers and employes | $2 44 |
| Paid for printing, $4; blank books, $5.10 | 9 10 |
| Gross cash expenditures | $11 54 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $25,935 | $2,593 50 |
| Written and renewed during the year | 2,090 | 209 00 |
| Total | $28,025 | $2,802 50 |
| Deduct amount terminated during the year | 3,000 | 300 00 |
| Amount in force December 31, 1896 | $25,025 | $2,502 50 |
| Largest sum insured in a single risk | | 575 00 |

# UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President.* O. N. BUTLER, *Secretary.*

P. O. Address of the Secretary, Union, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $137 63 |
| Cash value of notes, bonds, or other securities | 423 00 |
| Interest due and accrued | 73 34 |
| Gross assets, not including premium notes | $633 97 |

(Premium notes subject to assessment, $8,788.20.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $63 15 |
| Received from policy fees | 26 00 |
| Gross cash income | $89 15 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $4 12 |
| Paid for dividends to policy holders | 1 08 |
| Paid for salaries and fees of officers and employes | 30 00 |
| Paid for printing, $1.00; postage, $0.22 | 1 22 |
| All other expenditures, viz: Attorney's fees | 75 |
| Gross cash expenditures | $37 17 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $85,250 | $8,525 00 |
| Written and renewed during the year | 21,050 | 2,105 00 |
| Total | $106,300 | $10,630 00 |
| Deduct amount terminated during the year | 15,700 | 1,570 00 |
| Amount in force December 31, 1896 | $90,600 | $9,060 00 |
| Losses incurred during the year | | 4 12 |
| Largest sum insured in a single risk | | 1,000 00 |

# WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

ERASTUS KELLOCH, *President.* I. P. STARRETT, *Secretary.*

P. O. Address of the Secretary, Warren, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $10 60 |
| Cash deposited in Augusta Savings Bank, $900.26; Rockland Savings Bank, $419.59 | 1,319 85 |
| Cash value of notes, bonds, or other securities | 260 00 |
| All other assets and property owned by the company, viz.: due from premiums and policies | 17 20 |
| Gross assets, not including premium notes | $1,607 65 |

(Premium notes subject to assessment, $8,326.09.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed<br>Received from policy fees | $323 75 |
| Received from interest from all sources | 42 09 |
| Gross cash income | $365 84 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $505 00 |
| Paid for adjusting losses | 4 15 |
| Paid for return premiums on policies cancelled | 75 |
| Paid for salaries and fees of officers and employes | 113 85 |
| Paid for interest | 1 80 |
| Paid for stationery | 55 |
| All other expenditures, viz.: publishing annual statement, $2.50; attorney's fee, $2.00 | 4 50 |
| Gross cash expenditures | $630 60 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $195,076 | $7,342 66 |
| Written and renewed during the year | 67,475 | 3,173 25 |
| Total | $262,551 | $10,515 91 |
| Deduct amount terminated during the year | 58,765 | 2,189 82 |
| Amount in force December 31, 1896 | $203,786 | $8,326 09 |
| Losses incurred during the year | | 505 00 |
| Largest sum insured in a single risk | | 1,200 00 |

# WELLS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

IVORY HATCH, *President.* LOUIS WEST, *Secretary.*

P. O. Address of the Secretary, North Berwick, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 69 32 |
| Assessments on premium notes unpaid | 104 69 |
| All other assets and property owned by the company, viz: Uncollected premiums and policy fees, $20.58; uncollected vacancy permits, $4.25 | 24 83 |
| Gross assets, not including premium notes | $198 84 |

(Premium notes subject to assessment, $16,401.40.)

## LIABILITIES.

| | |
|---|---|
| Losses adjusted and not paid | $150 00 |
| Due for borrowed money and interest | 65 06 |
| Due officers for services, $24.50; expenses, $0.50 | 25 00 |
| Gross liabilities | $240 06 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $112 53 |
| Received from policy fees | 34 00 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 1,648 02 |
| Received from all other sources, viz: Vacancy permits | 24 93 |
| Gross cash income | $1,819 48 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $1,360 00 |
| Paid for adjusting losses | 1 50 |
| Paid for collecting assessments | 35 00 |
| Paid for salaries and fees of officers and employes | 228 10 |
| Paid for making assessments | 16 87 |
| Borrowed money repaid | 105 08 |
| Paid for printing, $1.50; postage, $3.10; stationery, $1.55 | 6 15 |
| All other expenditures, viz: Agents' commissions, $9; license, $2; telephone message, $0.40 | 11 40 |
| Gross cash expenditures | $1,764 10 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $260,100 | $15,664 50 |
| Written and renewed during the year | 73,190 | 4,437 15 |
| Total | $333,290 | $20,101 65 |
| Deduct amount terminated during the year | 61,250 | 3,700 25 |
| Amount in force December 31, 1896 | $272,040 | $16,401 40 |
| Losses incurred during the year | | 1,510 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,684 69 |
| Date of last assessment, October 13, 1896; amount collected | | 1,580 00 |
| Largest sum insured in a single risk | | 2,000 00 |

# WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.* W. D. EATON, *Secretary.*

P. O. Address of the Secretary, Hermon, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $23 99 |
| Cash deposited in Penobscot Savings Bank | 181 28 |
| Assessments on premium notes unpaid | 4 27 |
| Gross assets, not including premium notes | $209 54 |

(Premium notes subject to assessment, $14,222.50.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services (estimated) | $15 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from policy fees | $42 00 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 1,249 94 |
| Received from interest from all sources | 1 82 |
| Received from all other sources, viz: Assessment of 1895 | 8 10 |
| Gross cash income | $1,301 86 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $1,200 00 |
| Paid for collecting assessments | 12 54 |
| Paid for salaries and fees of officers and employes | 27 00 |
| Paid for printing | 11 12 |
| Gross cash expenditures | $1,250 66 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $134,075 | $13,407 50 |
| Written and renewed during the year | 25,025 | 2,502 50 |
| Total | $159,100 | $15,910 00 |
| Deduct amount terminated during the year | 17,250 | 1,725 00 |
| Amount in force December 31, 1896 | $141,850 | $14,185 00 |
| Losses incurred during the year | | 1,200 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,254 21 |
| Date of last assessment, July 1, 1896; amount collected | | 1,249 94 |
| Largest sum insured in a single risk | | 1,550 00 |

# 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.

## ASSETS.

| | |
|---|---|
| Cash in office | $5 70 |

(Premium notes subject to assessment, $4,215.14.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $14 33 |
| Received from policy fees | 11 50 |
| Gross cash income | $25 83 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for return premiums on policies cancelled | $ 63 |
| Paid for salaries and fees of officers and employes | 17 35 |
| Postage | 1 20 |
| All other expenditures, viz: Agents license | 2 00 |
| Gross cash expenditures | $21 18 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $75,745 00 | $3,919 25 |
| Written and renewed during the year | 14,327 50 | 716 37 |
| Total | $90,072 50 | $4,635 62 |
| Deduct amount terminated during the year | 3,150 00 | 157 50 |
| Amount in force December 31, 1896 | $86,922 50 | $4,478 12 |
| Date of last assessment, 1895; amount collected | | $ 262 98 |
| Largest sum insured in a single risk | | 1,500 00 |

# WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President*. E. P. PACKARD, *Secretary*.

P. O. Address of the Secretary, Wilton, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $118 80 |
| All other assets and property owned by the company, viz: Due on policies issued | 1 60 |
| Gross assets, not including premium notes | $120 40 |

(Premium notes subject to assessment, $12,245.80.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services estimated | $100 00 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $55 17 |
| Received from policy fees | 31 50 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 862 42 |
| Received from all other sources, viz: Transfers, $2.25; additional insurance, $2.66 | 4 91 |
| Gross cash income | $954 00 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $830 00 |
| Paid for return premiums on policies cancelled | 46 |
| Paid for salaries and fees of officers and employes | 91 25 |
| Paid for advertising, $2.50; printing, $2.50; postage, $7.25; blank books, $2.25; stationery, $0.58 | 15 08 |
| Gross cash expenditures | $936 79 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $201,341 | $12,481 40 |
| Written and renewed during the year | 47,305 | 2,947 40 |
| Total | $248,646 | $15,428 80 |
| Deduct amount terminated during the year | 51,490 | 3,183 00 |
| Amount in force December 31, 1896 | $197,156 | $12,245 80 |
| Losses incurred during the year | | 830 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 859 07 |
| Date of last assessment, September 12, 1896; amount collected | | 613 32 |
| Largest sum insured in a single risk | | 1,500 00 |

# 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 Centre, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $3 00 |
| Cash deposited in bank | 161 94 |
| Interest due and accrued | 3 00 |
| Gross assets, not including premium notes | $167 94 |

(Premium notes subject to assessment, $24,007.82.)

## LIABILITIES.

| | |
|---|---|
| Due for borrowed money and interest | $157 50 |
| Due officers for services | 30 00 |
| Gross liabilities | $187 50 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $222 00 |
| Received from policy fees | 51 00 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 426 69 |
| Received from interest from all sources | 3 00 |
| Gross cash income | $702 69 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $450 00 |
| Paid for collecting assessments | 10 03 |
| Paid for return premiums on policies cancelled | 5 18 |
| Paid for salaries and fees of officers and employes | 60 00 |
| Paid for making assessments | 11 00 |
| Borrowed money repaid | 150 00 |
| Paid for interest | 7 50 |
| Paid for postage, $1.00; stationery, $1.00 | 2 00 |
| Gross cash expenditures | $695 71 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $274,962 | $23,619 32 |
| Written and renewed during the year | 85,089 | 5,577 25 |
| Total | $360,051 | $29,196 57 |
| Deduct amount terminated during the year | 66,716 | 5,188 65 |
| Amount in force December 31, 1896 | $293,335 | $24,007 92 |
| Losses incurred during the year | | 450 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 426 69 |
| Date of last assessment, May 13, 1896; amount collected | | 426 69 |
| Largest sum insured in a single risk | | 1,500 00 |

# 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, Woolwich, Maine.

## ASSETS.

| | |
|---|---|
| Cash in office | $ 29 03 |
| Cash deposited in Bath Savings Institution, $143.22; People's Twenty-five Cent Savings Bank, $214.14 | 357 36 |
| Interest due and accrued | 12 40 |
| All other assets and property owned by the company, viz: Cash premiums due, $3.09; policy fee, $0.75 | 3 84 |
| Gross assets, not including premiums notes | $402 63 |

(Premium notes subject to assessment, $6,928.96.)

## LIABILITIES.

| | |
|---|---|
| Due officers for services, $2.75; expenses, $5.00 | $7 75 |

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from cash premiums on policies written or renewed | $30 69 |
| Received from policy fees | 11 25 |
| Received from assessments on premium notes, without deductions for commissions or expenses | 477 15 |
| Received from all other sources, viz: Cash premiums from 1895, $8.68; policy fees from 1895, $4.03 | 12 71 |
| Gross cash income | $531 80 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $450 00 |
| Paid for collecting assessments | 22 66 |
| Paid for return premiums on policies cancelled | 50 |
| Paid for salaries and fees of officers and employes | 29 28 |
| Paid for making assessments | 3 75 |
| Paid for printing | 1 25 |
| All other expenditures, viz: Ferriage, $0.40; office expense, 1895, $5.50; justice fees, $0.25; time and expense in Bath, $3.00 | 9 15 |
| Gross cash expenditures | $516 59 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $143,675 | $6,437 55 |
| Written and renewed during the year | 10,050 | 697 16 |
| Total | $153,725 | $7,134 71 |
| Deduct amount terminated during the year | 4,325 | 205 75 |
| Amount in force December 31, 1896 | $149,400 | $6,928 96 |
| Losses incurred during the year | | 450 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 477 15 |
| Date of last assessment, May 29, 1896; amount collected | | 477 15 |
| Largest sum insured in a single risk | | 2,000 00 |

# 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 deposited in First National Bank, Portland | $206 12 |
| All other assets and property owned by the company, viz: Office supplies, $75.92; stationery, $15.19; government envelopes, $10.78 | 101 89 |
| Gross assets, not including premium notes | $308 01 |

(Premium notes subject to assessment, $60,635.19.)

## INCOME DURING THE YEAR.

| | |
|---|---|
| Received from case premiums on policies written or renewed | $1,371 05 |
| Received from policy fees | 224 00 |
| Received from all other sources, viz: Vacancy permits, $19.60; earned premiums, $0.75; transfer fees, $1.50 | 21 85 |
| Gross cash income | $1,616 90 |

## EXPENDITURES DURING THE YEAR.

| | |
|---|---|
| Paid for losses during the year | $280 66 |
| Paid commissions to agents | 457 50 |
| Paid for return premiums on policies cancelled | 4 29 |
| Paid for salaries and fees of officers and employes, 1895, $150; 1896, $300 | 450 00 |
| Paid for rent, $24.50; advertising, $28; printing, $16.48; postage, $40.10; blank books, $1.25; stationery, $10.55; express charges, $1.85 | 122 73 |
| All other expenditures, viz: Licenses, $20; sundries, $15.80; traveling expenses, $204.90 | 240 70 |
| Gross cash expenditures | $1,555 88 |

## GENERAL ITEMS.

| | *Amount.* | *Premium Notes.* |
|---|---|---|
| Amount in force December 31, 1895 | $176,105 | $17,610 50 |
| Written and renewed during the year | 453,000 | 45,300 00 |
| Total | 629,105 | 62,910 50 |
| Deduct amount terminated during the year | 4,000 | 400 00 |
| Amount in force December 31, 1896 | $625,105 | $62,510 50 |
| Losses incurred during the year | | 280 66 |
| Largest sum insured in a single risk | | 2,000 00 |

# LICENSED AGENTS

## Of Fire and Marine Insurance Companies Authorized to Transact Business in Maine.

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### MAINE MUTUAL COMPANIES.

#### ELIOT AND KITTERY.

Merrow, A. H.....Cape Neddick
Hobbs, James W.....South Berwick
Moody, Rufus A .....York

#### GARDINER AND RICHMOND.

Peacock, J. W..... Gardiner
Totman, Edwin.....Richmond

#### HARRISON MUTUAL.

Grover, William L .....Harrison

#### KENNEBUNK FARMERS.'

Irving, F. M .....Kennebunkport

#### LITCHFIELD MUTUAL.

Earle, G. W..... Litchfield

#### MAINE MUTUAL FIRE.

Meader, Otis.....Albion
White, J. H.....Ashland
Blaisdell, C. H.....Augusta
Palmer, Edwin A.....Bar Mills
Prince, C. H.....Buckfield
Swazey & Brown.....Bucksport
Randall, J. W .....Biddeford
Fletcher, L. E.....Cape Porpoise
McKusick, M. N.....Calais
Church, G. E.....Cherryfield
Hasty & Cook.....Cornish
Jackson, F. H.....Foxcroft
Brawn, J. E.....Guilford
Holyoke, G. T .....Houlton
Wiggin, T. H .....Levant
Johnson, J. O.....Liberty
Hanson, W. C.....Machiasport
Smith, A. G.....Monmouth
Haskell, C. B.....Pittsfield
Tolman, C. E.....South Paris
Clement & Adams .....Searsport
Rigby, J. P .....South Newburgh
Redman, C. P.....Thomaston
Bradford, William B.....Turner
Bradley, A. M. & Son .....Vassalboro
Blaisdell, Martin .....Waterville
Bowden, T. S .....Washington
Stinchfield, J. C.....Wayne
Foster, H. E.....Winthrop
Staples, J. W.....Wytopitlock

#### OXFORD COUNTY PATRONS OF HUSBANDRY.

Hardison, H. S.....Caribou
Toothaker, W. H.....Dixmont

#### PATRONS,' ANDROSCOGGIN.

Allen, F. A..... Auburn
Cobb, C. H .....Poland

## STATE MUTUAL FIRE.

Hunton, F. W. ... Auburn
*Fogler, P. M. ... Augusta
Heath, Henry A. ... Augusta
Hill, S. A. ... Buxton Center
Libby, H. B. ... Bridgton
Willey, M. H. ... Cherryfield
Chapman, D. W. & Son ... Damariscotta
Blanchard, L. J ... Dexter
White, C. H. ... East Machias
Grant, F. M. ... Freeport
Houghton, E. L. ... Fort Fairfield
McLellan, Lewis ... Gorham
Soule, E. A ... Gorham
Brawn, J. E. ... Guilford
Shaw, Ransford W. ... Houlton
Sawyer, E. B. ... Jonesport
Hinckley, C. S. ... Jonesport
Davis, George E ... Kezar Falls
Smith, John G. ... Kennebunkport
Tibbetts, A. B ... Lagrange
Hanson, W. C. ... Machiasport
Mansfield & Moores ... Milo
Hall, George L. ... Nobleboro
Lord, H. C. ... Naples
Nutt, J. B. ... Perry
Mercier, T. & Son ... Princeton
Emery, F. M. ... Sanford
Bradford, W. B. ... Turner
Whitten, F. L. ... Union
Bradley, A. M. & Son ... Vassalboro
Purinton, Alonzo ... West Bowdoin
King, S. E ... Welchville
Vannah, W. A. ... Winslow's Mills
Plaisted, George F ... York

## WELLS MUTUAL FIRE.

Bennett, Woodbury ... Wells

## WEST GARDINER.

Green, Chas. S. ... West Gardiner

## YORK COUNTY.

Brierley, E. J. & Leroy T ... Acton
Butler, Charles ... Buxton
Meserve, James ... Dayton
Doughty, Henry C. ... Gray
Ricker, Alvin H ... Lebanon
Ricker, Chas. C ... Lebanon
Brackett, James F ... Limington
Thompson, U. B ... Newfield
Chase, George P ... North Waterboro
Piper, Sherman E ... Parsonsfield
Dyer, Arthur ... Sebago
Hobbs, Jos. A ... Waldoboro

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# STOCK COMPANIES OF OTHER STATES.

## ÆTNA.

Macomber, Farr & Co ... Augusta
Blake, Barrows & Brown ... Bangor
Humphreys, D. M ... Bath
Leighton, E. A ... Berwick
Field & West ... Belfast
Gove, Edward H. ... Biddeford
Wight & Libby ... Bridgton
Riley, T. H. ... Brunswick
Gardiner, 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 & Co ... Fairfield
Voter, F. E. ... Farmington
Tarbox, W. R. ... Fryeburg
Jackson, F. H ... Foxcroft
Kendall, John C. ... Freeport
Vaughan, Hiram C. ... Foxcroft
Maxcy, J. & Sons ... Gardiner
Millett, H. R. ... Gorham
Straw & Martin ... Guilford
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
Haskell, Chas. B. ... Pittsfield
Dow & Pinkham ... Portland
Cochran, Baker & Cross ... Rockland
Spaulding & Stuart ... Richmond
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

*Deceased.

## AMERICAN (BOSTON.)

Jordan, N. I. ..... Auburn
Noble, Frank T ..... Augusta
*Fogler, P. M. ..... Augusta
Boyd & Veazie ..... Bangor
Veazie, W. P. W ..... Bangor
Goddard, Hunt & Co. ..... Bar Harbor
Shaw & Palmer ..... Bath
Campbell, Wm. R ..... Bath
Pattee, James ..... Belfast
Pattee, James & Son. ..... Belfast
Stone & Woodman ..... Biddeford
Hanson & St. Clair ..... Calais
Packard, Fred A ..... Camden
Nutt, N. B. ..... Eastport
Morrell, H. K. & Son ..... Gardiner
Conant, Frank A ..... Lewiston
Anderson, Adams & Co. ..... Portland
Sprague, Edwin ..... Rockland
Carr, Thos. A ..... Thomaston
Foster, D. P ..... Waterville

## AMERICAN (NEWARK, N. J.)

Jordan, Nathaniel I. ..... Auburn
Noble, Frank T ..... Augusta
Fernald, George R ..... Bangor
Garey, Otis T ..... Biddeford
Harmon, Herbert A. ..... Portland

## AMERICAN CENTRAL.

Loring, Prentiss & Son ..... 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

## ARMENIA.

Chase, Frederick G. ..... North Berwick

## BOSTON MARINE.

Lord, Henry & Co ..... Bangor
Mason & Palmer ..... Bangor
Clark, Geo. H ..... Bath
Burr, E. S ..... Brewer
Gardner, E. B ..... Bucksport
Nickerson, S. & Sons, Boothbay Harbor
Marr, Chas. H ..... Gardiner
Little, H. C. & Son ..... Lewiston
Harmon, H. A ..... Portland
Winslow, Jacob S. & Co ..... Portland
Bird & Barney ..... Rockland
Cobb, Wight & Co ..... Rockland
Welt, Geo. L ..... Waldoboro

## BUFFALO GERMAN.

Allen, William, Jr ..... Portland

## CAPITAL FIRE.

Blaisdell, C. H. ..... Augusta
Baker, Ernest G ..... Bangor
Farrington, Benj. E ..... Brewer
Leighton, E. A ..... Berwick
Smith, Edgar C ..... Brownfield
Hanson & St. Clair ..... Calais
Hathaway, A. S ..... Canton
Howard, George E ..... Dover
Hume, Charles W ..... Eastport
Tapley, Omar W ..... Ellsworth
McFadden & Co ..... Fairfield
Gentle & Ludwig ..... Houlton
Auger & Bechard ..... Lewiston
Cook & West ..... Lewiston
Jordan, Alfred E ..... Lisbon
Bucknam, J. A. & Co ..... Mechanic Falls
Harrington, C. A ..... Norridgewock
Fizzell, B. F ..... Oakland
Smith, Wesley G ..... Old Orchard
Haskell, Chas. B ..... Pittsfield
Bickford, F. E ..... Portland
O'Brion, Edward C ..... Portland
Sprague, Edwin ..... Rockland
Emmons, Willis T ..... Saco
Tolman, Chas. E ..... South Paris
Bangs, I. S. & Co ..... Waterville
Atwood, Fred ..... Winterport
Patterson, Seth ..... Wiscasset

## COMMERCE.

Webster, J. H ..... Portland

*Deceased.

## 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
Goddard, Hunt & Co.....Bar Harbor
Field & West.....Belfast
Hutchinson, H. G.....Biddeford
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
Anderson, Adams & Co.....Portland
Newell, Chas. D.....Richmond
Erskine, A. J. & Son.....Rockland
Carter, G. A. & Co.....Saco
Jordan, H. R.....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
Boyd, Veazie.....Bangor
Veazie, W. P. W. & Co.....Bangor
Morse Bros.....Bath
Leighton, Edgar A.....Berwick
Garey, Otis T.....Biddeford
Bailey, A. & Co.....Gardiner
Atkins, Frank.....Hallowell
Auger & Bechard.....Lewiston
Jones, Edw. C.....Portland
Sparrow, Warren & Co.....Portland
Newell, Chas. D.....Richmond
Black, Alfred S.....Rockland
Foster, Dana P.....Waterville
Foster, H. E.....Winthrop

## EQUITABLE FIRE AND MARINE.

Curran, W. F.....Bangor
Conant, Frank A.....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
Hutchinson, H. G.....Biddeford
Swazey, John N.....Bucksport
Nelson, Frank.....Calais
Packard, F. A.....Camden
Grant, George H.....Ellsworth
Currier, G. M.....Farmington
Jackson, Freeman H.....Foxcroft
Vaughan, Hiram C.....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
Bird & Barney.....Rockland
Carter, George A. & Co.....Saco
Griffin, John C.....Skowhegan
Wheeler, W. J.....South Paris
Perkins, Horace.....South Penobscot
Carr, T. A.....Thomaston
Boothby, L. T. & Son.....Waterville
Atwood, Fred.....Winterport

## FIREMAN'S FUND.

Verrill & Hutchinson.....Auburn
Hamlen, Ewing W.....Augusta
Boyd, J. H. & Co.....Bangor
Boyd & Veazie.....Bangor
Clark, George H.....Bath
Shaw & Palmer.....Bath
Grant, George H.....Ellsworth
Glass, F. M.....Gardiner
Durocher, Hector.....Lewiston
Harmon, H. A.....Portland
Bird & Barney.....Rockland
Foster, Dana P.....Waterville

## FRANKLIN FIRE.

Macomber, Farr & Co .....Augusta
Mason & Palmer.....Bangor
Shaw & Palmer.....Bath
Little, Horace C. & Son.....Lewiston
Anderson, Adams & Co .....Portland

## GERMAN ALLIANCE.

Cook & West.....Lewiston
Corey, John L ..... Portland
Bangs, Isaac S .....Waterville

## GERMAN AMERICAN.

Cobb, J. F.....Auburn
Macomber, Farr & Co.....Augusta
Pearl & Dennett.....Bangor
Drake, J. B.....Bath
Lynam, Frederick C. & Co..Bar Harbor
Pattee, James & Son .....Belfast
Pattee, James.....Belfast
Michaud, J. W .....Brunswick
Bowker, George E.....Brunswick
Bowker & Humphreys.....Brunswick
Packard, F. A.....Camden
Card, John H.....Deering
O'Brien, Edward C .....Deering
Blanchard, Llewellyn J. .....Dexter
Nutt, N. B.....Eastport
Burrill, C. C. & Son.....Ellsworth
Perry, H. O .....Fort Fairfield
Kendall & Hyde.....Freeport
Kendall, J. C .....Freeport
Marr, C. H.....Gardiner
Donnell, W. C. .....Houlton
Cole, Charles H .....Kennebunk
Conant, F. A..... Lewiston
Cook & West.....Lewiston
Pettengill, G. A.....Lisbon Falls
Gordon, G. A .....Livermore Falls
Greene, William F .....Madison
Corey, John L.....Portland
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. & Co .....Saco
Emery, Frank M ..... Sanford
Griffin, J. C.....Skowhegan
Harford, James H .....South Portland
Wheeler, W. J.....South Paris
Carr, Thomas A .....Thomaston
Bangs, Isaac S .....Waterville
Boothby, L. T. & Son.....Waterville
Burns & Hawes.....Westbrook
Bragdon, Albert M.....York Village

## GERMAN FIRE.

Kelleher & Byrnes .....Bangor
McIntyre, William W.....Biddeford
Goodwin, Henry H .....Biddeford
Jones & Co .....Deering
Morrell, H. K. & Son .....Gardiner
Gentle & Ludwig .....Houlton
Fuller, Bennett B .....Lewiston
Jones, Edw. C.....Portland
Shaw, Francis M .....Rockland

## GERMANIA FIRE.

Jordan, N. I..... Auburn
Boothby, W. G.....Augusta
Boyd, J. H. & Co.....Bangor
Crosby, E. S..... Bath
Hutchinson, H. G.....Biddeford
Bailey, A. & Co .....Gardiner
Durocher, Hector .....Lewiston
Hall, Albert B.....Portland
Webster, J. H .....Portland
Erskine, A. J. & Son ..... Rockland
Carter, G. A. & Co .....Saco
Thayer & Drew .....Waterville

## GLOBE.

*Fogler, Prentiss M .....Augusta
Pearl & Dennett .....Bangor
Small, Frank A .....Bath
Field & West.....Belfast
Garey, Otis T.....Biddeford
Hanson & St. Clair.....Calais
Freeman, Geo. G. & Co .....Cherryfield
Jones & Co ..... Deering
Leavitt, Samuel D.....Eastport
Burrill, Chas. C. & Son.....Ellsworth
Perry, Henry O.....Fort Fairfield
Langston, E. H .....Gardiner
Maxcy, Josiah & Sons.....Gardiner
Peabody, Frank A.....Houlton
Conant, Frank A .....Lewiston
Curtis, D. A .....Machias
Jones, Edw. C..... Portland
Perry, Arthur C.....Presque Isle
Nowell, Chas. H .....Sanford
Griffin, John C .....Skowhegan
Wheeler, Wm. J.....South Paris

*Deceased.

## 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
Swasey, John N.....Bucksport
Fowler & Gardiner.....Calais
Talbot, G. H.....Camden
Hathaway, A. S.....Canton
Hooper, C. H.....Castine
Freeman & Co., Geo. G.....Cherryfield
Campbell, F. I. & Co.....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
Tarbox, Wallace R.....Fryeburg
Bailey, Augustus.....Gardiner
Straw & Martin.....Guilford
Gentle & Ludwig.....Houlton
Cole, Chas. H.....Kennebunk
Cousens, E. & Sons....Kennebunkport
Hayes, Calvin L.....Kittery
Kelley, W. J.....Kittery
Mitchell, Horace.....Kittery Point
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
Haskell, Chas. B.....Pittsfield
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
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
Mason & Palmer.....Bangor
Humphreys, D. M.....Bath
Goodwin, H. H.....Biddeford
Perry, Henry O.....Fort Fairfield
McFadden & Co.....Fairfield
Bailey, Augustus.....Gardiner
Ludwig, Leland O.....Houlton
Peabody, Frank A.....Houlton
Auger & Bechard.....Lewiston
Allen, William Jr.....Portland
Morse & Guptill.....Portland
Perry, Arthur C.....Presque Isle
Gurdy, H. O.....Rockland
Griffin, John C.....Skowhegan
Foster, Dana P.....Waterville

## HANOVER.

Chick, Chas. B.....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, Frank M.....Sanford
Griffin J. C.....Skowhegan
Patterson, Seth.....Wiscasset
Thayer & Drew.....Waterville
Howard, Chas. H.....Waldoboro

## HARTFORD FIRE.

Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Crosby, E. S.....Bath
Pattee, James & Son.....Belfast
Goodwin, Henry H.....Biddeford
Gove, E. H.....Biddeford
Pennell, W. M.....Brunswick
Eaton, Ray P.....Brunswick
Gardiner, E. B.....Bucksport
Lee, J. A. & Son.....Calais
Montgomery, J. H. & C. O.....Camden
Talbot, George H.....Camden
Judkins, W. H.....Dexter
Howard, G. E.....Dover
Hume, C. W.....Eastport
McFadden, & Co.....Fairfield
Maxcy, J. & Sons.....Gardiner
Millett, H. R.....Gorham
Gentle & Ludwig.....Houlton
Cole, Chas. H.....Kennebunk
Cousens, E. & Sons....Kennebunkport
Kelley, 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
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, N. Y., (UNDERWRITERS' AGENCY.)

Jordan, N. I .....Auburn
Chick, Charles B.....Augusta
Curran, W. F .....Bangor
Lynam, F. C. & Co.....Bar Harbor
Campbell, W. R.....Bath
Pattee, Jas.....Belfast
Wight & Libby.....Bridgton
Simonton, Thaddeus R.....Camden
C'Brion, E. C .....Deering
Nutt, N. B.....Eastport
Tapley, O. W.....Ellsworth
Currier, G. M. .....Farmington
Kendall, J. C. .....Freeport
Tarbox, W. R .....Fryeburg
Marr, C. H.....Gardiner
Donnell, Wm. C.....Houlton
Conant, F. A .....Lewiston
Wilbur, C. A .....Madison
Barrows, Geo. M.....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
Carter, Geo. A. & Co.....Saco
Emery, F. M .....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
Kendall & Hyde.....Freeport
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
Wilber, C. A .....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
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

## HOME MUTUAL (CALIFORNIA.)

Fernald, George R.....Bangor
Maxfield, Charles S.....Bangor
Cook & West.....Lewiston
Harmon, Herbert A.....Portland
Bangs, I. S. & Co.....Waterville

## INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen.....Auburn
Verrill & Hutchinson.....Auburn
Macomber, Farr & Co.....Augusta
McClure, James W.....Bangor
Pearl & Dennett.....Bangor
Drake J. B .....Bath
Field, C. H.....Belfast
Leighton, E. A.....Berwick
Hutchinson, H. G.....Biddeford
Gove, E. H.....Biddeford
Kenniston, Geo. B .....Boothbay Harbor
Wight & Libby.....Bridgton
Riley, T. H .....Brunswick
Swazey, John N.....Bucksport
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
Vaughan, Hiram C .....Foxcroft
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
Swett, J. H .....Kittery
Chamberlain, W. M .....Lewiston
Auger & Bechard.....Lewiston
Conant, F. A .....Lewiston
Longfellow, P. H .....Machias
Wilber, C. A .....Madison
Harrington, C. A.....Norridgewock
Howe, Freeland.....Norway
Parks Bros.....Pittsfield
Champlin, Augustus.....Portland
Dow & Pinkham .....Portland
Newell, C. D .....Richmond
Erskine, A. J. & Son .....Rockland
Bird & Barney.....Rockland
Carter, Geo. A. & Co.....Saco
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
Mason & Palmer ..... Bangor
Clark, George H ..... Bath
Field & West ..... Belfast
Stone & Woodman ..... Biddeford
Pennell, W. M ..... Brunswick
Swazey, John N ..... Bucksport
Downes & Curran ..... Calais
Campbell, T. I. & Co. ..... Cherryfield
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
Jones, C. F ..... Skowhegan
Wheeler, W. J. ..... South Paris
Carr, Thomas A ..... Thomaston
Boothby, L. T. & Son ..... Waterville
Creamer, Frank A ..... Wiscasset

## MANUFACTURERS' AND MERCHANTS.'

Garner, John ..... Auburn
Hunton, Fred W ..... Auburn
Bright, Joseph M ..... Bangor
Hubbard, E. A ..... Biddeford
Jones & Co. ..... Deering
Morrell, H. K. & Son ..... Gardiner
Gentle & Ludwig ..... Houlton
Adell, Fred C ..... Lewiston
Jones, Edw. C ..... Portland
Shaw, Francis M ..... Rockland

## MERCANTILE FIRE AND MARINE.

Cobb, John F ..... Auburn
Noble, F. T ..... Augusta
Fenno, J ..... Bangor
Pattee, James ..... Belfast
Farnham, O. C ..... Brewer
Farrington, Benj. E ..... Brewer
Bowker, G. E ..... Brunswick
Bowker & Humphreys ..... Brunswick
Fowler & Gardiner ..... Calais
Hume, C. W ..... Eastport
Tapley, O. W ..... Ellsworth
Jordan, A. H ..... Gardiner
Conant, F. A ..... Lewiston
Morse & Guptill ..... Portland
Black, A. S ..... Rockland
Carter, G. A. & Co ..... Saco
Jones, Charles F ..... Skowhegan
Mathews, C. K ..... Waterville
Bartlett, Martin F ..... Waterville

## MERCHANTS' (NEWARK, N. J.)

Jordan, N. I ..... Auburn
Macomber, Farr & Co. ..... Augusta
Tyler, Fogg & Co. ..... Bangor
Fogg & Glidden, Bath ..... Bath
Campbell, Wm. R ..... Bath
Thomas, W. F ..... Belfast
Randall, John W ..... Biddeford
Pennell, Wm. M ..... Brunswick
Wight & Libby ..... Bridgton
Talbot, George H ..... Camden
Nelson, Frank ..... Calais
Nutt, N. B ..... Eastport
Grant, Geo. H. ..... Ellsworth
Jordan, A. H ..... Gardiner
Gentle & Ludwig ..... Houlton
Conant, F. A ..... Lewiston
Howe, Freeland ..... Norway
Dow & Pinkham ..... Portland
Erskine, A. J. & Son ..... Rockland
Philbrick, S. W. & F. R ..... Skowhegan
Boothby, L. T. & Son ..... Waterville
Howard, A. E. & Son ..... Waldoboro

## MERCHANTS' (PROVIDENCE, R. I.)

Weeks, F. W ..... Bath
Gove, E. H ..... Biddeford
Pennell, W. M ..... Brunswick
Anderson, Adams & Co ..... Portland

## MUTUAL FIRE.

Macomber, Farr & Co ..... Augusta
Macomber, Geo. E ..... Augusta
Mason & Palmer ..... Bangor
Hanson & St. Clair ..... Calais
Little, H. C. & Son ..... Lewiston
Pinkham, Herbert N ..... Portland
Boothby, L. T. & Son ..... Waterville

## NATIONAL FIRE.

Miller & Owen ..... Auburn
Macomber, Farr & Co ..... Augusta
Pearl & Dennett ..... Bangor
Lynam, F. C. & Co. ..... Bar Harbor
Humphreys, D. M ..... Bath
Field & West ..... Belfast
Leighton, E. A ..... Berwick
Stone & Woodman ..... Biddeford
Riley, T. H ..... Brunswick
Downes & Curran ..... Calais
Talbot, G. H ..... Camden
Nutt, N. B ..... Eastport
Grant, G. H. ..... Ellsworth
Perry, H. O ..... Fort Fairfield
Maxcy, J. & Sons ..... Gardiner
Donnell, W. C ..... Houlton
Kelley, W. J ..... Kittery
Conant, F. A ..... Lewiston
Wilber, Charles A ..... Madison
Haskell, C. B ..... Pittsfield
Morrill, Chas. H ..... Newport
Purington, Frank O ..... Mechanic Falls
Anderson, Adams & Co ..... Portland
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

## NATIONAL-STANDARD.

Anderson, Adams & Co.....Portland

## NEW HAMPSHIRE FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
Tyler, Fogg & Co.....Bangor
Rogers, Oscar C.....Bath
Campbell, W. R.....Bath
Field & West.....Belfast
Garey, O. T.....Biddeford
Talbot, G. H.....Camden
Burrill, C. C. & Son.....Ellsworth
Voter, F. E.....Farmington
Bailey, A. & Co.....Gardiner
Biggar, A. S.....Kennebunk
Kelley, W. J.....Kittery
Norton, D. C.....Kittery
Durocher, Hector.....Lewiston
Conant, F. A.....Lewiston
Austin, D. S.....North Berwick
Dow & Pinkham.....Portland
Newell, C. D.....Richmond
Erskine, A. J. & Son.....Rockland
Carter, G. A. & Co.....Saco
Thayer & Drew.....Waterville

## NIAGARA FIRE.

Miller & Owen.....Auburn
Macomber, Farr & Co.....Augusta
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
Bailey, A. & Co.....Gardiner
McClure, James W.....Bangor
Donnell, W. C.....Houlton
Auger & Bechard.....Lewiston
Dow & Pinknam.....Portland
Hall, W. T.....Richmond
Cochran, Baker & Cross.....Rockland
Nowell, C. H.....Sanford
Griffin, John C.....Skowhegan
Mathews, C. K.....Waterville

## NORWALK FIRE.

Blaisdell, Chas. H.....Augusta
Boyd, J. H. & Co.....Bangor
Byrnes, P. J.....Bangor
Kelleher & Byrnes.....Bangor
Pearl & Dennett.....Bangor
Cook & West.....Lewistod
Bickford, F. E.....Portlann
Plummer Bros.....Portland

## NORWOOD.

Mason & Palmer.....Bangor
Garey, Otis T.....Biddeford
Hanson & St. Clair.....Calais
Jones & Co.....Deering
Burrill, Chas. C. & Son.....Ellsworth
Perry, Henry O.....Fort Fairfield
Peabody, Frank A.....Houlton
Conant, Frank A.....Lewiston
Curtis, D. A.....Machias
Davis, John H.....Portland
Perry, Arthur C.....Presque Isle
Jones, Edw. C.....Portland
Griffin, John C.....Skowhegan
Wheeler, William J.....South Paris

## ORIENT.

Miller & Owen.....Auburn
Downing, C. S.....Augusta
Mason & Palmer.....Bangor
Morse Bros.....Bath
Field & West.....Belfast
McIntyre, W. W.....Biddeford
Pennell, W. M.....Brunswick
Swazey, John N.....Bucksport
Downes & Curren.....Calais
Haycock, Lynn C.....Cherryfield
Campbell, F. I.....Cherryfield
Judkins, W. H.....Dexter
Lane, Orrin B.....East Raymond
Leavitt, S. D.....Eastport
Grant, George H.....Ellsworth
Currier, George M.....Farmington
Perry, H. O.....Fort Fairfield
Grant, F. M.....Freeport
Tarbox, W. R.....Fryeburg
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
Anderson, Adams & Co.....Portland
Perry, A. C.....Presque Isle
Spaulding & Stuart.....Richmond
Black, Alfred S.....Rockland
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
Creamer, Frank A.....Wiscasset

## PACIFIC FIRE.

Fernald, George R.....Bangor
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
Downes & Curran.....Calais
Adams, Charles C.....Deering
Leavitt, S. D.....Eastport
Morrell, H. K. & Son.....Gardiner
Gentle & Ludwig.....Houlton
Kelley, W. J.....Kittery
Little, H. C. & Son.....Lewiston
Longfellow, P. H.....Machias
Anderson, Adams & Co.....Portland
Cochran, Baker & Cross.....Rockland
Hobbs, C. C.....South Berwick
Boothby, L. T. & Son.....Waterville

## PHENIX (BROOKLYN, N. Y.)

Macomber, Farr & Co.....Augusta
Blake, Barrows & Brown.....Bangor
Fogg & Glidden.....Bath
Pennell, William M.....Brunswick
Downes & Curran.....Calais
Hooper, Charles H.....Castine
Leavitt, S. D.....Eastport
Grant, George H.....Ellsworth
Voter, F. E.....Farmington
Perry, H. O.....Fort Fairfield
Marr, C. H.....Gardiner
Millett, H. R.....Gorham
Donnell, W. C.....Houlton
Kelley, 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
Blake, Barrows & Brown.....Bangor
Humphreys, D. M.....Bath
Field & West.....Belfast
Gove, E. H.....Biddeford
Riley, T. H.....Brunswick
Gardner, E. B.....Bucksport
Lee, J. A. & Son.....Calais
Burrill, C. C. & Son.....Ellsworth
McFadden & Co.....Fairfield
Voter, F. E.....Farmington
Gilman, Augustus W. & Co.....Foxcroft
Kendall, J. C.....Freeport
Kendall & Hyde.....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
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
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.....Rockland
Erskine, A. J. & Son.....Rockland
Bangs, Isaac S. & Co.....Waterville

## QUEEN OF AMERICA.

Miller & Owen.....Auburn
Blake, Barrows & Brown.....Bangor
Drake, James B.....Bath
Leighton, E. A.....Berwick
Bowker & Humphreys.....Brunswick
Marr, C. H.....Gardiner
Kelley, W. J.....Kittery
Conant, F. A.....Lewiston
Dow & Pinkham.....Portland
Boothby, L. T. & Son.....Waterville

## READING FIRE.

Foye, David O.....Bath
Mason & Palmer.....Bangor
Pattee, James & Son.....Belfast
Pattee, James.....Belfast
Garey, Otis T.....Biddeford
Hanson & St. Clair.....Calais
Grant, George H.....Ellsworth
McFadden & Co.....Fairfield
Barker, Clark H.....Gorham
Atkins, Frank.....Hallowell
Gentle & Ludwig.....Houlton
Campbell, John Z.....Lewiston
Corey, John L.....Portland
Black, Alfred S.....Rockland
Griffin, John C.....Skowhegan

## ROCHESTER GERMAN.

Verrill & Hutchinson ..... Auburn
Boyd, J. H., & Co ..... ....Bangor
Fernald, George R..... ..... Bangor
Anderson, Adams & Co ..... Portland
Bird & Barney..... ..... Rockland

## SECURITY.

Davis, John H..... .....Portland

## 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, George H.....Ellsworth
Currier, G. M .....Farmington
Bailey, Augustus ..... Gardiner
Straw & Martin. .... .....Guilford
Donnell, W. C..... .....Houlton
Clark, Chas. H.....Kennebunk
Smith, John G.....Kennebunkport
Auger & Bechard..... ....Lewiston
Parks Bros..... .....Pittsfield
Loring, Prentiss & Son..... Portland
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 & Veazie..... ..... ....Bangor
Boyd, J. H. & Co . ..... .....Bangor
Randall, John W .....Biddeford
Talbot, Geo. H .....Camden
Gilman, A. W. & Co..... ...Foxcroft
Perry, H. O.... ..... Fort Fairfield
Bailey, A. & Co .....Gardiner
Gentle & Ludwig ..... .....Houlton
Durocher, Hector .....Lewiston
Morse & Guptill .. ..... ...Portland
Perry, A. C. . ... .....Presque Isle
Hall, W. T..... .....Richmond
Cochran, Baker & Cross.....Rockland
Mathews, C. K.....Waterville

## UNITED FIREMAN'S.

Noble, Frank T.... .....Augusta
Dunbar, Wales V. L..... . Bangor
Baker, Ernest G.. .... . .....Bangor
Conant, F. A ..... ..... ..Lewiston
Little, William F .....Portland
Shaw, F. M..... ....Rockland
Bangs, I. S. & Co..... .....Waterville

## UNITED STATES FIRE.

Bright, J. M ..... Bangor
Randall, John W . .... ... . Biddeford
Auger & Bechard ..... .....Lewiston
Davis, John H..... ..... ..Portland
Corey, John L..... .... .....Portland
Black, Alfred S..... .....Rockland
Carter, G. A. & Co..... Saco

## WESTCHESTER FIRE.

Miller & Owen.... .....Auburn
Boyd & Veazie..... .... .....Bangor
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
Sparrow, Frank W .... ... ....Portland

## MUTUAL COMPANIES OF OTHER STATES.

### HOLYOKE MUTUAL.

Macomber, Farr & Co.....Augusta
Bright, J. M.... . .....Bangor
Davenport, G. P ..... Bath
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
Hathaway, A. S .....Canton
Hasty & Cook... ..... .Cornish
Wedgewood, Mrs. J. T..... ...Cornish
Hodge, Fred E .....Cumberland Mills
Trask, J. R ..... . .. Dixfield
Howard, G. E... .... .... .....Dover
Bradley, A, M. & Son..East Vassalboro
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
Wiggin, T. H..... ... ..... Levant
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
Harrington, C. A..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
Leighton, E. A ... .... .....Berwick
Garey, Otis T .....Biddeford
Matthews, B. C..... Boothbay Harbor
Riley, T. H .... .... ... ....Brunswick
Prince, C. H .....Buckfield
McAllister, G. H..... ...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
Gilman, A. W. & Co.....Foxcroft
McLeary, F. E .....Farmington
Jackson, F. H ..... .....Foxcroft
Lewis, A. F .... .....Fryeburg
Straw & Martin ..... .....Guilford
Perry, W. H..... .....Hallowell
Kelley, W. J..... ..... .....Kittery
Haskell, G. B .....Lewiston
Woodworth, A. V .....Livermore Falls
Parks Bros..... ..... ..... Pittsfield
Webster, J. H ..... .....Portland
Carter, G. A. & Co.... .. ..... Saco
Jones, C. F..... Skowhegan
Creamer, W. B.....Waldoboro
Mathews, C. K .....Waterville

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## COMPANIES OF FOREIGN COUNTRIES.

### AACHEN AND MUNICH.

Baker, Ernest G..... ..... Bangor
Grant, George H.... .....Ellsworth
Morse & Guptill... ..... .....Portland
Bird & Barney..... .....Rockland

### BRITISH AMERICA.

Ballard, S. K.....Auburn
Hunton, F. W..... Auburn
Curran, W. F. ..... .....Bangor
Clark, G. H..... ... ..... Bath
Field & West.....Belfast
Buck, S. N.....Bethel
Michaud, J. W. .....Brunswick
Boardman, C. A..... .... .....Calais
Maxcy, J. & Sons .....Gardiner
Davis, J. H ... ..... .. .....Portland
Jones, Edw. C..... Portland
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
Pattee, James & Son ..... Belfast
Leighton, E. A ..... Berwick
Goodwin, H. H ..... Biddeford
Fowler & Gardner ..... Calais
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
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 (ENG.)

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. & Son ..... Gardiner
Little, H. C. & Son ..... Lewiston
White, Albion ..... Orono
Harmon, Herbert A ..... Portland
Cochran, Baker & Cross ..... Rockland
Nowell, Charles H ..... Sanford
Jones, C. F ..... Skowhegan
Boothby, L. T. & Son ..... Waterville

## HAMBURG-BREMEN.

Verrill & Hutchinson ..... Auburn
Noble, F. T ..... Augusta
Curran, W. F ..... Bangor
Small, F. A ..... Bath
Field & West ..... Belfast
Goodwin, H. H ..... Biddeford
Hanson & St. Clair ..... Calais
Talbot, Geo. H ..... Camden
Hume, Charles W ..... Eastport
Tapley, O. W ..... Ellsworth
Perry, Henry O ..... Fort Fairfield
Jordan, Augustus H ..... Gardiner
Gentle & Ludwig ..... Houlton
Conant, F. A ..... Lewiston
Wilbur, Chas. A ..... Madison
Morrill, Chas. H ..... Newport
Haskell, C. B ..... Pittsfield
Morse & Guptill ..... Portland
Cochran, Baker & Cross ..... Rockland
Philbrick, S. W. & F. R ..... Skowhegan
Foster, D. P ..... Waterville
L. T. Boothby & Son ..... Waterville

## IMPERIAL.

Miller & Owen ..... Auburn
Macomber, Farr & Co ..... Augusta
Pearl & Dennett ..... Bangor
Crosby, E. S ..... Bath
Field & West ..... Belfast
Gove, E. H ..... Biddeford
Burrill, C. C. & Son ..... Ellsworth
Voter, F. E ..... Farmington
Maxcy, J. & Sons ..... Gardiner
Bucknam, J. A. & Co ..... Mechanic Falls
Anderson, Adams & Co ..... Portland
Cochran, Baker & Cross ..... Rockland
Emery, F. M ..... Sanford
Griffin, John C ..... Skowhegan

## LANCASHIRE.

Miller & Owen ..... Auburn
Macomber, Farr & Co ..... Augusta
Blake, Barrows & Brown ..... Bangor
Lynam, F. C. & Co ..... Bar Harbor
Clark, Geo. H ..... Bath
Field & West ..... Belfast
Stone & Woodman ..... Biddeford
Doolittle, James L ..... Brunswick
Lee, J. A. & Son ..... Calais
Talbot, G. H ..... Camden
Howard, Geo. E ..... Dover
Grant, Geo. H ..... 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
Lynam, F. C. & Co.....Bar Harbor
Drake, James B ..... ... ...Bath
Pattee, James & Son..... ..... Belfast
Pattee, James ..... .....Belfast
Stone & Woodman .....Biddeford
Pennell, W. M ..... .... ...Brunswick
Talbot, George 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 & Dennett ..... ... Bangor
Lynam, F. C. & Co ... .....Bar Harbor
Crosby, E. J. ..... ..... ... ....Bath
Hutchinson, H. G. ..... .. Biddeford
Bowker & Humphreys.....Brunswick
Jordan, A. H .....Gardiner
Morrill, George A .... .....Gray
Loring, Prentiss & Son.....Portland
Cochran, Baker & Cross.....Rockland
Carter, G. A. & Co ..... .... ..Saco
Hobbs, Chas. C .....South Berwick
Foster, Dana P. .. .. .. ...Waterville

## LONDON AND LANCASHIRE.

Verrill & Hutchinson .....Auburn
Macomber, Farr & Co... ..... Augusta
Pearl & Dennett ..... .... Bangor
Blake, Barrows & Brown.. ... Bangor
Rogers, Oscar C..... .....Bath
Leighton, E. A .....Berwick
Garey, Otis T . ..... ... ...Biddeford
Kelleher & Byrnes .....Brewer
Voter, F. E..... .....Farmington
Bailey, Augustus & Co .....Gardiner
Biggar, A. S . . . .....Kennebunk
Kelley, W. J ... .....Kittery
Cook & West .... ..... ..... Lewiston
Conant, F. A..... Lewiston
Bickford, F. E..... .....Portland
Anderson, Adams & Co .... ..Portland
Cochran, Baker & Cross .....Rockland
Emery, F. M.....Sanford
Mathews, C. K ... .... . ....Waterville
Plummer Bros..... ...Westbrook

## MAGDEBURG FIRE.

Pearl & Dennett.... .....Bangor
Drake, James B .....Bath
Little, H. C. & Son .....Lewiston
Dow & Pinkham .....Portland
Black, Alfred S.....Rockland

## MANCHESTER.

Verrill & Hutchinson ..... ...Auburn
Heath, Henry A .... .....Augusta
*Fogler, P. M .... ... . .....Augusta
Boyd & Veazie... .....Bangor
Boyd, J. H. & Co ..... ..Bangor
Goddard, Hunt & Co..... .Bar Harbor
Crosby, Elwell S.... ... .... ....Bath
Campbell, William R..... Bath
Rogers, Oscar C. .....Bath
Field & West .....Belfast
Leighton, E. A..... .....Berwick
Stone & Woodman..... ...Biddeford
Garey, Otis T ..... ... .....Biddeford
Michaud, Jos. W. . .....Brunswick
Tapley, Omar W.....Ellsworth
Atkins, Frank..... .... ... Hallowell
Durocher, Hector .....Lewiston
Corey, John L.....Portland
Black, Alfred S.....Rockland
Thayer & Drew .... .....Waterville

## NORTHERN ASSURANCE.

Verrill & Hutchinson .....Auburn
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
Voter, F. E ..... Farmington Falls
Maxcy's Sons, Josiah .....Gardiner
Atkins, Frank.. ..... .....Hallowell
Morrill, Chas. H..... .....Newport
Howe, Freeland.....Norway
Parks Bros..... .....Pittsfield
Dow & Pinkham .....Portland
Anderson, Adams & Co . .....Portland
Hall, W. T .....Richmond
Cochran, Baker & Cross.....Rockland
Griffin, J. C.....Skowhegan
Boothby, L. T. & Son.... ...Waterville

* Deceased.

## 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
Downes & Curran .....Calais
Simonton, T. R.....Camden
Perkins, Walter P..... .....Cornish
Chapman, D. W. & Son...Damariscotta
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
Cook & West.....Lewiston
Bucknam, J. A. & Co...Mechanic Falls
Haskell, C. B..... ..... .....Pittsfield
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
Burns & Hawes .....Westbrook
Gurney, E. P.... .....Yarmouth
Bragdon, Albert M. ..... .... ..York

## NORWICH UNION.

Miller & Owen. ..... .....Auburn
*Fogler, P. M ..... Augusta
Blake, Barrows & Brown .....Bangor
Lynam, F. C. & Co .....Bar Harbor
Rogers, Oscar C..... .....Bath
Tibbetts, Geo. E. ..... .Berwick
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
Dinsmore & Bickford .....Skowhegan
Wheeler, W. J.....South Paris
Mathews, C. K ..... ...Waterville

## PALATINE.

Verrill & Hutchinson ..... Auburn
Noble, Frank T.....Augusta
Curran, W. F ..... ....Bangor
Crosby, Elwell S..... .....Bath
Hutchinson, H. G..... ...Biddeford
Burrill, C. C. & Son .....Ellsworth
Biggar, A. S ... .....Kennebunk
Kelley, W. J..... .....Kittery
Auger & Bechard.....Lewiston
Chase, Frederick G.. .. North Berwick
Howe, Freeland.....Norway
Anderson, Adams & Co.....Portland
Cochran, Baker & Cross.....Rockland
Emery, Frank M ..... ....Sanford
Griffin, John C..... ... .....Skowhegan
Thayer & Drew .....Waterville

## PHŒNIX ASSURANCE.

Miller & Owen.....Auburn
Boothby, William G.....Augusta
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
Bangs, Isaac S. & Co..... .Waterville

## ROYAL.

Macomber, Farr & Co..... Augusta
Blake, Barrows & Brown..... Bangor
Drake, James B..... .....Bath
Field & West... .....Belfast
Riley, T. H..... ...Brunswick
Downes & Curran.....Calais
Adams, Charles C..... ...Deering
Leavitt, S. D .....Eastport
Bailey, Augustus..... .....Gardiner
Gentle & Ludwig.....Houlton
Kelley, W. J..... . . .....Kittery
Little, H. C. & Son..... .....Lewiston
Longfellow, P. H.....Machias
Anderson, Adams & Co.. .. Portland
Cochran, Baker & Cross.....Rockland
Hobbs, Charles C.....South Berwick
Boothby, L. T. & Son.....Waterville
Phinney, E. B... .....Westbrook

## SCOTTISH UNION.

Heath, Henry A.....Augusta
*Fogler, P. M..... ..... . Augusta
Goddard, Hunt & Co.....Bar Harbor
Tyler, Fogg & Co.... .....Bangor
Field & West..... . ... Belfast
Conant, F. A. .... .....Lewiston
Anderson, Adams & Co.....Portland
Bird & Barney.....Rockland
Griffin, J. C..... .....Skowhegan
Boothby, L. T. & Son.....Waterville

*Deceased.

## SUN INSURANCE OFFICE.

Verrill & Hutchinson ..... ....Auburn
Chase, M. V. B..... ..... Augusta
*Fogler, P. M... ..... ... ..... Augusta
Tyler, Fogg & Co.. ..... ....Bangor
Lynam, Fred C .....Bar Harbor
Clark, G. H. ..... .... ..... Bath
Pattee, James ... .... . .....Belfast
Stone & Woodman .....Biddeford
Bowker & Humphreys.....Brunswick
Fowler & Gardner .....Calais
Hume, C. W..... Eastport
Tarbox, W. R.....Fryeburg
Maxcy, Josiah & Sons..... ...Gardiner
Auger & Bechard ... .....Lewiston
Garcelon & Welch..... .....Lewiston
Howe, Freeland.....Norway
Parks Bros.. .....Pittsfield
Loring, Prentiss & Son.....Portland
Hall, W. T ..... .. .....Richmond
Erskine, A. J. & Son . .....Rockland
Carter, G. A. & Co..... .... .Saco
Thayer & Drew..... Waterville

## SVEA.

Baker, Ernest G..... .....Bangor
Randall, John W.....Biddeford
Packard, Frederick A.....Camden
Scarborough Bros. & Co.....Portland
Cochran, Baker & Cross..... Rockland

## UNION ASSURANCE.

Blake, Barrows & Brown .....Bangor
Anderson, Adams & Co.....Portland
Griffin, John C..... .....Skowhegan

## UNION MARINE.

Aaron, A. H..... . .....Alfred
Wood, E. C..... .....Auburn
Walker, E. H..... .....Augusta
Higgins, H. P ..... ... .Bar Harbor
Fox, DeGrasse ..... .. ....Bar Harbor
Heath, George .. .... .....Bar Harbor
Bickford, R. W.... .... ....Bar Harbor
Carter, Edwin T.....Bar Harbor
Alley, Albion P. .....Bar Harbor
Drew, Dennis L... ... .... Bar Harbor
Richardson, F. E.....Biddeford
Allen, Frederick E. .....Biddeford
Brown, N. G..... .. .....Brunswick
Stiles, Nathan... .....Bath
Crowley, Frank E..... ..... Belfast
Purinton, Nathaniel.... ..... .Bangor
Benson, Albert W ... .....Bangor
Reed, Louis W.....Bangor
Walsh, James..... .....Bangor
Dunnell, S. L..... .....Buxton Center
Crane, George D..... .... Bucksport
Hammond, Abner E. .....Belgrade
Snell, Horace .. ..... Bowdoinham
Hatch, Ira S.....Bridgton Junction
Bailey, Willis H....Burnham Junction
Capen, Henry E.....Camden
Walker, William A ..... .....Castine
Abbott, J. B.....Center Waterboro
Piper, George H.....Clinton
Gordon, Ulysses G., Cumberland Junct
Parker, Myron A....Cumberland Mills
Berry, George F .....Cumberland Mills
Mahoney, J. F.....Cumberland Mills
Parker, David C..... ....Danforth
Foss, Arthur C..... Danville Junction
Blaisdell, H. W.....Dexter
Flynt, W. W ..... ..... .....Dover
Greene, Charles F ... .....Ellsworth
Emery, George D.....East Lebanon
Jennings, E. E.....Farmington
Herring, Eugene C..... ...Fairfield
Sawtelle, Frank.....Fryeburg
Moseley, Martin L.....Freeport
Bates, Henry N..... .....Gardiner
Hayes, C. N .... .....Gorham
Douglass, Elmer C.....Hallowell
Burnham, Aaron B ... .. Hollis Center
Patten, Charles S .....Kennebunkport
Grant, Wilber .....Kingman
Benson, Charles C.....Lewiston
Hanson, H. H ..... .....Lewiston
Bunnell, Willis H.....Leeds Junction
Plummer, R. J.....Lincoln
Judkins, Charles E ..... ..Lisbon
Pettengill, George A ..... Lisbon Falls
Sawyer, Chas. E..... Livermore Falls
Bishop, Clifton D . ...Livermore Falls
Hobbs, Virgil W.....Mattawamkeag
Dixon, E. W .....Mattawamkeag
Savage, H. L..... ..... Mt. Desert
Campbell, Robert E . .....Mt. Desert
Clement, Amos .....Mt. Desert
Jellison, William W .... ...Mt. Desert
Wardwell, Ivory L ...Mt. Desert Ferry
Metcalf, Edwin F ..... .. . Newcastle
Nash, Ellis W. .. . ..... ... Newcastle
Mitchell, Wm. H ....Newport Junction
Chase, Frederick G .....North Berwick
Swan, Daniel H ..... .....Old Orchard
Staples, Frank G.....Old Orchard
Staples, Henry W .....Old Orchard
Hegarty, Thos. F.... .....Old Town
Burrill, H. A .... .....Oakland
Vandine, Edw. K..... . . .Orono
Ordway, Hiram E ..... ...Pittsfield
Waldron, Charles P.....Portland
Collins, Fred H.....Portland
Thompson, George H.....Portland
Denton, Cyrus G., Poland Spring Junct
Bzzell, Abner S.....Rockland
White, George P .....Rockland
Adams, Henry H..... ..Richmond
Flint, Frank L..... ....Readfield
Allen, Frank B..... ....Saco River
Eaton, Benj. F ..... ....Skowhegan
Moulton, L. H .....Sebago Lake
Sawyer, E. F..... Steep Falls
Lawrence, William H .....Sorrento
Chase, H. G.....South Waterboro
Adams, Charles E .....Springvale
Carleton, H. P.....South Berwick
Kelley, Louis W.... .... .....Scarboro
Foss, Ira C..... .....Scarboro
Dunbar, H. W..... .... .... Sullivan
Wilson, Stanislaus ..... ....Sullivan
McCurdy, Arthur W .....Thomaston
Pease, Jesse H ..... .....Tremont
Whelpley, A. L ..... Vanceboro
Colbath, Edwin S.....Vassalboro
Bodge, William F .....Waterville
Bishop, R. B.....Winthrop
Snell, John E ..... ...Winthrop
Rowe, Charles ..... ... Waldoboro
Ames, Scott A .....Warren
Goding, George M.... ..... Wilton
Clark, John E ..... .....Winn
Durgin, A. H... .....Wiscasset
Dodge, T. L ..... .....Westbrook
Peabody, B. C. .. Westbrook Junction
Collins, Chas. A., Jr...Yarmouth Junct
Marshall, Frank D .... ..... .. York
Varrell, John H ... .....York
Vermeule, Adrian Jr ..... .....York

WESTERN ASSURANCE.

Ballard, Sanford.....Auburn
Huntoon, F. W. .....Auburn
Noble, F. T.....Augusta
Tyler, Fogg & Co.....Bangor
Lynam, F. C. & Co.....Bar Harbor
Clark, G. H.....Bath
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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New Hampshire Fire Insurance Company, N. H 116
Niagara Fire Insurance Company, N. Y 118
Norwalk Fire Insurance Company, Conn 120
Norwood Insurance Company, N. Y 121
Orient Insurance Company, Conn 123
Pacific Fire Insurance Company, N. Y 125
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