

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1898.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1900

THIRTIETH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART I.

Fire and Marine Insurance.

AUGUSTA
KENNEBEC JOURNAL PRINT
1898.

STATE OF MAINE.

THIRTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART FIRST.

Fire and Marine Insurance.

To the Honorable Governor and Council:

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

The taxes paid the State on account of the premiums collected in Maine during 1897 by the fire and marine companies amounted to \$25,829.12 and the total fees collected by this department during the year were as follows:

FEES.		
Licenses to companies	\$3,135 00	
Licenses to agents	7,264 00	
Licenses to brokers	1,365 00	
Licenses to special brokers	40 00	
Examination of companies	120 00	
Fees for filing annual statements.....	180 00	\$12,104 00

A summary showing the total taxes and fees collected during the year will be found in Part Second of this Report.

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

Name of Company.	Location.	Cash Capital.
Agricultural ..	Watertown, N. Y ..	\$500,000 00
American Fire ..	New York, N. Y ..	400,000 00
Atlas Assurance ..	London, Eng.	*200,000 00
Buffalo Commercial ..	Buffalo, N. Y ..	200,000 00
German Alliance ..	New York, N. Y ..	200,000 00
Ins. Co. of the State of New York ..	New York, N. Y ..	200,000 00
Law Union and Crown ..	London, Eng.	*200,000 00
National Fire ..	Baltimore, Md.	200,000 00
North British Mercantile ..	New York, N. Y ..	200,000 00
Prussian National ..	Stettin, Ger ..	*200,000 00
Traders ..	Chicago, Ill ..	500,000 00
Victoria ..	New York, N. Y ..	200,000 00
		\$3,200,000 00

Only one company, the Union Marine, has discontinued business in Maine since my last report was issued. This company was admitted in November, 1895, and has transacted but little business in this State, its operations being confined chiefly to the insurance of baggage and personal effects of travelers.

The Aroostook County Patrons' Mutual Fire Insurance Company, of Houlton, and the Newcastle Mutual Fire Insurance Company, of Newcastle, were incorporated during 1897, and the following companies are authorized to transact business in Maine at the date of this report, viz.:

MAINE MUTUAL COMPANIES.

Aroostook County Patrons Mutual Fire Insurance Company	.... Houlton
Boothbay Mutual Fire Insurance Company	..... Boothbay
Brunswick Farmers Mutual Fire Insurance Company	..... Brunswick
Cape Elizabeth and Scarboro Mutual Fire Insurance Co.	...Cape Elizabeth
Casco Mutual Fire Insurance Company	..... Casco
Citizens Mutual Fire Insurance Company	..... Bristol
Cumberland Mutual Fire Insurance Company	..... Cumberland
Danville Mutual Fire Insurance Company	..... Auburn
Dresden Mutual Fire Insurance Company	..... Dresden
Edgecomb Mutual Fire Insurance Company	..... Edgecomb
Eliot and Kittery Mutual Fire Insurance Company	..... Eliot
Falmouth Mutual Fire Insurance Company	..... Falmouth
Farmington Mutual Fire Insurance Company	..... Farmington
Fayette Mutual Fire Insurance Company	..... Fayette

* Deposit capital.

Freeport and Yarmouth Mutual Fire Insurance Company	Freeport
Fryeburg Mutual Fire Insurance Company	Fryeburg
Gardiner and Richmond Mutual Fire Insurance Company	Gardiner
Gorham Farmers Mutual Fire Insurance Company	Gorham
Gray and New Gloucester Mutual Fire Insurance Co.....	New Gloucester
Hampden Mutual Fire Insurance Company	Hampden
Harpwell Mutual Fire Insurance Company	Harpwell
Harrison Mutual Fire Insurance Company	Harrison
Jay Mutual Fire Insurance Company	Jay
Jefferson Farmers Mutual Fire Insurance Company	Jefferson
Kennebunk Farmers Mutual Fire Insurance Company	Kennebunk
Litchfield Mutual Fire Insurance Company	Litchfield
Lovell Mutual Fire Insurance Company	Lovell
Maine Mutual Fire Insurance Company	Augusta
Medomak Mutual Fire Insurance Company	Waldoboro
Mutual Fire Insurance Company	Saco
Newcastle Mutual Fire Insurance Company	Newcastle
New Portland Mutual Fire Insurance Company	New Portland
North Yarmouth Mutual Fire Insurance Company	North Yarmouth
Oxford County Patrons of Husbandry Mutual Fire Ins. Co ..	South Paris
Patrons Androscoggin Mutual Fire Insurance Company	Auburn
Pittston and Whitefield Mutual Fire Insurance Company	Pittston
*Readfield Mutual Fire Insurance Company	Readfield
State Mutual Fire Insurance Company	Portland
Swan's Island Mutual Fire Insurance Company	Swan's Island
Union Farmers Mutual Fire Insurance Company	Union
Warren Farmers Mutual Fire Insurance Company	Warren
Wells Mutual Fire Insurance Company	Wells
West Bangor and Hermon Mutual Fire Insurance Company	Hermon
West Gardiner Mutual Fire Insurance Company	West Gardiner
Wilton Mutual Fire Insurance Company	Wilton
Windham Mutual Fire Insurance Company	Windham
Woolwich Mutual Fire Insurance Company	Woolwich
York County Mutual Fire Insurance Company	Buxton

* Never transacted any business.

MAINE STOCK COMPANIES.

Merchants Insurance Company	Bangor
Union Insurance Company	Bangor

STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company	Hartford, Conn
Agricultural Insurance Company	Watertown, N. Y
American Insurance Company	Boston, Mass
American Insurance Company	Newark, N. J

American Central Insurance Company.....	St. Louis, Mo
American Fire Insurance Company.....	New York, N. Y
American Fire Insurance Company	Philadelphia, Pa
Charles P. Frame, Manager, 206 Broadway, New York, N. Y.	
Armenia Insurance Company.....	Pittsburgh, Pa
John C. Paige & Co., Managers, 20 Kilby St., Boston, Mass.	
Boston Marine Insurance Company.....	Boston, Mass
Buffalo Commercial Insurance Company	Buffalo, N. Y
Buffalo German Insurance Company	Buffalo, N. Y
Capital Fire Insurance Company.....	Concord, N. H
Commerce Insurance Company	Albany, N. Y
Commercial Union Fire Insurance Company	New York, N. Y
Connecticut Fire Insurance Company	Hartford, Conn
Continental Insurance Company.....	New York, N. Y
Delaware Insurance Company.....	Philadelphia, Pa
Equitable Fire and Marine Insurance Company.....	Providence, R. I
Fire Association	Philadelphia, Pa
C. C. Kimball & W. B. McCray, Managers, Hartford, Conn.	
Fireman's Fund Insurance Company	San Francisco, Cal
Charles W. Kellogg, Manager, Mason Building, Boston, Mass.	
Franklin Fire Insurance Company	Philadelphia, Pa
German Alliance Insurance Company.....	New York, N. Y
German American Insurance Company	New York, N. Y
German Fire Insurance Company.....	Pittsburgh, Pa
Henry N. Baker, Manager, 13 Central St., Boston, Mass.	
Germania Fire Insurance Company	New York, N. Y
Globe Fire Insurance Company	New York, N. Y
Frank A. Colley, Manager, 24 Central St., Boston, Mass.	
Granite State Fire Insurance Company	Portsmouth, N. H
Greenwich Insurance Company	New York, N. Y
Hanover Fire Insurance Company	New York, N. Y
Hartford Fire Insurance Company	Hartford, Conn
A. & J. H. Stoddart, Managers, 46 Cedar St., New York, N. Y.	
Home Insurance Company	New York, N. Y
Home Mutual Insurance Company	San Francisco, Cal
Charles W. Kellogg, Manager, Mason Building, Boston, Mass.	
Insurance Company of North America.....	Philadelphia, Pa
C. C. Kimball & W. B. McCray, Managers, Hartford, Conn.	
Insurance Company of the State of New York.....	New York, N. Y
Insurance Company of the State of Pennsylvania.....	Philadelphia, Pa
Manhattan Fire Insurance Company	New York, N. Y
Manufacturers and Merchants Insurance Company	Pittsburgh, Pa
Henry N. Baker, Manager, 13 Central St., Boston, Mass.	
Mercantile Fire and Marine Insurance Company	Boston, Mass
Merchants Insurance Company	Newark, N. J
Merchants Insurance Company	Providence, R. I
National Fire Insurance Company.....	Hartford, Conn

National Fire Insurance Company.....	Baltimore, Md Frank A. Colley, Manager, 24 Central St., Boston, Mass.
National-Standard Insurance Company	New York, N. Y
New Hampshire Fire Insurance Company.....	Manchester, N. H
Niagara Fire Insurance Company.....	New York, N. Y
North British and Mercantile Insurance Company.....	New York, N. Y
Norwalk Fire Insurance Company	Norwalk, Conn
Norwood Insurance Company	New York, N. Y Fred C. Wright, Manager, Springfield, Mass.
Orient Insurance Company	Hartford, Conn
Pacific Fire Insurance Company.....	New York, N. Y
Pennsylvania Fire Insurance Company.....	Philadelphia, Pa Field & Cowles, Managers, 85 Water St., Boston, Mass.
Phenix Insurance Company	Brooklyn, N. Y
Phoenix Insurance Company.....	Hartford, Conn
Providence Washington Insurance Company.....	Providence, R. I
Queen Insurance Company	New York, N. Y
Reading Fire Insurance Company.....	Reading, Pa
Rochester German Insurance Company.....	Rochester, N. Y
Security Insurance Company.....	New Haven, Conn
Springfield Fire and Marine Insurance Company.....	Springfield, Mass
St. Paul Fire and Marine Insurance Company	St. Paul, Minn George O. Carpenter & Son, Managers, Boston, Mass.
Traders Insurance Company.....	Chicago, Ill
Union Insurance Company	Philadelphia, Pa
United Firemen's Insurance Company.....	Philadelphia, Pa
United States Fire Insurance Company	New York, N. Y
Victoria Fire Insurance Company.....	New York, N. Y
Westchester Fire Insurance Company.....	New York, N. Y
Williamsburg City Fire Insurance Company	Brooklyn, N. Y

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company.....	Salem, Mass
Quincy Mutual Fire Insurance Company	Quincy, Mass
Traders and Mechanics Insurance Company	Lowell, Mass

UNITED STATES BRANCHES

OF

COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich Fire Insurance Co	Aix-La-Chapelle, Germany Weed & Kennedy, Managers, 31 Liberty St., New York, N. Y.
Atlas Assurance Company.....	London, England Frank Lock, Manager for N. E., 45 William St., New York, N. Y.
British America Insurance Company	Toronto, Canada
Caledonian Insurance Company.....	Edinburgh, Scotland Charles H. Post, Manager, 27 & 29 Pine St., New York, N. Y.

Commercial Union Assurance Company	London, England Charles Sewall, Manager, Corner Pine & William Sts., New York, N. Y.
Hamburg-Bremen Fire Insurance Company	Hamburg, Germany F. O. Affeld, Manager, 62 Cedar St., New York, N. Y.
Imperial Insurance Company	London, England Courtney & Belfield, Managers, 33 Pine St., New York, N. Y.
Lancashire Insurance Company	Manchester, England E. Litchfield, Manager, 25 Pine St., New York, N. Y.
Law Union and Crown Fire and Life Insurance Co	London, England Hall & Henshaw, Managers, 54 William St., New York, N. Y.
Lion Fire Insurance Company	London, England Martin Bennett, Manager, 197 Asylum St., Hartford, Conn.
Liverpool and London and Globe Insurance Co	Liverpool, England Henry W. Eaton, Manager, 45 William St., New York, N. Y.
London Assurance Corporation	London, England Charles L. Case, Manager, 44 Pine St., New York, N. Y.
London and Lancashire Fire Insurance Company	Liverpool, England A. G. McIlwaine, Jr., Manager, 57 & 59 William St., New York, N. Y.
Magdeburg Fire Insurance Company	Magdeburg, Germany P. E. Rasor, Manager, 58 Liberty St., New York, N. Y.
Manchester Fire Assurance Company	Manchester, England G. W. Wensley, Manager, 42 Cedar St., New York, N. Y.
North British and Mercantile Insurance Company	London, England Henry E. Bowers, Manager, 54 William St., New York, N. Y.
Northern Assurance Company	London, England George W. Babb, Jr., Manager, 38 Pine St., New York, N. Y.
Norwich Union Fire Insurance Society	Norwich, England J. Montgomery Hare, Manager, 56 & 58 Pine St., New York, N. Y.
Palatine Insurance Company	Manchester, England William Wood, Manager, 21 Nassau St., New York, N. Y.
Phoenix Assurance Company	London, England A. D. Irvine, Manager, 37 & 39 Liberty St., New York, N. Y.
Prussian National Insurance Company	Stettin, Germany Theo. W. Letton, Manager, 315 Dearborn St., Chicago, Ill.
Royal Insurance Company	Liverpool, England Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass.
Scottish Union and National Insurance Company	Edinburgh, Scotland Martin Bennett, Manager, 197 Asylum St., Hartford, Conn.
Sun Insurance Office	London, England J. J. Guile, Manager, 54 Pine St., New York, N. Y.
Svea Fire and Life Insurance Company	Gothenburg, Sweden Weed & Kennedy, Managers, 29 & 31 Liberty St., New York, N. Y.
Union Assurance Society	London, England Hall & Henshaw, Managers, 54 William St., New York, N. Y.
Western Assurance Company	Toronto, Canada

The amount of fire insurance written in Maine during the year 1897, as shown by the returns to this office, is summarized as follows:

Companies of other states and countries.....	\$113,699,476	34
Maine Mutual companies.....	4,629,826	66
Special Brokers.....	17,500	00
	<hr/>	
	\$118,346,803	00

Annexed to and forming a part of this report will be found a list of licensed agents and brokers revised to April 1st; also the usual statistical tables and abstracts of the annual statements made to this department, as required by law, for the year ending December 31, 1897.

Respectfully submitted,

S. W. CARR,
Insurance Commissioner.

Augusta, April 1, 1898.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1863 to 1897

	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.....	71,936,668 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	1,066,574 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
1897.....	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46

TABLE No. 2.
Income, Disbursements, Premiums, Losses Paid and Risks Written During 1897.

COMPANIES.	Income.	Disbursements.	Ratio of disbursements to income.	Premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Risks written.	Premiums on risks written.	Average % of premiums on risks written.
MAINE STOCK COMPANIES.									
Merchants	\$ 99,687 45	\$90,663 24	90.95	\$ 92,598 23	\$59,127 98	63.86	\$17,140,917 00	\$110,799 31	.65
Union.....	129,447 79	91,019 95	70.31	116,616 61	64,576 46	55.38	4,338,956 00	142,319 46	3.28
Total	\$229,135 24	\$181,683 19	79.29	\$209,214 84	\$123,704 44	59.13	\$21,479,873 00	\$253,118 77	1.18
STOCK COS. OF OTHER STATES.									
Ætna	\$4,343,619 03	\$3,953,604 13	91.02	\$3,825,553 44	\$1,926,642 12	50.36	\$469,624,377 00	\$4,712,802 60	1.00
Agricultural	961,249 67	965,487 20	100.44	869,714 30	489,384 21	56.27	182,813,100 00	1,504,725 25	.82
American (Mass).....	207,720 40	187,387 22	90.21	184,972 40	89,984 01	48.65	22,071,177 00	236,600 60	1.07
American (N. J.).....	668,613 06	511,947 05	76.57	535,150 04	222,026 65	41.49	77,670,872 00	717,697 92	.92
American (N. Y.).....	561,948 52	465,391 02	82.82	505,998 64	232,465 98	45.94	89,776,420 00	674,421 08	.75
American (Pa.).....	1,452,288 18	1,314,914 42	90.54	1,302,959 49	696,702 79	53.47	138,399,924 00	1,642,827 48	1.19
American Central.....	848,784 39	779,766 52	91.87	762,789 37	411,297 62	53.92	75,371,350 00	945,653 42	1.25
Armenia	205,460 31	186,097 53	90.58	186,611 31	105,064 09	56.30	15,995,233 00	211,927 00	1.32
Boston Marine.....	1,164,507 00	993,388 90	85.81	1,002,167 27	608,536 52	60.72	100,159,179 00	1,217,115 65	1.22
Buffalo Commercial	104,992 76	78,729 82	74.99	93,740 22	43,537 03	46.44	10,592,021 00	117,765 76	1.11
Buffalo German	434,890 24	378,964 28	87.14	347,163 13	178,701 74	51.47	39,593,119 00	425,012 84	1.07
Capital	210,103 03	161,267 02	76.76	191,574 90	83,086 23	43.37	19,756,876 00	293,312 52	1.48
Commerce	180,319 60	151,206 51	83.85	124,596 57	60,813 37	48.81	13,753,133 00	145,224 66	1.06
Commercial Union (N. Y.).....	64,982 40	58,014 04	89.28	57,770 91	34,854 11	60.33	11,965,801 00	110,627 55	.92
Connecticut.....	1,814,791 46	1,572,832 15	86.67	1,674,232 64	802,786 09	47.95	155,122,989 00	1,913,533 42	1.23
Continental	4,050,111 44	3,302,622 89	81.54	3,648,085 13	1,714,641 47	47.00	463,225,461 00	4,150,221 02	.90
Delaware.....	786,953 93	730,277 34	92.80	717,055 78	356,493 36	49.72	80,787,561 00	936,824 23	1.16
Equitable	320,681 57	277,732 19	86.61	288,183 38	133,766 23	46.42	30,264,242 00	350,093 16	1.16

Fire Association.....	2,975,775 41	2,596,331 00	87.25	2,627,818 08	1,351,057 41	51.41	297,205,435 00	3,317,857 37	1.12
Fireman's Fund.....	1,912,129 66	1,703,061 67	89.07	1,746,754 41	923,274 31	52.86	232,362,880 00	2,564,737 01	1.10
Franklin.....	597,549 11	609,861 90	102.06	443,137 64	188,669 95	42.58	49,191,904 00	538,860 03	1.10
German Alliance.....	283,575 26	75,378 86	26.58	175,137 86	23,668 67	13.51	24,567,407 00	231,371 42	.94
German American.....	3,024,684 53	2,482,880 39	82.09	2,720,969 24	1,239,306 63	45.55	415,515,753 00	3,327,062 25	.95
German Fire.....	238,149 23	202,291 48	84.94	207,161 56	101,201 31	48.85	17,728,726 00	261,464 78	1.47
Germania.....	1,374,918 07	1,049,613 13	76.34	1,187,312 14	431,815 80	36.37	206,187,985 00	1,622,051 87	.79
Globe.....	679,113 88	645,705 68	95.08	657,277 00	425,418 03	64.72	96,311,180 00	998,027 48	1.04
Granite State.....	328,838 10	276,697 91	84.14	314,215 35	151,840 39	48.32	30,949,284 00	407,180 30	1.32
Greenwich.....	945,473 12	882,915 01	94.04	882,915 99	473,406 03	53.62	172,132,223 00	1,119,262 63	.65
Hanover.....	1,604,682 94	1,383,355 31	86.21	1,422,325 31	721,778 60	50.75	157,078,711 95	1,796,592 61	1.14
Hartford.....	6,262,516 09	5,560,018 02	88.78	5,761,787 33	3,212,619 45	55.76	591,318,441 00	7,286,258 32	1.23
Home.....	5,105,934 15	4,303,669 56	84.29	4,514,411 66	2,203,396 53	48.81	720,943,691 00	5,990,794 82	.83
Home Mutual.....	418,802 30	363,311 66	86.75	357,645 53	168,942 04	47.24	34,024,195 00	489,819 04	1.44
Insurance Company of No. Am.....	5,809,656 84	5,591,464 48	96.24	5,450,130 02	3,418,436 36	62.72	996,274,919 00	6,897,512 20	.69
Insurance Co. of the State of Pa.....	321,867 57	335,669 62	104.29	265,717 30	140,986 26	53.06	28,533,272 00	356,504 77	1.25
*Manhattan.....	499,204 35	702,579 65	140.74	466,828 55	382,699 97	81.98	54,120,849 00	798,106 80	1.47
Manufacturers and Merchants.....	264,760 82	211,793 72	79.99	232,920 66	103,904 32	44.61	25,181,245 97	293,051 44	1.16
Mercantile.....	195,365 15	176,211 39	90.20	171,530 82	60,201 84	35.10	21,165,675 00	221,613 93	1.05
Merchants (N. J.).....	1,004,027 54	922,603 34	91.89	936,715 93	463,519 78	49.48	107,898,761 00	1,140,586 06	1.06
Merchants (R. I.).....	286,295 21	251,797 12	87.95	261,844 52	131,470 39	50.21	26,386,825 00	308,682 40	1.17
National (Conn.).....	2,276,401 42	1,918,563 21	84.28	2,103,019 63	975,171 30	46.37	217,025,628 00	2,510,923 39	1.16
National (Md.).....	61,682 94	44,464 36	72.08	53,514 82	13,761 00	25.71	6,248,260 00	67,386 00	1.08
National-Standard.....	293,825 77	207,722 06	70.70	276,163 49	91,630 18	33.18	51,713,825 00	510,490 87	.99
New Hampshire.....	1,147,300 69	982,775 64	85.66	1,026,388 36	472,720 35	46.06	106,626,111 00	1,227,919 62	1.15
Niagara.....	1,760,780 36	1,595,511 14	90.61	1,623,595 00	740,611 51	45.62	212,275,658 00	2,133,295 22	1.00
Norwalk.....	182,268 97	111,533 84	61.19	157,194 71	53,477 63	34.02	26,072,616 00	220,248 98	.84
Norwood.....	59,311 08	15,577 14	26.26	46,766 93	3,490 40	7.46	4,124,088 00	51,241 40	1.24
Orient.....	1,349,872 16	1,214,638 77	89.98	1,257,149 80	698,477 28	55.56	124,193,418 00	1,639,175 49	1.32
Pacific.....	398,755 10	348,753 25	87.46	371,886 31	170,541 25	45.86	50,251,677 00	484,694 82	.96
Pennsylvania.....	1,972,798 37	1,651,143 61	83.70	1,724,126 95	897,216 80	52.04	224,993,253 00	2,216,195 47	.99
Phenix (N. Y.).....	3,460,886 13	3,211,278 44	92.79	3,190,991 23	1,740,049 86	54.53	339,630,666 00	3,838,187 38	1.13
Phenix (Conn.).....	3,149,320 78	2,997,746 10	95.18	2,911,186 67	1,646,585 46	56.56	313,717,520 00	3,373,914 24	1.08
Providence Washington.....	1,513,694 84	1,297,789 51	85.74	1,457,597 40	716,641 52	49.17	263,865,972 00	1,880,266 51	1.10
Queen.....	2,065,752 37	1,880,828 73	91.05	1,911,527 08	992,391 73	51.92	223,416,166 00	2,450,620 14	.71
Reading.....	320,000 83	284,197 82	88.81	284,316 99	160,224 16	56.35	33,137,548 00	351,011 97	1.06

* Formerly the Mutual Fire.

TABLE No. 2—Concluded.

COMPANIES.	Income.	Disbursements.	Ratio of disbursements to income.	Premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Risks written.	Premiums on risks written.	Average % of premiums on risks written.
Rochester German Security	\$359,855 44	\$302,797 33	84.14	\$316,581 67	\$127,992 76	40.43	\$46,184,430 00	\$483,555 22	1.05
Springfield	526,645 84	461,390 75	87.61	490,941 23	258,657 11	52.69	60,389,918 00	636,519 43	1.05
St. Paul	1,920,332 52	1,689,437 10	87.98	1,747,024 22	809,542 15	46.34	190,543,690 00	2,136,672 59	1.12
United Firemen's	1,663,214 42	1,551,826 85	93.30	1,564,868 39	859,131 03	54.90	130,920,965 00	1,895,936 26	1.45
United States	326,208 66	307,571 14	94.29	297,712 97	155,144 58	52.11	33,046,778 00	361,415 05	1.09
Victoria	360,408 52	296,208 83	82.19	254,445 29	108,516 48	42.65	29,972,348 00	306,402 34	1.02
Westchester	332,371 85	286,923 16	86.33	298,490 66	130,896 83	43.85	35,297,538 00	382,029 04	1.08
Williamsburg City	91,791 26	46,096 73	50.22	84,089 54	24,357 60	28.97	10,341,770 00	102,861 49	.99
Total	1,355,570 41	1,132,839 37	83.57	1,257,407 02	589,465 14	46.88	131,165,231 00	1,466,726 37	1.12
Total	709,767 67	583,396 14	82.22	593,850 05	232,257 96	39.11	78,340,123 00	695,383 82	.89
Total	\$80,174,155 32	\$70,824,291 15	88.34	\$72,423,708 86	\$37,177,349 82	51.33	\$9,245,517,394 92	\$92,296,866 14	1.00
MUTUAL COS. OF OTHER STATES.									
Holyoke	\$197,775 92	\$198,668 00	100.45	\$152,823 08	\$56,972 72	37.28	\$10,873,473 00	\$159,979 38	1.47
Quincy	175,103 67	158,746 46	90.66	143,209 48	43,125 46	30.11	9,586,921 00	145,690 35	1.52
Traders and Mechanics	237,987 60	220,456 64	92.63	205,332 25	61,836 17	30.12	13,800,839 00	217,054 55	1.57
Total	\$610,867 19	\$577,871 10	94.60	\$501,364 81	\$161,934 35	32.30	\$34,261,233 00	\$522,733 28	1.53
COS. OF FOREIGN COUNTRIES.									
Aachen and Munich	\$445,590 87	\$311,243 19	69.85	\$425,487 26	\$110,751 70	26.03	\$41,914,462 00	\$529,717 45	1.26
Atlas	755,678 73	749,507 74	99.18	570,802 50	234,359 34	51.57	63,900,042 00	707,669 34	1.11
British America	1,100,077 84	1,061,091 66	96.46	1,065,516 43	602,587 38	56.55	119,197,930 00	1,359,865 82	1.14
Caledonian	1,402,532 77	1,287,401 47	91.79	1,331,030 25	699,022 44	52.52	150,689,230 00	1,688,873 41	1.12
Commercial Union (Eng.)	2,439,295 33	2,272,579 54	93.17	2,295,356 78	1,179,480 09	51.39	314,286,033 00	2,920,257 76	.93
Hamburg Bremen	1,151,265 68	1,067,958 80	92.76	1,093,564 28	531,982 29	48.65	111,693,598 00	1,359,027 85	1.22

Imperial	1,199,126 52	1,151,505 92	96.03	1,127,312 49	579,334 07	51.39	122,287,580 00	1,443,262 22	1.18
Lancashire	2,092,941 29	1,989,494 04	95.06	1,977,673 73	965,907 75	48.85	234,202,375 00	2,526,303 51	1.02
Law Union and Crown	787,253 81	124,267 54	15.78	173,531 31	10,654 92	6.14	24,451,616 00	214,906 47	.88
Lion	614,687 32	572,039 87	93.06	586,500 62	303,353 83	51.72	71,008,492 00	807,242 11	1.14
Liverpool and London and Globe	5,523,061 23	5,234,886 85	94.78	5,194,546 20	2,645,435 43	50.93	748,562,122 00	7,083,753 21	.95
London Assurance	1,379,910 29	1,354,293 15	98.14	1,254,279 01	641,700 43	51.16	233,839,702 00	1,528,060 38	.65
London and Lancashire	1,917,285 49	1,826,619 57	94.96	1,770,441 90	759,348 60	42.89	301,365,972 00	2,533,037 40	.84
Magdeburg	527,370 68	373,252 85	70.78	509,939 23	140,459 38	27.54	52,599,579 00	644,313 23	1.22
Manchester	1,412,454 94	1,464,141 19	103.66	1,341,585 85	650,482 85	48.49	154,134,320 00	1,786,946 56	1.16
North British and Mercantile	2,827,570 55	2,497,763 49	88.34	2,469,590 74	1,217,068 84	49.28	297,908,746 00	3,024,235 59	1.02
Northern Assurance	1,118,169 86	1,134,022 16	101.42	1,014,681 29	529,927 13	52.23	136,616,807 00	1,485,641 56	1.09
Norwich Union	1,548,101 68	1,461,703 17	94.42	1,460,306 13	796,175 24	54.52	182,552,345 00	1,882,312 90	1.03
Palatine	2,100,757 41	2,114,183 17	100.64	2,040,740 24	1,127,298 29	53.24	230,791,940 00	2,496,764 55	1.08
Phoenix Assurance	2,109,535 13	1,909,756 47	90.53	2,018,915 23	1,068,906 88	52.94	378,728,160 00	3,282,840 14	.87
Prussian National	456,515 66	413,776 31	90.64	430,995 16	226,120 24	52.46	44,552,503 00	559,861 05	1.26
Royal	5,191,419 08	5,343,397 16	102.93	4,597,355 53	2,538,666 24	55.22	704,857,440 95	5,995,897 74	.85
Scottish Union and National	2,514,356 09	2,150,924 83	85.55	2,354,554 86	1,241,388 82	52.72	336,598,928 00	3,201,387 45	.95
Sun	1,743,388 94	1,680,564 35	96.40	1,624,339 97	819,006 80	50.42	210,162,228 00	1,987,769 84	.95
Svea	455,244 67	250,307 55	54.98	317,702 35	132,879 82	41.83	29,592,988 00	443,361 81	1.50
Union Assurance	1,509,903 08	1,174,681 46	77.80	1,075,340 19	428,064 16	39.81	145,358,177 00	1,445,791 79	.99
Union Marine	258,302 85	251,641 11	97.42	219,650 06	84,394 16	38.42	77,536,488 00	291,831 71	.38
Western Assurance	1,766,532 07	1,665,078 07	94.26	1,721,538 67	972,903 80	56.51	190,940,038 00	2,046,187 39	1.07
Total	\$46,348,329 86	\$42,882,082 68	92.52	\$42,063,278 26	\$21,297,660 92	50.63	\$5,710,323,901 95	\$55,277,060 24	.97
Aggregate	\$127,362,487 61	\$114,465,928 12	89.87	\$115,197,566 77	\$58,760,649 53	51.01	\$15,011,582,402 87	\$148,349,778 43	.99

TABLE No. 3.
Income During 1897.

COMPANIES.	NET PREMIUMS.		Rents.	INTEREST.				All other sources.	Total income.
	Fire.	Marine.		Mortgages	Collateral loans.	Stocks and bonds.	All other sources.		
MAINE STOCK COMPANIES.									
Merchants	-	\$ 92,598 23	-	\$2,186 66	\$1,060 00	-	\$3,842 56	-	\$ 99,687 45
Union	-	116,616 61	-	172 50	60 00	\$11,125 00	1,269 56	\$204 12	129,447 79
Total	-	\$209,214 84	-	\$2,359 16	\$1,120 00	\$11,125 00	\$5,112 12	\$204 12	\$229,135 24
STOCK COMPANIES OF OTHER STATES.									
Ætna	\$3,630,212 88	\$195,340 56	\$4,999 71	\$ 1,984 83	\$ 313 33	\$486,375 94	\$21,161 28	\$3,230 50	\$4,343,619 03
Agricultural	869,714 30	-	2,435 50	53,406 02	11,950 35	21,652 32	2,031 18	-	961,249 67
American (Mass.)	184,972 40	-	-	-	600 00	21,472 95	675 05	-	207,720 40
American (N. J.)	535,150 04	-	5,590 86	82,805 45	174 63	43,527 79	-	1,364 29	668,613 06
American (N. Y.)	505,998 64	-	-	725 00	1,550 00	32,235 04	-	21,439 84	561,948 52
American (Pa.)	1,302,959 49	-	16,563 81	63,658 10	1,692 73	37,189 77	2,083 19	28,111 09	1,452,288 18
American Central	762,789 37	-	21,631 36	-	-	-	152,530 40	11,833 26	848,784 39
Armenia	186,611 31	-	2,435 79	13,013 21	1,900 00	1,500 00	-	-	205,460 31
Boston Marine	264,525 93	737,641 34	3,910 38	45,342 23	1,971 06	48,496 25	6,539 37	56,081 04	1,164,507 60
Buffalo Commercial	93,740 22	-	-	5,581 78	176 70	5,494 06	-	-	104,992 76
Buffalo German	347,163 13	-	18,425 68	25,082 50	6,115 01	21,911 36	13,334 55	2,858 01	434,890 24
Capital	191,574 90	-	5,301 88	4,245 68	-	6,750 57	-	2,230 00	210,103 03
Commerce	124,596 57	-	6,341 05	3,097 11	274 42	10,128 42	-	35,882 03	180,319 60
Commercial Union (N. Y.)	57,770 91	-	-	-	-	7,204 44	7 05	-	64,982 40
Connecticut	1,674,232 64	-	-	50,510 41	688 05	87,436 38	1,923 98	-	1,814,791 46
Continental	3,648,085 13	-	63,461 52	5,678 83	-	276,351 46	10,975 13	45,559 37	4,050,111 44
Delaware	717,053 78	-	10,121 83	4,682 66	2,338 51	40,469 85	-	12,287 30	786,953 93
Equitable	286,482 44	1,700 94	7,054 00	8,199 04	-	17,245 15	-	-	320,681 57

INSURANCE COMMISSIONER'S REPORT.

Fire Association	2,627,818	08	-	5,065	10	125,074	82	8,448	42	119,298	00	2,092	44	87,978	55	2,975,775	41	
Fireman's Fund	1,438,305	79	308,448	62	25,107	50	-	15,914	95	91,954	43	3,230	03	-	-	1,912,129	66	
Franklin	443,137	64	-	-	-	-	-	8,640	12	111,163	08	10,846	49	10,879	08	597,549	11	
German Alliance	175,137	09	-	-	-	-	-	-	-	8,438	17	-	-	100,000	00	283,575	26	
German American	2,720,969	24	-	2,215	00	-	-	-	-	275,956	09	2,882	32	22,661	88	3,024,684	53	
H German Fire	207,161	56	-	407	98	15,150	61	1,143	08	7,286	00	-	-	7,000	00	238,149	23	
Germany	1,187,312	14	-	46,328	30	16,573	12	-	-	123,416	27	1,288	24	-	-	1,374,918	07	
Globe	600,432	79	56,844	21	-	2,773	50	-	-	19,038	38	-	-	25	00	679,113	88	
Granite State	314,215	35	-	897	22	563	03	327	41	11,954	44	880	65	-	-	328,838	10	
Greenwich	743,615	82	139,300	17	16,937	52	-	181	46	40,575	01	97	70	-	-	945,473	12	
Hanover	1,422,325	31	-	28,460	82	350	00	213	74	83,805	57	-	-	69,587	50	1,604,682	94	
Hartford	5,761,787	33	-	6,735	35	71,498	19	695	00	317,912	61	-	-	103,887	61	6,262,516	09	
Home	4,322,485	32	191,926	34	163,927	34	22,730	15	6,398	77	341,039	41	5,975	57	51,451	25	5,105,934	15
Home Mutual	318,065	48	39,580	05	11,861	90	27,747	29	1,834	81	7,183	00	579	60	11,950	17	418,802	30
Insurance Co. of North America	3,854,777	76	1,595,352	26	8,500	84	79,773	80	1,727	37	229,523	46	19,602	98	20,398	37	5,809,656	84
Insurance Co. of the State of Pa	265,717	30	-	21,924	33	2,155	30	-	-	7,689	05	-	-	24,381	59	321,867	57	
*Manhattan	466,828	55	-	-	-	-	-	-	-	22,978	00	-	-	9,397	80	499,204	35	
Manufacturers and Merchants	232,920	66	-	4,362	52	17,314	38	2,276	49	6,315	54	1,571	23	-	-	264,760	82	
Mercantile	171,530	82	-	-	-	4,530	00	-	-	19,304	33	-	-	-	-	195,365	15	
Merchants (N. J.)	936,715	93	-	17,164	83	13,189	75	723	79	32,897	65	1,971	29	1,364	30	1,004,027	54	
Merchants (R. I.)	261,844	52	-	-	-	15,263	15	-	-	19,187	54	-	-	-	-	286,295	21	
National (Conn.)	2,103,019	03	-	187	10	43,487	96	-	-	123,752	29	5,955	04	-	-	2,276,401	42	
National (Md.)	53,514	82	-	1,307	39	-	-	-	-	3,736	65	-	-	3,124	08	61,682	94	
National-Standard	248,857	39	27,306	10	-	-	-	-	-	16,000	00	1,662	28	-	-	293,825	77	
New Hampshire	1,026,388	36	-	5,308	68	28,724	49	4,540	46	81,518	92	819	78	-	-	1,147,300	69	
Niagara	1,623,595	00	-	27,328	00	7,097	00	-	-	44,442	58	-	-	58,317	75	1,760,780	36	
Norwalk	157,194	71	-	-	-	-	-	-	-	19,574	36	572	03	4,927	87	182,268	97	
Norwood	46,516	93	250	00	-	-	-	-	-	1,327	19	-	-	10,459	18	59,311	08	
Orient	1,228,864	06	28,285	74	679	19	14,233	05	165	00	77,705	12	-	-	-	1,349,872	16	
Pacific	371,886	31	-	-	-	12,745	00	-	-	14,015	16	108	63	-	-	398,755	10	
Pennsylvania	1,724,126	95	-	1,685	00	42,368	52	7,287	23	150,734	85	2,789	59	43,806	23	1,972,798	37	
Phenix (N. Y.)	3,190,991	23	-	39,473	62	5,808	32	-	-	169,667	30	-	-	54,945	66	3,460,886	13	
Phenix (Conn.)	2,911,186	67	-	6,057	16	15,763	62	1,010	00	177,943	33	-	-	37,360	00	3,149,320	78	
Providence Washington	1,069,597	19	388,000	21	-	-	-	-	-	56,097	44	-	-	-	-	1,513,694	84	
Queen	1,911,527	08	-	8,653	46	-	-	-	-	129,021	75	3,483	97	13,066	11	2,065,752	37	
Reading	284,316	99	-	4,155	72	18,815	45	3,540	21	8,066	35	147	34	958	77	320,000	83	

* Formerly the Mutual Fire.

‡ Includes interest from all sources.

‡ Includes interest on collateral loans.

TABLE No. 3—Concluded.

COMPANIES.	NET PREMIUMS.		Rents.	INTEREST.				All other sources.	Total income.
	Fire.	Marine.		Mortgages	Collateral loans.	Stocks and bonds.	All other sources.		
Rochester German	\$316,581 67	-	\$9,173 85	\$20,299 37	-	\$13,183 75	\$616 80	-	\$359,855 44
Security	443,229 06	\$47,712 17	1,234 62	8,052 51	-	*21,199 71	-	\$5,217 77	526,645 84
Springfield	1,747,024 22	-	4,539 66	30,929 62	\$4,444 62	133,394 40	-	-	1,920,332 52
St. Paul.	1,296,816 30	208,052 09	29,464 79	24,092 43	8,982 74	29,342 09	6,463 98	-	1,663,214 42
Union	297,712 97	-	2,209 98	495 00	1,032 21	18,156 16	-	6,602 34	326,208 66
United Firemen's	254,445 29	-	3,727 50	39,862 69	5,827 51	18,559 86	-	37,985 67	360,408 52
United States ..	266,865 35	31,625 31	-	21,013 88	-	5,023 56	-	7,843 75	332,371 85
Victoria	84,089 54	-	-	-	-	7,701 72	-	-	91,791 26
Westchester ..	1,257,407 02	-	559 98	29,406 01	-	54,844 90	-	13,352 50	1,355,570 41
Williamsburg City	593,850 05	-	45,286 49	14,200 71	-	28,466 11	-	27,964 31	709,767 67
Total ..	\$68,366,342 75	\$4,057,366 11	\$719,232 11	\$1,192,146 61	\$115,040 18	\$4,465,833 33	\$185,656 94	\$1,072,537 29	\$80,174,155 32
MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual	\$152,823 08	-	\$2,759 04	\$5,316 25	-	\$31,164 97	-	\$5,712 58	\$197,775 92
Quincy Mutual	143,209 48	-	466 24	3,068 27	-	†28,359 68	-	-	175,103 67
Traders and Mechanics	205,332 25	-	-	8,312 61	-	24,342 74	-	-	237,987 60
Total	\$501,364 81	-	\$3,225 28	\$16,697 13	-	\$83,867 39	-	\$5,712 58	\$610,867 19
COMPANIES OF FOREIGN COUNTRIES.									
Aachen and Munich	\$425,487 26	-	-	-	-	\$19,250 00	\$853 61	-	\$445,590 87
Atlas	570,802 50	-	-	-	-	30,699 42	-	\$154,176 81	755,678 73
British America	904,827 30	\$160,689 13	-	-	-	33,825 05	736 36	-	1,100,077 84
Caledonian	1,331,030 25	-	-	-	-	71,502 52	-	-	1,402,532 77
Commercial Union	2,263,134 55	32,222 23	\$60,083 33	-	-	72,089 22	-	11,766 00	2,439,295 33
Hamburg-Bremen.	1,093,564 28	-	-	-	-	56,231 64	-	1,469 76	1,151,265 68

Imperial	1,127,312 49	-	31,731 25	-	-	39,490 00	592 78	-	1,199,126 52
Lancashire.....	1,977,673 73	-	8,292 11	-	-	50,869 43	-	56,106 02	2,062,941 29
Law Union and Crown.....	173,531 31	-	-	-	-	7,275 00	-	606,447 50	787,253 81
Lion Fire.....	586,500 62	-	284 00	\$10,081 05	-	15,995 94	1,825 71	-	614,687 32
Liverpool and London and Globe...	5,194,546 20	-	89,161 17	†149,565 57	-	†80,271 37	-	9,576 92	5,523,061 23
London Assurance.....	891,830 69	362,448 32	-	1,260 00	-	76,194 22	-	48,177 06	1,379,910 29
London and Lancashire	1,770,441 90	-	26,053 23	-	-	83,744 21	773 76	36,272 39	1,917,285 49
Magdeburg.....	509,939 23	-	-	-	-	17,431 45	-	-	527,370 68
Manchester.....	1,341,585 85	-	-	-	12 00	69,594 50	-	1,262 59	1,412,454 94
North British and Mercantile	2,469,590 74	-	-	-	-	160,221 93	5,482 35	192,275 53	2,827,570 55
Northern Assurance	1,014,681 29	-	7,000 00	-	-	62,715 00	409 32	33,364 25	1,118,169 86
Norwich Union	1,460,306 13	-	-	-	1,500 00	79,531 05	7 48	6,757 02	1,548,101 68
Palatine	2,040,740 24	-	-	1,500 00	-	55,593 00	2,924 17	-	2,100,757 41
Phoenix Assurance.....	2,018,915 23	-	-	-	-	90,619 90	-	-	2,109,535 13
Prussian National	423,193 44	7,801 72	50 50	-	-	25,082 50	-	387 50	456,515 66
Royal.....	4,597,355 53	-	124,992 27	12,635 25	-	174,050 96	5,299 03	277,086 04	5,191,419 08
Scottish Union and National	2,354,554 86	-	5,053 00	76,714 84	\$703 19	49,439 90	7,350 75	20,539 55	2,514,356 09
Sun Insurance Office	1,624,339 97	-	20,173 98	9,080 00	-	75,841 23	3,545 66	10,408 10	1,743,388 94
Svea.....	317,702 35	-	-	-	-	11,549 21	993 11	125,000 00	455,244 67
Union Assurance	1,075,340 19	-	-	-	-	35,355 86	282 41	398,924 62	1,509,903 08
Union Marine	-	219,650 06	-	-	-	17,205 68	-	21,447 11	258,302 85
Western Assurance	1,452,034 17	269,504 50	-	1,680 00	-	43,313 40	-	-	1,768,532 07
Total	\$41,010,962 30	\$1,052,315 96	\$372,874 84	\$263,968 71	\$703 19	\$1,604,983 59	\$31,076 50	\$2,011,444 77	\$46,348,329 86
Aggregate	\$109,878,669 86	\$5,318,896 91	\$1,095,332 23	\$1,475,171 61	\$116,863 37	\$6,165,809 31	\$221,845 56	\$3,089,898 76	\$127,362,487 61

* Includes interest on collateral loans and from all other sources.

† Includes interest from all other sources.

‡ Includes interest on collateral loans.

TABLE No. 4.
Disbursements During 1897.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions and allowances to agents.	Rents.	Salaries.	Taxes and fees.	All other dis- bursements.	Total dis- bursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants	-	\$59,127 98	\$4,000 00	\$12,473 17	\$200 00	\$3,950 00	\$79 65	\$10,832 44	\$90,663 24
Union	-	64,576 46	12,000 00	6,926 15	500 00	4,590 00	29 50	2,397 84	91,019 95
Total	-	\$123,704 44	\$16,000 00	\$19,399 32	\$700 00	\$8,540 00	\$109 15	\$13,230 28	\$181,683 19
STOCK COS. OF OTHER STATES.									
Ætna	\$1,830,809 60	\$95,832 52	\$720,000 00	\$624,648 13	-	\$273,216 65	\$92,379 36	\$316,717 87	\$3,953,604 13
Agricultural	489,384 21	-	49,945 00	186,965 56	-	91,114 10	34,709 85	113,368 48	965,487 20
American (Mass.)	89,984 01	-	18,000 00	41,111 57	\$2,152 45	18,023 10	6,822 81	11,293 28	187,387 22
American (N. J.)	222,026 65	-	61,470 80	104,166 62	-	49,921 32	22,732 76	51,628 90	511,947 05
American (N. Y.)	232,465 98	-	16,000 00	153,181 45	8,192 86	-	15,464 55	40,086 18	465,391 02
American (Pa.)	696,702 79	-	40,000 00	328,602 73	6,000 00	47,256 00	31,430 57	164,922 33	1,314,914 42
American Central	411,297 62	-	60,000 00	122,053 34	5,000 60	71,339 66	18,745 94	91,329 96	779,766 52
Armenia	105,064 09	-	9,634 00	50,885 53	1,800 00	6,459 94	2,979 47	9,274 50	186,097 53
Boston Marine	75,334 03	533,202 49	100,000 00	101,132 95	15,225 00	97,759 33	19,188 33	51,546 77	993,388 90
Buffalo Commercial	43,537 03	-	-	21,720 41	450 00	4,996 74	3,721 27	4,304 37	78,729 82
Buffalo German	178,701 74	-	50,000 00	74,426 32	2,000 00	29,748 23	15,001 30	29,086 69	378,964 28
Capital	83,086 23	-	8,000 00	48,733 17	458 92	7,599 60	6,248 83	7,140 27	161,267 02
Commerce	60,813 37	-	16,000 00	26,179 03	-	11,997 46	7,078 91	29,137 74	151,206 51
Commercial Union (N. Y.)	34,854 11	-	6,000 00	12,821 36	-	1,164 96	2,040 10	1,133 51	58,014 04
Connecticut	802,786 09	-	100,000 00	305,790 43	7,917 23	134,760 76	41,991 30	179,586 34	1,572,832 15
Continental	1,658,913 26	55,728 21	198,800 00	740,256 06	8,459 99	325,594 37	82,154 06	232,716 94	3,302,622 89
Delaware	356,493 36	-	42,172 50	154,266 82	8,379 10	76,331 59	25,212 06	67,421 91	730,277 34
Equitable	133,464 00	302 23	18,000 00	56,249 09	-	26,692 84	11,470 71	31,553 32	277,732 19

Fire Association.....	1,351,057	41	-	200,000	00	580,931	73	-	159,739	93	75,532	58	229,069	35	2,596,331	00
Fireman's Fund.....	693,531	73	229,742	58	120,000	00	232,150	53	8,400	00	209,712	05	41,294	48	1,703,061	67
Franklin.....	188,669	95	-	-	99,902	50	85,579	30	-	-	41,714	16	20,712	77	609,861	90
German Alliance.....	23,668	67	-	-	-	-	45,296	97	-	895	80	-	4,717	01	800	41
German American.....	1,239,306	63	-	-	250,000	00	456,719	68	28,540	07	183,277	31	84,440	44	240,596	26
German Fire.....	101,201	31	-	-	20,000	00	51,649	19	1,675	00	9,519	96	5,632	02	12,614	00
Germany.....	431,815	80	-	-	120,000	00	195,696	98	41,311	89	125,714	14	25,147	50	109,926	82
Globe.....	409,085	48	16,332	55	12,000	00	188,316	41	1,000	00	4,930	00	12,422	42	1,618	82
Granite State.....	151,840	39	-	-	12,000	00	61,108	36	1,435	00	11,127	00	5,719	97	33,467	19
Greenwich.....	396,427	95	76,978	08	20,000	00	167,334	54	12,000	00	105,821	39	23,005	45	87,586	60
Hanover.....	721,778	60	-	-	80,000	00	259,557	94	16,660	00	149,112	23	36,814	41	119,432	13
Hartford.....	3,212,619	45	-	-	375,000	00	903,621	37	-	-	434,730	37	127,663	34	506,383	49
Home.....	2,123,991	10	79,405	43	300,000	00	829,582	36	49,820	47	405,028	30	103,363	51	412,478	39
Home Mutual.....	142,892	96	26,049	08	36,000	00	72,793	74	5,280	00	49,801	49	12,331	30	18,163	09
Insurance Co. of North America.....	1,990,160	06	1,428,276	30	360,000	00	982,776	94	-	-	286,750	51	481,193	66	62,307	01
Insurance Co. of the State of Pa.....	140,946	26	-	-	10,000	00	72,925	84	5,000	00	16,175	00	11,290	51	79,292	01
*Manhattan.....	382,699	97	-	-	28,423	07	122,135	03	9,473	54	69,471	54	20,092	22	70,284	28
Manufacturers and Merchants.....	103,904	32	-	-	15,000	00	63,815	88	2,500	00	9,513	37	7,452	54	9,607	61
Mercantile.....	60,201	84	-	-	24,000	00	39,509	99	-	-	21,496	25	4,543	30	26,460	01
Merchants (N. J.).....	463,519	78	-	-	32,000	00	299,603	03	-	-	48,512	76	35,365	09	43,692	68
Merchants (R. I.).....	131,470	39	-	-	12,000	00	50,944	11	2,788	86	22,465	20	8,007	10	24,121	46
National (Conn.).....	975,171	30	-	-	120,000	00	393,706	91	-	-	187,723	67	62,775	03	179,186	30
National (Md.).....	13,761	00	-	-	6,030	70	11,550	45	-	-	4,334	83	4,262	46	4,524	92
National-Standard.....	79,457	17	12,173	01	30,000	00	73,036	72	-	-	3,025	00	7,690	99	2,339	17
New Hampshire.....	472,720	35	-	-	81,000	00	224,311	35	-	-	50,783	01	37,615	07	116,342	86
Niagara.....	739,324	31	1,287	20	50,262	50	306,768	13	30,142	77	158,427	68	40,594	51	268,704	04
Norwalk.....	53,477	69	-	-	-	-	35,044	14	1,319	67	9,582	48	6,007	26	6,102	60
Norwood.....	3,490	40	-	-	-	-	5,850	75	-	-	3,307	50	139	25	7,889	24
Orient.....	680,825	12	17,652	16	50,000	00	275,567	74	-	-	74,507	18	33,091	06	82,995	51
Pacific.....	170,541	25	-	-	20,000	00	82,504	01	2,475	00	37,293	21	10,333	61	25,606	17
Pennsylvania.....	897,216	80	-	-	80,000	00	489,201	30	-	-	46,278	00	45,887	06	92,560	45
Phenix (N. Y.).....	1,740,049	86	-	-	100,000	00	581,255	77	23,151	26	301,381	23	8,966	71	456,473	61
Phenix (Conn.).....	1,640,585	46	-	-	280,000	00	496,704	97	15,617	49	188,228	71	71,412	47	299,197	00
Providence Washington.....	464,728	23	251,913	29	32,000	00	301,622	44	-	-	66,407	35	30,458	51	150,659	69
Queen.....	992,391	73	-	-	100,000	00	316,189	64	19,458	20	169,418	98	57,651	41	225,718	77
Reading.....	160,224	16	-	-	25,486	00	52,226	20	1,500	00	12,933	00	7,184	48	24,593	98

*Formerly the Mutual Fire.

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and allowances to agents.	Rents.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
Rochester German.....	\$127,992 76	-	\$20,000 00	\$65,526 05	-	\$29,528 20	\$14,215 58	\$45,534 74	\$302,797 33
Security	231,325 20	\$27,331 91	13,000 00	116,466 49	-	54,173 74	7,114 49	11,978 92	461,390 75
Springfield	809,542 15	-	150,000 00	296,773 93	-	97,979 96	70,636 74	264,504 32	1,689,437 10
St. Paul.....	660,659 19	198,471 84	50,000 00	326,908 50	\$5,400 00	71,108 51	37,666 58	201,612 23	1,551,826 85
Union	155,144 58	-	13,659 44	77,914 98	-	23,389 64	11,610 22	25,852 28	307,571 14
United Firemen's.....	108,516 48	-	30,000 00	55,289 51	-	26,309 63	10,187 23	65,905 98	296,208 83
United States.....	118,156 21	12,740 62	20,000 00	76,065 42	7,000 00	25,220 07	6,668 00	21,072 84	286,923 16
Victoria	24,357 60	-	-	16,658 25	-	1,950 00	1,835 44	1,295 44	46,096 73
Westchester.....	589,465 14	-	30,000 00	269,275 39	-	100,036 61	31,027 64	113,034 59	1,132,839 37
Williamsburg City.....	232,257 96	-	50,415 00	145,240 55	17,200 00	65,802 96	17,987 52	54,692 15	583,596 14
Total.....	\$34,113,930 32	\$3,063,419 50	\$4,992,201 51	\$14,006,900 08	\$375,184 77	\$5,448,666 56	\$2,219,136 12	\$6,604,852 29	\$70,824,291 15
MUTUAL COS. OF OTHER STATES.									
Holyoke	\$56,972 72	-	\$7,000 00	\$22,956 38	-	\$15,462 59	\$1,321 21	\$94,955 10	\$198,668 00
Quincy	43,125 46	-	70,897 29	22,641 37	-	12,659 96	2,758 01	6,664 37	158,746 46
Traders and Mechanics	61,836 17	-	99,795 64	48,477 34	\$1,600 00	-	2,297 49	6,450 00	220,456 64
Total	\$161,934 35	-	\$177,692 93	\$94,075 09	\$1,600 00	\$28,122 55	\$6,376 71	\$108,069 47	\$577,871 10
COS. OF FOREIGN COUNTRIES.									
Aachen and Munich.....	\$110,751 70	-	-	\$86,213 53	\$2,858 00	\$58,750 12	\$7,049 51	\$45,620 33	\$311,243 19
Atlas	294,359 34	-	-	108,815 97	-	41,259 35	14,678 48	290,394 60	749,507 74
British America	486,904 37	\$115,683 01	-	218,730 47	-	41,193 66	29,732 13	168,848 02	1,061,091 66
Caledonian	699,022 44	-	-	304,980 67	9,103 02	71,404 31	37,911 83	164,979 20	1,287,401 47
Commercial Union (Eng.).....	1,115,069 32	64,410 77	-	426,941 47	22,985 39	147,770 05	74,509 40	420,893 14	2,272,579 54
Hamburg-Bremen	531,982 29	-	-	263,064 61	13,286 48	44,498 51	28,982 28	186,144 63	1,067,958 80
Imperial	579,334 07	-	-	217,262 01	11,716 04	103,960 36	37,323 99	201,909 45	1,151,505 92

Lancashire	965,907 75	-	-	376,648 66	7,778 04	164,728 48	48,176 91	426,254 20	1,989,494 04
Law Union and Crown	10,654 92	-	-	52,130 16	-	1,050 00	1,787 88	58,644 58	124,267 54
Lion	203,353 83	-	-	125,045 37	983 61	40,695 18	16,127 17	85,834 71	572,039 87
Liverpool and London and Globe	2,645,435 43	-	-	906,281 15	54,382 38	323,986 45	143,365 15	1,161,436 29	5,234,886 85
London Assurance	373,463 88	268,236 55	-	190,669 51	15,465 00	101,538 14	31,735 17	373,184 90	1,354,293 15
London and Lancashire	759,348 60	-	-	342,320 67	18,257 75	140,200 69	51,412 97	509,078 89	1,820,619 57
Magdeburg	140,459 38	-	-	105,710 07	4,039 48	42,171 32	8,643 62	72,228 98	373,252 85
Manchester	650,482 85	-	-	379,495 02	10,976 01	-	57,257 67	365,929 64	1,464,141 19
North British and Mercantile	1,217,068 84	-	-	413,574 14	-	214,306 00	65,398 02	585,416 49	2,497,763 49
Northern Assurance	529,927 13	-	-	143,613 54	14,400 04	85,219 49	37,679 13	323,182 83	1,134,022 16
Norwich Union	796,175 24	-	-	259,867 07	18,609 14	139,692 17	35,293 57	212,065 98	1,461,703 17
Palatine	1,127,298 29	-	-	416,025 51	20,078 84	173,778 45	45,309 82	331,692 26	2,114,183 17
Phoenix Assurance	1,068,906 88	-	-	390,212 72	15,830 17	127,317 57	53,635 00	253,854 13	1,909,756 47
Prussian National	216,056 00	10,064 24	-	90,459 24	3,372 42	33,321 95	12,042 64	48,459 82	413,776 31
Royal	2,538,666 24	-	-	835,151 24	33,131 80	313,313 38	140,568 04	1,482,566 46	5,343,397 16
Scottish Union and National	1,241,388 82	-	-	511,087 99	3,679 60	107,198 29	58,446 18	229,123 05	2,150,924 83
Sun	819,066 80	-	-	422,510 46	18,272 71	94,672 43	42,514 99	283,586 96	1,680,564 35
Svea	132,879 82	-	-	111,439 65	-	-	1,389 30	4,598 78	250,307 55
Union Assurance	428,064 16	-	-	293,541 10	-	22,349 09	19,465 69	411,261 42	1,174,681 46
Union Marine	-	84,394 16	-	27,120 46	-	-	6,630 38	133,496 11	251,641 11
Western Assurance	748,737 60	224,166 20	-	345,463 83	-	41,500 00	46,302 00	258,908 44	1,665,078 07
Total	\$20,530,705 99	\$766,954 93	-	\$8,366,376 29	\$299,205 92	\$2,675,875 44	\$1,153,368 92	\$9,989,595 19	\$42,882,082 68
Aggregate	\$54,806,570 66	\$3,954,078 87	\$5,185,894 44	\$22,486,750 78	\$676,690 69	\$8,161,204 55	\$3,378,990 90	\$15,815,747 23	\$114,465,928 12

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 5.
Assets December 31, 1897.

COMPANIES.	Real estate	Mortgages.	Collateral loans.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents' balances.	Interest and rents due and accrued.	Premiums in course of collection.	All other assets.	Total assets.
MAINE STOCK COMPANIES.										
Merchants.....	-	\$54,500 00	\$26,500 00	\$ 75,900 00	\$17,017 48	\$20,835 47	\$3,449 02	\$19,062 09	\$7,434 00	\$224,698 06
Union.....	-	2,875 00	1,000 00	216,957 25	32,215 31	46,894 49	1,829 99	21,886 97	3,012 75	326,671 76
Total	-	\$57,375 00	\$27,500 00	\$292,857 25	\$49,232 79	\$67,729 96	\$5,279 01	\$40,949 06	\$10,446 75	\$551,369 82
STOCK COS. OF OTHER STATES.										
Aetna.....	\$225,000 00	\$36,000 00	\$3,600 00	\$8,909,470 99	\$784,811 36	\$331,542 96	\$ 766 12	\$421,532 79	\$1,506,658 71	\$12,219,382 93
Agricultural	214,114 96	1,052,549 19	224,598 32	309,307 25	179,708 80	-	34,358 52	154,356 28	74,847 79	2,243,841 11
American (Mass.)	-	-	15,000 00	429,313 54	39,694 58	8,345 67	2,367 85	17,067 79	95,918 00	607,707 19
American (N. J.)	228,834 80	1,604,520 75	-	911,755 65	42,930 26	-	38,237 88	43,433 13	31,106 85	2,900,819 32
American (N. Y.)	-	14,500 00	35,000 00	882,355 25	34,293 52	106 22	6,058 17	99,098 88	33,600 75	1,104,982 79
American (Pa.)	305,850 40	1,178,505 93	99,300 00	822,415 00	94,403 06	103,829 92	19,101 34	-	33,791 64	2,637,197 29
American Central	500,000 00	37,117 20	94,000 00	917,200 00	108,303 15	81,641 55	-	-	-	1,738,261 90
Armenia.....	47,580 98	263,780 00	17,590 00	35,606 50	13,078 31	-	7,719 75	25,356 31	1,953 21	412,665 04
Boston Marine	21,200 00	950,350 00	2,150 00	1,294,625 25	289,549 63	146,677 64	9,714 58	-	106,177 58	2,820,444 68
Buffalo Commercial	-	114,050 00	-	142,430 00	46,166 78	631 03	-	8,428 91	-	313,151 55
Buffalo German	310,289 10	531,210 00	87,900 00	756,294 00	182,644 37	4,693 24	10,290 26	36,505 89	-	1,919,826 86
Capital	90,097 70	111,825 00	-	175,535 66	22,709 93	-	25,996 50	-	11,410 42	441,085 58
Commerce.....	75,000 00	68,900 00	7,350 00	173,500 00	16,936 31	5,807 76	1,129 98	61 30	59,150 00	407,835 35
Commercial Union (N. Y.)	-	-	-	239,545 00	9,955 29	-	1,247 08	15,527 47	-	266,274 84
Connecticut	209,325 00	1,090,659 00	2,000 00	1,897,875 22	128,305 73	85,281 45	-	78,000 00	67,880 78	3,559,327 18
Continental	1,106,250 00	85,860 00	-	6,520,422 00	227,272 41	-	70,138 66	558,455 61	13,809 00	8,582,207 68
Delaware	155,264 50	131,200 00	55,000 00	1,014,039 76	101,282 58	40,604 66	16,133 81	102,375 45	8,005 25	1,623,906 01
Equitable	124,000 00	143,950 00	-	365,510 00	21,651 01	49,296 71	1,485 00	-	30,991 50	736,884 22

Fire Association.....	271,624 17	2,108,135 51	186,200 00	2,344,049 95	316,426 77	-	76,223 84	511,304 44	231,335 94	6,045,300 62
Fireman's Fund	379,200 00	463,484 85	160,689 34	1,905,976 25	359,836 01	14,593 52	9,863 20	375,324 68	14,429 99	3,683,397 84
Franklin	226,972 12	204,558 00	61,500 00	2,419,263 51	106,005 75	-	3,727 80	57,957 79	35,710 37	3,115,695 34
German Alliance.....	-	-	-	373,117 61	35,078 79	-	-	14,057 11	17,982 39	440,235 90
German American	15,000 00	58,000 00	-	6,792,725 23	286,133 96	-	10,981 06	399,021 21	176,877 77	7,738,739 23
German Fire	1,500 00	282,155 00	16,300 00	156,049 15	26,147 33	-	5,247 30	28,153 96	14,242 35	529,797 09
Germany	655,900 00	299,100 00	-	3,014,734 64	104,533 02	168,762 09	12,724 34	24,993 84	77,156 29	4,357,004 23
Globe	-	64,500 00	-	433,996 11	43,525 04	-	4,266 54	116,341 95	16,640 14	684,269 77
Granite State.....	26,800 00	31,047 51	4,000 00	332,341 90	43,686 75	-	2,524 08	37,625 53	78 80	478,104 57
Greenwich	127,500 00	-	5,000 00	928,392 43	67,661 74	27,386 72	437 50	118,404 55	183,002 57	1,457,185 51
Hanover	420,368 75	7,000 00	5,500 00	2,090,051 80	99,446 72	-	18,506 53	203,894 37	107,027 45	2,952,395 62
Hartford	662,221 18	1,554,590 00	14,800 00	6,256,230 39	815,769 49	607,871 37	30,029 68	425,000 00	453,117 18	10,819,629 29
Home	1,744,014 55	325,612 33	136,725 00	7,325,200 68	554,222 51	283,448 69	56,855 34	180,777 53	691,121 01	11,297,977 64
Home Mutual.....	306,200 00	269,266 00	36,500 00	163,425 00	75,508 45	-	3,442 80	59,682 36	-	914,024 61
Insurance Co. of N. Am.....	540,936 39	2,386,743 49	35,000 00	4,769,780 00	779,947 15	-	51,526 90	861,874 21	558,151 52	9,983,960 26
Ins. Co. of the State of Pa.....	311,388 45	47,600 00	-	186,893 01	29,350 89	1,963 25	5,768 48	42,907 08	128,610 23	754,481 39
*Manhattan	-	-	-	641,115 00	37,132 60	86,229 00	-	200 00	764,676 60	764,676 60
Man'frs & Merchants.....	38,574 64	281,381 67	5,400 00	183,396 60	31,353 12	31,560 81	5,126 93	-	12,744 76	589,338 53
Mercantile	-	135,600 00	-	404,942 97	38,904 12	3,581 72	2,773 74	17,831 72	33,712 03	637,346 30
Merchants (N. J.).....	331,664 14	295,600 00	5,000 00	647,862 50	48,325 64	-	10,355 22	115,772 75	161,519 22	1,619,122 22
Merchants (R. I.).....	-	117,750 00	5,000 00	372,046 50	51,225 70	37,008 02	4,025 05	-	20,208 00	607,265 27
National (Conn.).....	252,978 40	774,015 97	-	2,771,129 00	249,196 79	-	-	385,698 70	-	4,433,018 86
National (Md.).....	43,000 00	-	-	207,978 25	7,430 98	13,821 72	3,593 10	1,089 46	2,986 75	279,980 26
National-Standard.....	-	-	-	584,551 40	30,015 57	-	3,791 67	54,219 44	20,038 70	692,616 78
New Hampshire.....	117,247 31	655,001 99	63,300 00	1,494,087 50	177,270 29	-	-	112,116 94	290,266 50	2,909,290 53
Niagara.....	823,968 01	302,700 00	-	1,002,400 00	120,265 83	333 34	11,691 45	211,137 38	251,981 44	2,724,477 45
Norwalk	-	-	-	423,052 66	55,646 39	-	6,375 34	22,743 23	20 12	507,837 74
Norwood	-	-	-	196,012 50	31,674 30	19,601 16	2,142 72	-	19,371 10	268,801 78
Orient	58,959 43	270,064 66	1,750 00	1,705,088 63	120,433 93	106,615 96	18,229 38	70,786 00	-	2,351,927 99
Pacific	-	259,000 00	1,000 00	427,000 00	21,066 55	-	3,830 92	57,050 99	51,782 50	820,730 96
Pennsylvania	169,481 87	929,600 00	69,350 00	3,460,014 77	152,688 45	-	19,115 43	242,117 36	53,918 36	5,096,286 04
Phenix (N. Y.).....	401,404 39	115,600 00	-	3,877,178 34	555,648 32	-	14,213 48	474,815 85	223,577 35	5,662,437 73
Phenix, (Conn.).....	527,696 67	132,340 70	20,200 00	3,367,299 59	272,120 89	272,295 25	26,827 54	202,920 00	716,867 27	5,538,567 91
Providence Washington ..	-	-	-	1,167,880 00	94,457 40	214,674 13	6,978 48	-	363,190 00	1,847,180 01
Queen	714,970 57	-	-	3,359,664 18	114,940 28	196 00	45,070 48	244,568 49	8 84	4,479,418 84
Reading	64,200 00	396,106 00	46,550 00	242,755 00	39,624 14	-	5,189 02	27,205 50	5,147 75	826,777 11

*Formerly the Mutual Fire.

TABLE No. 5—Concluded.

COMPANIES.	Real estate	Mortgages.	Collateral loans.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents' balances.	Interest and rents due and accrued.	Premiums in course of collection.	All other assets.	Total assets.
Rochester German Security	\$196,036 06	\$400,942 40	-	\$293,990 11	\$66,344 75	-	\$10,363 35	\$37,598 06	\$12,322 39	\$1,017,597 12
Springfield	89,200 00	182,188 78	\$28,000 00	358,830 00	37,905 80	\$4,339 30	2,959 42	56,705 43	63,448 08	823,576 81
St. Paul	88,184 66	727,770 00	88,275 00	2,596,236 05	189,272 97	-	52,241 06	253,810 26	448,034 29	4,443,824 29
Union	574,853 43	375,907 42	216,568 78	811,551 03	181,103 22	206,403 97	-	-	-	2,366,387 85
United Firemen's	159,076 32	9,900 00	24,509 75	361,026 62	23,417 57	-	297 50	46,915 73	34,676 55	659,820 04
United States	179,950 00	707,940 38	56,500 00	412,614 38	69,608 30	31,854 38	14,626 69	-	24,114 37	1,497,208 50
Victoria	-	376,200 00	-	231,487 30	6,285 28	26,806 47	6,153 30	14,275 76	52,533 95	713,742 06
Westchester	-	-	-	241,932 50	20,835 63	8,029 91	550 00	-	19,619 50	296,967 54
Williamsburg City	219,000 00	501,030 00	2,500 00	1,345,177 63	83,214 67	15,284 41	7,009 57	186,083 19	120,822 37	2,480,121 84
	629,000 00	250,900 00	-	648,587 27	85,073 12	-	11,224 27	77,040 91	80,657 73	1,782,483 30
Total	14,980,979 53	23,714,309 73	1,939,606 19	99,126,316 97	9,098,889 85	3,041,120 00	810,584 70	7,956,021 87	7,873,178 15	168,541,006 99
MUTUAL COS. OF OTHER STATES.										
Holyoke	\$68,518 00	\$74,300 00	-	\$644,000 00	\$7,635 25	-	\$11,445 31	\$2,135 45	\$75,602 00	\$885,636 01
Quincy	16,800 00	73,900 00	\$98,800 00	286,400 00	84,772 14	\$9,000 00	5,257 88	7,280 02	29,881 00	612,091 04
Traders & Mechanics	-	149,539 00	31,200 60	343,250 00	31,599 62	-	4,549 55	12,011 52	136,091 00	708,240 69
Total	\$85,318 00	\$297,739 00	\$130,000 00	\$1,273,650 00	\$124,007 01	\$9,000 00	\$21,252 74	\$21,426 99	\$241,574 00	\$2,203,967 74
COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich	-	-	-	\$610,500 00	\$146,034 60	\$20,715 32	\$1,375 00	\$29,521 96	\$16,500 00	\$824,646 88
Atlas	-	-	-	765,000 00	82,707 30	-	8,447 50	72,662 53	83,212 50	1,012,029 83
British America	-	-	-	979,336 00	41,652 69	146,093 63	14,627 59	-	16,467 00	1,198,176 91
Caledonian	-	-	-	1,931,533 25	94,566 98	404 05	23,734 13	132,005 11	538 88	2,182,782 40
Commercial Union (Eng.)	\$888,148 69	\$24,000 00	-	1,714,725 68	500,564 21	1,375 00	30,094 50	347,157 01	122,232 04	3,628,297 13
Hamburg-Bremen	-	-	-	1,340,319 84	62,370 01	-	19,029 16	113,069 42	54,692 25	1,589,480 68
Imperial	410,616 30	-	-	1,074,374 91	138,590 85	954 81	8,832 97	161,057 75	103,706 48	1,898,134 07

Lancashire.....	385,585 72	-	-	1,554,570 77	201,380 96	653 90	-	248,630 01	12,086 75	2,402,908 09
Law Union & Crown	-	-	-	601,447 50	18,267 50	21,081 11	-	4,766 82	37,041 67	682,604 60
Lion	4,500 00	239,637 50	-	477,677 50	131,111 19	25,561 40	10,880 65	36,991 09	-	926,359 33
Liv'pool & London & Globe	1,730,287 63	3,674,371 14	\$1,700 00	2,366,824 86	677,632 10	413 20	65,564 99	827,754 28	224,928 35	9,569,476 55
London Assurance.....	-	28,000 00	-	1,964,765 00	133,846 48	15,327 68	5,889 59	187,441 23	307 81	2,335,577 79
London & Lancashire.....	299,125 00	-	-	2,018,011 35	171,945 24	-	27,308 06	261,836 73	14,966 72	2,793,193 10
Magdeburg.....	-	-	-	727,500 00	1,217 85	-	6,275 00	51,077 65	82,210 90	868,281 40
Manchester	-	350 00	-	1,524,344 00	317,268 68	-	7,945 70	194,789 46	28,889 03	2,073,586 87
No. British & Mercantile ..	-	-	-	3,331,030 34	436,119 53	1,917 87	54,915 00	314,990 97	160,847 10	4,299,820 81
Northern Assurance	115,000 00	-	-	1,584,480 00	72,854 27	2,609 92	20,817 37	180,295 31	1,603 36	1,977,660 23
Norwich Union	-	40,000 00	-	1,940,230 71	191,476 85	-	24,747 83	143,233 94	41,824 29	2,381,513 62
Palatine.....	-	50,000 00	-	2,203,860 18	208,214 19	-	13,857 50	324,189 81	11,891 82	2,812,013 50
Phœnix Assurance	-	-	-	2,199,772 50	189,653 95	2,330 58	25,180 00	185,689 93	453,081 00	3,055,707 96
Prussian National	800 00	-	-	598,000 00	16,318 32	3,343 89	6,543 33	77,014 57	62,765 54	764,785 65
Royal	2,032,077 43	272,000 00	-	3,951,329 41	316,421 93	-	58,697 29	649,961 10	5,136 88	7,282,623 95
Scottish Union & National.	101,587 96	1,482,680 99	2,800 00	1,707,824 36	425,930 41	157,073 15	41,874 57	115,000 00	22,551 25	4,057,322 69
Sun	250,000 00	188,000 00	-	1,767,173 04	162,409 66	155,517 89	25,110 28	101,987 64	17,177 58	2,667,376 09
Svea.....	-	-	-	527,170 40	35,262 88	11,891 96	1,239 58	41,455 00	5,169 60	622,189 42
Union Assurance.....	190,973 19	-	-	1,057,331 50	26,567 80	79,725 42	1,992 50	32,419 25	141,118 06	1,530,127 72
Union Marine.....	-	-	-	498,945 35	2,802 56	11,187 15	-	23,006 37	66,214 22	602,155 65
Western Assurance	-	25,000 00	-	1,146,954 73	241,673 77	253,739 91	-	-	18,572 15	1,685,940 56
Total.....	\$6,408,701 92	\$6,024,039 63	\$4,500 00	\$42,165,033 18	\$5,044,862 76	\$911,917 84	\$504,980 00	\$4,855,004 94	\$1,805,733 21	\$67,724,773 48
Aggregate.....	21,474,999 45	30,093,463 36	\$2,101,606 19	142,857,857 40	14,316,992 41	\$4,029,767 80	\$1,342,096 45	12,873,402 86	\$9,930,932 11	239,021,118 03

TABLE No. 6.
Liabilities, December 31, 1897.

Companies.	LOSSES.			Unearned premiums.	Ledger liabilities.	All other liabilities.	Total liabilities, except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
	Adjusted.	Unadjusted.	Resisted.							
MAINE STOCK COMPANIES.										
Merchants	-	\$20,911 03	-	\$60,317 64	-	-	\$81,228 67	\$100,000	\$43,469 39	\$143,469 39
Union	-	15,891 81	-	83,728 16	-	-	99,619 97	100,000	127,051 79	227,051 79
Total	-	\$36,802 84	-	\$144,045 80	-	-	\$180,848 64	\$200,000	\$170,521 18	\$370,521 18
STOCK COMPANIES OF OTHER STATES.										
Ætna	\$72,348 51	\$251,957 71	\$45,283 95	\$3,062,429 55	130,292 95	\$223,350 90	\$3,785,663 57	\$4,000,000	\$4,433,719 36	\$8,433,719 36
Agricultural	33,838 93	30,282 38	19,058 00	1,190,016 63	-	34,909 00	1,308,104 94	500,000	435,736 17	935,736 17
American (Mass.)	5,429 98	22,961 07	-	121,391 31	-	6,313 02	156,095 38	300,000	151,611 81	451,611 81
American (N. J.)	4,313 91	43,395 65	4,127 06	524,636 12	-	6,117 60	582,590 34	600,000	1,718,228 98	2,318,228 98
American (N. Y.)	31,571 54	6,961 45	4,652 00	335,149 48	2,966 49	7,803 52	389,104 45	400,000	315,878 34	715,878 34
American (Pa.)	17,407 05	90,014 36	12,720 19	927,187 27	-	567,566 79	1,614,895 66	500,000	542,301 63	1,042,301 63
American Central	17,842 58	39,108 01	26,125 50	641,361 42	-	12,246 23	736,683 74	600,000	401,578 16	1,001,578 16
Armenia	10,657 49	10,683 63	-	126,646 98	17 75	366 00	148,371 85	250,000	14,293 19	264,293 19
Boston Marine	9,070 00	145,255 00	1,700 00	564,380 21	5,049 40	17,035 90	742,490 51	1,000,000	1,077,954 17	2,077,954 17
Buffalo Commercial	383 83	6,440 00	-	57,216 76	-	-	64,040 59	200,000	49,110 96	249,110 96
Buffalo German	4,453 25	14,898 59	3,109 68	311,743 69	-	-	334,205 21	200,000	1,385,621 65	1,585,621 65
Capital	12,011 59	5,727 53	1,612 35	139,588 38	11,000 00	10,612 71	180,552 56	200,000	60,533 02	260,533 02
Commerce	1,500 00	12,830 00	-	89,429 73	21 73	-	103,781 46	200,000	104,053 89	304,053 89
Commercial Union (N. Y.) ..	1,783 05	1,000 00	-	30,092 83	-	3,152 75	36,028 63	200,000	30,246 21	230,246 21
Connecticut	31,607 26	92,750 83	16,221 81	1,434,729 63	-	-	1,575,309 53	1,000,000	984,017 65	1,984,017 65
Continental	-	281,310 74	35,275 00	3,666,749 49	-	480,876 97	4,464,212 20	1,000,000	3,117,995 48	4,117,995 48
Delaware	6,307 00	59,948 00	8,000 00	580,280 45	7,922 92	94,963 88	757,422 25	702,875	163,608 76	866,483 76
Equitable	7,211 00	10,959 00	1,828 00	215,098 77	-	9,437 08	244,533 85	300,000	192,350 37	492,350 37

INSURANCE COMMISSIONER'S REPORT.

XXIX

Fire Association	115,668 18	84,237 67	47,668 42	1,990,541 95	-	2,076,987 24	4,315,103 46	500,000	1,230,197 16	1,730,197 16
Fireman's Fund	34,569 70	93,775 01	7,000 00	1,232,756 51	33,246 89	25,000 00	1,426,348 11	1,000,000	1,257,049 73	2,257,049 73
Franklin	13,080 49	21,159 13	7,455 00	431,669 99	-	1,134,595 01	1,607,959 62	400,000	1,107,735 72	1,507,735 72
German Alliance	1,434 00	6,321 87	-	102,024 08	-	174 17	109,954 12	200,000	130,281 78	330,281 78
German American	70,450 72	197,661 31	34,502 40	2,601,689 81	-	155,435 61	3,059,739 85	1,000,000	3,678,999 38	4,678,999 38
German Fire	10,753 50	8,486 41	2,147 50	165,979 87	-	5,912 40	193,279 68	200,000	336,517 41	336,517 41
Germany	20,304 39	27,498 91	13,450 00	1,411,908 64	40,600 00	1,075 00	1,514,236 94	1,000,000	1,842,767 29	2,842,767 29
Globe	17,950 00	100,481 10	4,070 00	202,524 74	-	34,057 30	359,083 14	200,000	125,186 63	325,186 63
Granite State	6,754 52	11,361 79	5,500 00	180,218 78	-	14,024 74	217,859 83	200,000	60,244 74	260,244 74
Greenwich	6,649 53	108,950 96	40,039 84	643,147 91	1,753 40	20,515 00	821,056 64	200,000	436,128 87	636,128 87
Hanover	105,062 58	62,400 98	43,042 52	1,157,019 26	-	-	1,367,525 34	1,000,000	584,870 28	1,584,870 28
Hartford	147,326 26	290,967 85	72,455 28	4,809,083 79	-	-	5,319,833 18	1,250,000	4,249,796 11	5,499,796 11
Home	90,293 32	278,843 03	51,614 70	4,155,150 00	1,474 49	150,333 63	4,727,709 17	3,000,000	3,570,268 47	6,570,268 47
Home Mutual	2,949 20	11,175 43	-	246,689 90	1,383 03	-	262,197 56	300,000	351,827 05	651,827 05
Insurance Co. of N. Am	88,507 62	291,725 33	42,702 05	3,174,237 19	42,892 09	780,559 51	4,420,623 79	3,000,000	2,563,336 47	5,563,336 47
Ins. Co. of the State of Pa	2,647 76	23,720 24	1,875 00	172,861 95	-	215,859 92	416,964 87	200,000	137,516 52	337,516 52
*Manhattan	15,223 60	57,885 79	10,222 42	-	111,001 70	142,372 70	336,706 21	250,000	177,970 39	427,970 39
Manufacturers & Merchants	3,694 69	20,267 86	-	174,768 67	150 00	1,289 22	200,170 44	250,000	139,368 09	389,368 09
Mercantile	-	7,302 28	1,697 00	148,777 79	1,576 51	2,810 22	162,163 80	400,000	75,182 50	475,182 50
Merchants (N. J.)	24,329 73	37,800 88	15,014 80	722,875 69	-	27,849 59	827,870 69	400,000	391,251 53	791,251 53
Merchants (R. I.)	3,392 50	10,685 66	528 00	193,197 72	-	2,944 16	210,748 04	200,000	196,515 23	396,515 23
National (Conn.)	80,620 03	67,743 34	19,216 64	1,734,945 34	-	150,074 01	2,052,599 36	1,000,000	1,380,419 50	2,380,419 50
National (Md.)	1,972 00	2,550 00	-	37,233 21	-	149 95	41,905 16	200,000	38,055 10	238,055 10
National-Standard	-	35,176 12	4,010 00	148,144 13	-	26,805 63	214,135 88	200,000	278,480 90	478,480 90
New Hampshire	38,814 12	74,209 50	-	955,326 74	-	-	1,068,350 36	1,000,000	840,940 17	1,840,940 17
Niagara	-	†133,062 67	-	1,297,624 47	-	80,024 28	1,510,711 42	500,000	713,766 03	1,213,766 03
Norwalk	201 00	12,179 00	-	102,461 18	-	4,661 81	119,502 99	200,000	188,334 75	388,334 75
Norwood	-	18,924 61	1,852 89	23,222 90	4,042 66	3,678 49	51,821 55	200,000	16,980 23	216,980 23
Orient	-	†130,634 11	20,871 25	959,900 72	2,556 02	2,687 43	1,116,649 58	500,000	735,278 41	1,235,278 41
Pacific	14,846 34	27,463 46	8,669 00	286,653 49	-	18,031 71	355,664 00	200,000	265,066 96	465,066 96
Pennsylvania	54,111 26	139,778 92	13,726 00	1,467,704 72	-	823,239 42	2,498,560 32	400,000	2,197,725 72	2,597,725 72
Phenix (N. Y.)	-	195,106 60	34,500 00	3,148,215 33	-	64,308 51	3,442,130 44	1,000,000	2,220,307 29	2,220,307 29
Phenix (Conn.)	30,402 07	300,090 66	44,978 00	2,139,993 40	188 41	-	2,515,652 54	2,000,000	1,022,915 37	3,022,915 37
Providence Washington	13,504 16	180,290 31	5,114 94	840,479 34	22,713 51	-	1,062,102 26	400,000	385,077 75	785,077 75
Queen	73,585 76	76,238 99	41,042 74	1,574,027 77	2,369 21	68,843 07	1,836,107 54	500,000	2,143,311 30	2,643,311 30
Reading	14,671 11	11,064 80	7,092 19	237,686 03	-	5,198 97	275,713 10	250,000	301,064 31	551,064 31

*Formerly the Mutual Fire.

† Includes adjusted and resisted.

‡ Includes adjusted.

TABLE No. 6—Concluded.

Companies.	LOSSES.			Unearned premiums.	Ledger liabilities.	All other liabilities.	Total liabilities, except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
	Adjusted.	Unadjusted.	Resisted.							
Rochester German.....	\$ 9,554 79	\$17,195 00	\$2,659 51	\$301,971 58	-	\$1,054 10	\$332,434 98	\$200,000	\$485,162 14	\$685,162 14
Security	17,045 37	22,711 43	5,581 00	372,153 63	-	-	417,491 43	200,000	206,085 38	406,085 38
Springfield.....	36,918 86	84,418 92	24,259 51	1,447,327 05	-	-	1,592,924 34	1,500,000	1,350,899 95	2,850,899 95
St. Paul.....	31,926 55	97,461 47	11,607 14	964,111 99	\$2,682 80	26,584 81	1,134,374 76	500,000	732,013 09	1,232,013 09
Union.....	12,857 38	27,057 69	160 00	214,301 73	-	35,050 03	289,426 83	200,000	170,393 21	370,393 21
United Firemen's.....	10,123 05	16,907 36	9,246 34	202,880 72	-	710,293 74	949,451 21	300,000	247,757 29	547,757 29
United States.....	6,698 30	17,981 00	6,543 21	222,575 74	-	3,588 56	257,386 81	250,000	206,355 25	456,355 25
Victoria	19,441 98	-	-	41,310 46	85 01	-	60,837 45	200,000	30,130 09	230,130 09
Westchester.....	30,768 90	68,880 55	9,100 00	1,071,544 78	-	-	1,180,294 23	300,000	999,827 61	1,299,827 61
Williamsburg City.....	14,225 47	39,975 42	4,217 77	532,531 17	-	6,385 61	597,335 44	250,000	985,147 86	1,185,147 86
Total	1,561,067 76	\$4,676,295 37	\$855,146 60	\$58,259,680 56	\$425,386 94	\$8,297,207 95	\$74,074,785 18	39,752,875	\$54,713,346 81	\$94,466,221 81
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$760 84	\$1,045 00	\$185 00	\$301,936 41	-	\$3,104 14	\$307,031 39	\$100,000	\$476,604 62	\$576,604 62
Quincy.....	-	-	-	248,986 33	-	2,950 00	251,936 36	-	360,154 68	360,154 68
Traders & Mechanics.....	-	-	-	350,501 79	-	9,060 04	359,561 83	-	348,678 86	348,678 86
Total	\$760 84	\$1,045 00	\$185 00	\$901,424 56	-	\$15,114 18	\$918,529 58	\$100,000	\$1,185,438 16	\$1,285,438 16
COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich.....	\$5,606 93	\$19,924 37	\$4,686 74	\$236,682 91	\$363 06	\$ 854 28	\$268,118 29	Deposit capital.	\$356,528 59	\$556,528 59
Atlas.....	3,466 11	29,414 16	2,984 66	404,758 03	-	6,690 27	447,313 23	200,000	364,716 60	564,716 60
British America.....	13,278 66	94,274 64	10,739 45	594,984 06	-	-	713,276 81	200,000	284,900 10	484,900 10
Caledonian.....	109,732 35	47,075 99	18,256 66	945,233 04	19,725 59	10,000 00	1,150,023 63	200,000	832,758 77	1,032,758 77
Commercial Union (Eng.)...	84,406 32	96,103 00	19,275 00	1,829,188 81	276 69	112,417 43	2,141,667 25	200,000	1,286,629 88	1,486,629 88
Hamburg-Bremen.....	8,915 00	55,795 00	15,950 00	806,642 70	-	-	887,302 70	200,000	502,177 98	702,177 98

Imperial.....	18,653 17	70,963 46	10,696 50	807,906 48	-	-	908,219 61	200,000	789,914 46	989,914 46
Lancashire.....	65,170 82	139,552 41	23,860 06	1,450,770 02	-	9,002 75	1,688,356 06	200,000	514,552 03	714,552 03
Law Union & Crown.....	14,810 64	-	-	132,162 17	14,476 51	-	161,449 32	200,000	321,155 28	521,155 28
Lion.....	14,983 80	33,370 96	4,400 00	407,994 96	253 58	-	461,003 30	210,000	255,356 03	465,356 03
Liverpool & London & Globe	295 00	425,868 00	129,935 00	3,889,687 28	-	637,594 22	5,083,379 50	200,000	4,286,097 05	4,486,097 05
London Assurance.....	13,678 44	144,435 72	10,690 50	795,618 03	-	25,161 09	989,583 78	200,000	1,145,994 01	1,345,994 01
London & Lancashire.....	51,806 05	69,638 43	32,817 40	1,526,310 26	378 06	37,858 31	1,712,808 51	200,000	880,384 59	1,080,384 59
Magdeburg.....	2,500 00	39,461 00	3,264 45	290,554 37	-	-	35,779 82	200,000	332,501 58	532,501 58
Manchester.....	92,061 57	53,298 23	57,870 85	1,052,313 55	1,466 95	19,245 95	1,276,257 10	200,000	597,329 77	797,329 77
North British & Mercantile..	167,235 41	25,683 42	9,841 90	1,970,293 19	9,691 74	6,684 75	2,189,430 41	200,000	1,910,390 40	2,110,390 40
Northern Assurance.....	10,496 89	85,905 02	22,570 50	938,648 30	4,962 60	25,849 88	1,088,433 19	200,000	689,227 04	889,227 04
Norwich Union.....	56,322 65	42,625 53	19,732 43	1,148,750 90	-	31,313 88	1,298,745 39	200,000	882,768 23	1,082,768 23
Palatine.....	16,703 61	178,782 80	31,939 83	1,359,248 24	-	57,717 73	1,644,392 21	200,000	967,621 29	1,167,621 29
Phoenix Assurance.....	11,653 00	186,279 00	42,795 00	1,423,445 50	-	132,354 45	1,796,526 95	200,000	1,059,181 01	1,259,181 01
Prussian National.....	5,977 00	41,829 94	8,466 00	328,247 48	2,950 81	13,688 61	401,159 84	200,000	163,625 81	363,625 81
Royal.....	59,022 71	337,184 07	62,075 70	3,846,843 21	-	609,411 41	4,914,537 10	200,000	2,168,086 85	2,368,086 85
Scottish Union & National...	38,884 28	229,332 48	17,641 67	1,839,069 14	835 23	-	2,125,762 80	200,000	1,731,559 89	1,931,559 89
Sun.....	28,209 50	118,931 95	12,940 00	1,404,457 42	3,354 31	12,513 15	1,580,406 33	200,000	886,969 76	1,086,969 76
Svea.....	8,439 18	19,813 15	3,200 00	196,369 70	-	8,282 53	236,104 56	200,000	186,084 86	386,084 86
Union Assurance.....	26,788 80	69,228 43	29,052 00	602,928 69	47,472 61	-	775,470 53	200,000	554,657 19	754,657 19
Union Marine.....	*32,877 69	-	1,900 00	59,184 97	13,422 15	1,608 07	108,992 88	200,000	293,162 77	493,162 77
Western Assurance.....	29,576 89	138,331 42	15,227 99	896,522 94	-	-	1,079,659 24	200,000	406,281 32	606,281 32
Total.....	\$991,552 47	\$2,793,102 58	\$622,810 29	\$31,178,816 35	\$119,629 89	\$1,758,248 76	\$37,464,160 34	\$5,610,000	\$24,650,613 14	\$30,260,613 14
Aggregate.....	2,553,381 07	\$7,507,245 79	1,478,141 89	\$90,483,967 27	\$545,016 83	\$10,070,570 89	\$112,638,323 74	45,662,875	\$80,719,919 29	\$126,382,794 29

* Includes losses unadjusted.

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1896.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1897.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$1,498,892 00	\$60,897 79	\$17,140,917 00	\$110,799 31	\$16,957,691 00	\$111,379 46	-	-	\$1,682,118 00	\$60,317 64
Union (Marine).....	1,018,285 00	74,852 95	4,338,956 00	142,319 46	4,215,176 00	133,444 25	-	-	1,142,065 00	83,728 16
Total	\$2,517,177 00	\$135,750 74	\$21,478,873 00	\$253,118 77	\$21,172,867 00	\$244,823 71	-	-	\$2,824,183 00	\$144,045 80
STOCK COS. OF OTHER STATES.										
Aetna } Fire	\$522,911,981 00	\$6,265,664 91	\$368,672,392 00	\$4,406,541 15	\$361,968,772 00	\$4,385,823 07	\$38,788,674 00	\$463,557 31	\$490,826,927 00	\$5,823,225 68
} Marine	3,933,556 00	125,511 21	100,951,985 00	305,861 45	97,492,804 00	225,528 36	838,617 00	22,214 34	6,554,120 00	183,629 96
Agricultural	312,482,356 00	2,858,865 00	182,813,100 00	1,504,725 25	190,964,456 00	1,702,643 25	28,320,200 00	212,952 00	275,980,800 00	2,447,995 00
American (Mass.).....	29,824,862 00	338,200 45	22,071,177 00	236,609 60	23,631,597 00	258,932 64	5,742,131 00	63,351 47	22,522,311 00	252,325 94
American (N. J.).....	108,075,707 00	1,023,775 53	77,670,872 00	717,697 92	68,552,947 00	663,993 10	5,713,417 00	52,737 36	111,480,215 00	1,024,742 99
American (N. Y.).....	92,813,039 00	920,034 93	89,776,420 00	674,421 08	79,916,030 00	794,898 65	16,667,505 00	167,354 72	86,005,924 00	632,202 64
American (Pa.).....	154,060,160 00	1,885,050 43	138,399,924 00	1,642,827 48	122,091,374 00	1,569,459 08	11,352,743 00	125,787 58	159,015,967 00	1,832,631 25
American Central	111,347,268 00	1,374,963 00	75,371,350 00	945,653 42	76,112,204 00	974,661 20	4,818,224 00	64,422 13	105,788,190 00	1,281,533 00
Armenia	14,338,976 00	181,670 11	15,995,233 00	211,927 00	12,565,053 00	160,731 91	-	-	17,769,156 00	232,865 20
Boston Marine } Fire	10,512,540 00	115,565 64	38,165,350 00	361,376 45	19,419,380 00	179,722 49	3,553,280 00	33,493 04	25,705,230 00	263,726 56
} Marine	7,162,827 00	310,655 23	61,993,829 00	855,739 20	62,167,572 00	709,124 18	674,768 00	44,759 39	6,314,316 00	412,510 86
Buffalo Commercial.....	5,826,067 00	67,452 17	10,592,021 00	117,765 76	6,646,274 00	78,809 54	378,799 00	3,216 08	9,393,015 00	103,192 31
Buffalo German	63,689,492 00	691,605 69	39,593,119 00	425,012 84	41,386,500 00	467,500 70	2,163,905 00	20,174 32	59,732,206 00	628,943 51
Capital.....	20,338,136 00	283,407 37	19,756,876 00	293,312 52	19,834,111 00	288,226 75	1,238,983 00	18,584 24	19,021,918 00	269,908 90
Commerce	18,124,020 00	196,036 65	13,753,133 00	145,224 66	14,600,751 00	156,609 45	781,109 00	7,482 03	16,495,293 00	177,169 83
Commercial Union (N. Y.)....	5,602,478 00	60,420 88	11,965,801 00	110,627 55	8,837,110 00	84,602 16	2,292,256 00	27,100 27	6,438,913 00	59,346 00
Connecticut	227,280,789 00	2,852,658 38	155,122,989 00	1,913,533 42	145,440,893 00	1,855,379 79	8,297,836 00	99,542 66	228,665,049 00	2,811,269 35
Continental	698,399,163 00	7,066,713 86	463,225,461 00	4,150,221 02	415,971,791 00	3,926,289 29	4,649,568 00	37,763 17	740,913,265 00	7,252,882 42
Delaware	101,213,976 00	1,188,036 44	80,787,561 00	936,824 23	72,760,077 00	867,641 45	10,428,399 00	126,665 56	98,812,561 00	1,130,613 66
Equitable } Fire	36,260,966 00	421,345 25	30,014,757 00	348,341 52	28,155,110 00	334,893 41	1,821,250 00	20,718 61	36,299,363 00	414,074 75
} Marine	23,061 00	733 19	249,485 00	1,751 64	237,110 00	1,652 58	-	-	35,436 00	832 25

Fire Association	371,903,732 00	4,014,684 61	297,205,435 00	3,317,857 37	266,134,135 00	3,228,073 38	10,322,650 00	231,156 56	383,652,382 00	3,873,312 04
Fireman's Fund	211,065,199 00	2,508,860 10	167,331,860 00	2,050,058 39	159,219,278 00	1,943,093 76	23,621,141 00	303,652 18	195,556,640 00	2,312,172 55
Franklin	5,969,185 00	174,002 77	65,031,020 00	514,678 62	62,538,102 00	483,146 06	2,234,322 00	68,864 74	6,227,774 00	136,670 59
German Alliance	886,323 24	49,191,904 00	538,860 03	47,868,650 00	549,152 38	3,837,046 00	40,966 04	60,866 82	76,223,428 00	835,064 07
German American	550,078,010 00	5,272,614 21	24,567,407 00	231,371 42	6,467,025 00	50,975 32	30,980 00	171 65	18,069,402 00	180,224 45
German Fire	26,009,703 00	319,606 86	415,515,753 00	3,927,062 25	391,034,987 00	3,809,848 91	23,404,863 00	249,241 97	551,153,913 00	5,140,585 58
Germania	317,571,740 00	2,733,575 84	206,187,985 00	1,622,051 87	186,164,056 00	1,486,936 36	16,511,903 00	146,090 00	321,083,766 00	2,722,600 65
Globe	54,739,312 00	595,336 84	94,605,480 00	941,183 27	75,740,479 00	822,821 17	33,786,060 00	342,960 50	39,818,253 00	370,738 44
Granite State	36,927,849 00	449,684 02	30,949,284 00	407,180 30	29,226,593 00	391,932 16	11,199,362 00	127,872 75	1,689,575 00	22,982 82
Greenwich	234,560,433 00	1,432,213 09	127,628,414 00	964,565 83	139,076,041 00	1,067,056 69	19,742,140 00	130,091 80	203,370,666 00	1,199,630 43
Hanover	1,998,488 00	65,850 65	44,503,809 00	154,696 80	43,631,386 00	128,344 47	112,700 00	3,409 79	2,758,211 06	88,793 19
Hartford	204,753,127 87	2,337,373 13	157,078,711 95	1,796,592 61	151,344,072 22	1,770,623 04	11,679,529 38	123,490 20	198,808,338 22	2,239,854 50
Home	798,171,633 00	9,758,096 25	591,318,441 00	7,286,258 32	598,934,581 00	7,489,631 60	5,960,787 00	78,059 59	784,594,406 00	9,476,363 38
Home Mutual	933,147,095 00	9,063,727 00	646,877,844 00	5,680,204 37	644,707,425 00	5,844,764 37	104,468,585 00	539,413 00	830,848,929 00	8,359,754 00
Home Mutual	9,981,334 00	221,095 00	74,065,847 00	310,590 54	73,227,736 00	292,138 45	2,552,621 00	53,858 00	8,266,824 00	185,709 00
Home Mutual	32,812,380 00	427,952 45	32,141,771 00	439,527 01	26,198,251 00	360,933 17	3,145,255 00	46,510 86	35,610,645 00	460,035 43
Ins. Co. of N. Am.	721,724 00	35,805 40	1,882,424 00	50,292 03	2,018,934 00	56,252 72	76,695 00	4,440 73	508,519 00	25,408 98
Ins. Co. of the State of Pa.	609,153,802 00	5,985,504 32	617,245,193 00	4,690,674 52	596,693,294 00	4,647,266 89	23,252,961 00	245,205 97	606,452,740 00	5,783,705 98
Ins. Co. of the State of Pa.	41,898,256 00	244,159 00	379,029,726 00	2,206,837 68	415,659,105 00	2,197,484 35	-	-	5,268,877 00	253,512 33
*Manhattan	33,156,136 00	425,105 67	28,533,272 00	356,504 77	30,084,021 00	383,201 47	5,309,738 00	59,979 04	26,294,649 00	338,429 93
Manufacturers & Merchants	39,403,424 27	568,410 90	54,120,849 00	798,106 80	62,435,019 27	878,340 87	31,089,254 00	483,176 83	-	-
Mercantile	25,216,819 02	307,700 80	25,181,245 97	293,051 44	19,945,271 56	243,179 31	2,157,306 95	28,701 71	28,295,486 48	328,871 22
Mercantile	30,253,267 00	331,768 18	21,165,675 00	221,613 93	20,889,338 00	222,818 10	3,766,431 00	40,135 64	26,763,173 00	290,428 37
Mercants (N. J.)	132,143,874 00	1,387,985 26	107,898,761 00	1,140,586 50	96,887,731 00	1,061,826 28	10,287,234 00	86,127 07	132,867,670 00	1,380,618 41
Mercants (R. I.)	32,995,960 00	3-5,997 88	26,386,825 00	308,682 40	25,705,350 00	307,601 72	1,004,135 00	10,704 08	32,673,300 00	376,374 48
National (Conn.)	317,703,967 00	3,806,255 54	217,025,628 00	2,510,923 39	215,584,029 00	2,642,464 86	18,245,323 00	216,659 80	300,300,243 00	3,458,144 27
National (Md.)	5,004,362 00	54,639 14	6,248,260 00	67,386 00	4,273,309 00	4,679 38	423,690 00	4,998 20	6,555,623 00	70,297 56
National-Standard	28,351,118 00	250,409 31	50,080,095 00	452,935 97	42,374,585 00	369,360 69	10,699,622 00	82,110 24	25,356,916 00	251,874 35
New Hampshire	-	-	1,683,820 00	17,554 90	142,400 00	5,399 02	745,710 00	26,077 94	745,710 00	26,077 94
Niagara	134,476,064 00	1,807,149 74	106,626,111 00	1,227,919 62	100,826,217 00	1,127,116 79	5,933,836 00	74,484 56	134,342,122 00	1,833,468 01
Norwalk	296,023,321 00	2,731,311 99	212,275,658 00	2,133,295 22	204,272,901 00	2,031,882 48	34,749,603 00	331,503 95	269,276,475 00	2,501,220 78
Norwood	16,661,085 00	158,613 99	26,072,616 00	220,248 98	18,523,561 00	158,997 62	3,077,841 00	33,353 91	21,132,299 00	185,511 44
Orient	-	-	4,119,088 00	50,991 40	275,388 00	2,836 48	171,050 00	1,709 33	3,672,650 00	46,445 59
Pacific	156,841,181 00	1,918,259 60	123,010,730 00	1,603,420 76	118,274,404 00	1,576,703 31	7,695,053 00	69,779 62	153,882,454 00	1,875,197 43
	679,213 00	21,320 05	1,182,688 00	35,754 73	985,608 00	28,379 47	-	-	876,293 00	28,695 31
	57,023,234 00	574,006 10	50,251,677 00	484,694 82	45,082,343 00	461,004 67	4,727,272 00	41,071 72	57,464,796 00	556,624 53

* Formerly the Mutual Fire.

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1896.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1897.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Pennsylvania.....	\$309,215,864 00	\$2,942,077 81	\$224,998,253 00	\$2,216,195 47	\$191,507,222 00	\$2,050,365 04	\$19,607,131 00	\$203,564 20	\$323,094,764 00	\$2,904,344 04
Phenix (N. Y.).....	592,250,979 00	7,350,511 13	339,630,666 00	3,838,187 28	355,555,744 00	4,252,455 49	30,300,170 00	251,470 33	546,025,731 00	6,684,772 09
Phenix (Conn.).....	397,514,478 00	4,523,474 46	313,717,520 00	3,373,914 24	305,964,694 00	3,406,933 48	6,327,371 00	57,883 98	398,939,933 00	4,432,571 24
Prov. Washington } Fire.....	139,694,259 00	1,442,625 40	149,700,258 00	1,376,240 44	132,460,391 00	1,234,960 78	18,916,320 00	162,731 68	138,017,806 00	1,421,173 38
} Marine.....	6,411,886 00	211,228 77	114,165,714 00	504,026 07	112,243,272 00	466,144 79	1,188,464 00	35,845 05	7,145,864 00	213,265 00
Queen.....	306,027,190 00	3,426,468 78	223,416,166 00	2,450,620 14	225,258,814 00	2,545,438 87	17,975,217 00	171,976 87	286,209,325 00	3,153,673 18
Reading.....	43,586,999 00	500,966 96	33,137,548 00	351,011 97	35,183,153 00	281,134 88	754,317 00	7,731 46	40,787,077 00	463,112 65
Rochester German.....	54,494,435 00	569,484 21	46,184,430 00	483,555 22	41,312,603 00	458,706 02	732,850 00	6,645 50	58,033,412 00	587,687 91
Security } Fire.....	78,892,581 00	741,976 46	55,611,713 00	578,423 32	53,617,713 00	564,137 30	4,529,631 00	53,778 12	76,356,945 00	702,484 36
} Marine.....	629,213 00	20,641 26	4,778,205 00	58,096 11	4,822,858 00	53,562 55	114,266 00	3,279 41	470,294 00	21,895 41
Springfield.....	272,320,920 00	3,065,623 56	190,543,690 00	2,136,672 59	198,207,746 00	2,162,711 87	14,965,016 00	139,579 71	249,691,848 00	2,900,004 57
St. Paul } Fire.....	139,768,500 00	1,805,391 23	104,644,588 00	1,561,350 03	101,930,964 00	1,491,234 05	9,639,191 00	118,832 56	132,843,383 00	1,756,674 65
} Marine.....	3,640,349 00	130,922 69	26,276,377 00	334,586 23	24,685,156 00	255,099 15	662,914 00	24,545 49	4,568,656 00	145,864 28
Union.....	38,131,197 00	425,424 83	33,046,778 00	361,415 05	31,650,499 00	358,324 73	964,538 00	10,318 90	38,562,938 00	418,196 25
United Firemen's.....	37,112,626 00	414,423 44	29,972,348 00	306,402 34	28,197,551 00	309,460 16	2,212,264 00	24,759 34	36,675,159 00	383,606 28
United States } Fire.....	45,676,645 00	458,854 93	33,889,845 00	345,246 31	35,825,778 00	362,599 43	3,187,442 00	30,418 36	40,553,270 00	411,083 45
} Marine.....	730,551 00	23,064 64	1,407,693 00	36,782 73	956,610 00	26,699 16	35,500 00	900 20	1,146,134 00	32,248 01
Victoria.....	3,229,968 00	34,571 50	10,341,770 00	102,861 49	5,773,444 00	56,637 23	424,300 00	2,857 30	7,373,994 00	77,938 46
Westchester.....	201,487,424 00	2,191,037 97	131,165,231 00	1,466,726 37	130,245,028 00	1,465,289 50	7,629,565 00	75,289 23	194,778,062 00	2,117,185 61
Williamsburg City.....	126,512,496 00	1,055,943 07	78,340,123 00	695,383 82	75,103,100 00	668,009 34	5,183,286 00	43,349 33	124,566,233 00	1,039,968 22
Total } Fire.....	11,083,813,035 16	119,233,610 49	8,366,654,072 92	86,812,523 29	8,001,068,218 05	85,741,208 24	731,144,332 33	7,098,399 48	10,718,254,557 70	113,206,526 06
} Marine.....	83,779,643 00	1,584,989 86	878,863,322 00	5,484,342 85	900,824,778 00	5,002,816 70	9,236,584 00	288,175 08	52,581,603 00	1,778,340 93
MUTUAL COs OF OTHER STATES										
Holyoke.....	\$42,308,862 00	\$622,604 51	\$10,873,473 00	\$159,979 38	\$11,729,380 00	\$173,895 19	\$90,850 00	\$821 20	\$41,362,105 00	\$607,867 50
Quincy.....	34,708,477 00	517,013 02	9,586,921 00	145,699 35	10,224,832 00	155,080 31	-	-	34,070,566 00	507,632 06
Traders & Mechanics.....	43,214,459 00	672,076 91	13,800,839 00	217,054 55	12,702,375 00	200,023 96	14,175 00	253 75	44,298,748 00	688,863 75
Total.....	\$120,231,798 00	\$1,811,694 44	\$34,261,233 00	\$522,733 28	\$34,656,587 00	\$528,999 46	\$105,025 00	\$1,074 95	\$119,731,419 00	\$1,804,353 31

CO'S OF FOREIGN COUNTRIES.

Aachen & Munich	\$15,545,792 00	\$186,070 05	\$41,914,462 00	\$529,717 45	\$20,651,891 00	\$246,566 50	\$1,512,964 00	\$21,411 82	\$35,295,399 00	\$447,809 18	
Atlas	73,636,781 00	862,487 45	63,900,042 00	707,669 34	61,761,834 00	704,119 50	3,848,491 00	43,605 52	71,962,498 00	822,431 77	
British America	Fire	86,550,906 00	1,151,247 91	95,100,144 00	1,154,275 47	82,046,685 00	1,122,149 67	5,261,220 00	94,343,145 00	1,127,951 04	
	Marine	2,473,279 00	33,246 93	24,097,786 00	205,590 35	24,460,012 00	196,954 94	-	2,111,053 00	41,882 34	
Caledonian	190,682,369 00	2,124,809 85	150,689,290 00	1,688,873 41	157,693,679 00	1,771,936 94	13,658,313 00	139,970 30	170,019,667 00	1,901,776 02	
Com. Union (Eng.)	Fire	368,841,876 00	3,852,437 89	283,102,380 00	2,863,183 56	280,796,818 00	2,971,914 46	14,131,718 00	357,015,720 00	3,628,235 99	
	Marine	475,300 03	14,420 86	31,177,658 00	57,074 20	31,179,107 00	69,024 26	1,882 38	88,600 00	588 42	
Hamburg-Bremen	131,124,118 00	1,619,989 61	111,693,598 00	1,359,027 85	110,169,612 00	1,348,371 66	3,580,082 00	42,896 75	129,068,022 00	1,587,769 05	
Imperial	159,290,319 00	1,720,213 49	122,287,580 00	1,443,262 22	120,874,075 00	1,419,324 87	10,033,884 00	107,709 22	150,639,940 00	1,636,441 62	
Lancashire	240,152,793 00	2,689,561 38	234,202,375 00	2,526,303 51	210,454,056 00	2,377,057 00	21,650,531 00	184,297 61	242,250,573 00	2,651,510 21	
Law, Union & Crown	-	-	24,451,616 00	214,906 47	24,226,484 00	20,012 94	2,586,702 00	20,441 36	19,438,430 00	174,452 17	
Lion	67,372,109 00	812,608 91	71,008,492 00	807,242 11	61,481,363 00	749,132 88	9,255,521 00	110,808 81	67,643,717 00	789,909 33	
Liverpool & London & Globe	915,606,889 00	8,223,436 79	748,562,122 00	7,083,753 21	705,239,849 00	6,823,071 84	89,493,633 00	720,174 28	869,435,527 00	7,763,943 88	
London Assurance	Fire	182,750,788 00	1,601,075 16	128,773,063 00	1,091,890 90	135,726,123 00	1,139,691 79	8,040,523 00	66,101 04	167,768,205 00	1,487,173 23
	Marine	3,213,519 00	36,876 51	105,060,639 00	436,169 48	103,703,658 00	423,409 70	1,327,043 00	14,602 53	3,243,457 00	35,033 75
London & Lancashire	392,142,789 00	3,104,090 45	301,365,972 00	2,533,037 40	273,780,147 00	2,347,869 80	28,678,726 00	268,348 17	391,049,888 00	3,020,909 88	
Magdeburg	12,520,985 00	153,414 94	52,599,579 00	644,313 23	22,267,758 00	251,516 76	371,316 00	5,895 20	42,481,490 00	540,316 21	
Manchester	191,035,950 00	2,323,376 23	154,134,320 00	1,786,946 56	148,180,716 00	1,815,736 58	11,344,791 00	167,492 44	185,644,769 00	2,103,093 77	
North British & Mercantile	376,656,816 00	3,955,177 16	297,908,746 00	3,024,235 59	274,403,959 00	2,868,720 35	29,292,549 00	226,295 73	370,869,054 00	3,884,396 67	
Northern Assurance	180,310,798 00	2,066,739 54	136,616,807 00	1,485,641 56	141,158,920 00	1,598,039 81	5,756,391 00	54,466 46	170,012,294 00	1,899,874 79	
Norwich Union	236,127,908 00	2,436,762 00	182,552,345 00	1,882,312 90	177,496,263 00	1,881,791 51	12,941,532 00	137,506 38	228,242,458 00	2,299,777 01	
Palatine	292,012,844 00	3,240,418 19	230,791,940 00	2,496,764 55	265,908,405 00	2,921,919 11	10,948,217 00	93,047 43	245,948,162 00	2,722,216 20	
Phoenix Assurance	393,453,466 00	3,717,298 74	378,728,160 00	3,282,840 14	375,911,727 00	3,304,688 69	99,331,828 00	868,547 37	296,938,071 00	2,826,962 82	
Prussian National	Fire	50,146,650 00	625,035 43	43,400,435 00	548,661 15	38,204,945 00	484,157 12	3,218,128 00	41,532 01	52,124,012 00	648,007 45
	Marine	99,579 00	3,704 99	1,152,068 00	11,199 90	1,183,997 00	11,597 12	-	67,650 00	3,307 77	
Royal	784,730,905 38	7,892,391 35	704,857,440 95	5,995,897 74	628,744,012 79	5,639,255 48	80,028,579 85	585,917 93	780,815,753 69	7,613,115 68	
Scottish Union & National	401,828,307 00	3,608,532 14	336,598,928 00	3,201,287 45	292,161,257 00	2,893,880 85	40,215,167 00	358,946 50	406,050,811 00	3,557,091 94	
Sun	318,800,844 00	2,935,429 04	1,162,228 00	1,987,709 84	205,622,122 00	2,016,714 62	15,435,640 00	114,217 80	317,905,310 00	2,792,206 51	
Svea	19,555,574 00	261,572 14	29,592,988 00	443,361 81	23,470,321 00	331,201 27	1,599,419 00	25,300 54	24,078,822 00	348,232 14	
Union Assurance	77,599,446 00	950,644 77	145,358,177 00	1,445,791 79	92,538,002 00	1,061,334 11	28,442,312 00	239,829 02	101,977,309 00	1,095,273 43	
Union Marine (Marine)	4,185,726 00	72,903 45	77,536,488 00	291,831 71	77,271,739 00	277,097 92	320,336 00	8,806 72	4,130,139 00	75,830 52	
West'n Assurance	Fire	127,388,604 00	1,724,298 21	142,650,216 00	1,693,879 59	126,721,109 00	1,716,710 14	1,862,975 00	15,541 67	141,514,736 00	1,691,522 59
	Marine	6,805,822 00	112,946 55	48,289,822 00	352,307 80	49,927,256 00	386,128 10	439,898 00	9,043 06	4,728,490 00	70,083 19
Total	Fire	6,285,866,626 38	63,874,918 82	5,423,009,445 95	53,922,886 80	5,035,892,132 79	51,900,866 29	552,491,162 85	4,831,194 75	6,120,492,776 69	61,065,744 58
	Marine	17,253,225 00	274,099 28	287,314,456 00	1,354,173 44	287,725,769 00	1,364,212 04	2,472,523 00	34,334 69	14,369,389 00	229,725 99
Aggregate	Fire	17,489,911,459 54	184,920,223 75	13,823,924,751 87	141,258,143 37	13,071,616,957 81	138,171,073 99	1,283,740,520 18	11,930,669 18	16,968,478,753 39	176,076,623 95
	Marine	103,550,045 00	1,994,839 88	1,187,657,651 00	7,091,635 06	1,209,723,414 00	6,611,852 45	11,709,107 00	322,509 77	69,775,175 00	2,152,112 72

INSURANCE COMMISSIONER'S REPORT.

XXXXV

TABLE No. 3.
Underwriting and Investment Exhibit.

COMPANIES.	Net premiums earned.	Interest earned.	Net Losses incurred.	Expenses incurred.	Net gain.	Dividends incurred.	Increase in surplus.	Ratio of losses incurred to premiums earned.	Ratio of expenses incurred to premiums earned.
MAINE STOCK COMPANIES.									
Merchants	\$ 94,949 50	\$7,102 55	\$56,527 65	\$18,185 26	\$27,339 14	\$ 4,000 00	\$23,339 14	59.53	19.15
Union	112,865 12	9,627 20	61,556 40	14,043 99	46,891 93	12,000 00	34,891 93	54.54	12.44
Total	\$207,814 62	\$16,729 75	\$118,084 05	\$32,229 25	\$74,231 07	\$16,000 00	\$58,231 07	56.82	15.51
STOCK CO'S OF OTHER STATES.									
Aetna	\$3,848,709 38	\$663,833 95	\$1,955,226 35	\$1,253,585 67	\$1,303,731 31	\$720,000 00	\$583,731 31	50.56	32.57
Agricultural	991,154 00	63,488 00	503,379 00	425,822 00	125,441 00	50,000 00	75,441 00	50.79	42.96
American (Mass.)	196,528 99	39,910 00	91,462 61	78,519 19	66,457 19	18,000 00	48,457 19	46.54	39.95
American (N. J.)	510,286 46	111,744 39	244,973 28	203,960 85	173,096 72	61,282 00	111,814 72	48.00	39.97
American (N. Y.)	512,898 67	88,287 13	224,213 08	220,292 88	156,679 84	16,000 00	140,679 84	43.71	42.95
American (Pa.)	1,232,296 47	77,656 87	694,741 43	498,644 68	116,567 23	40,000 00	76,567 23	56.38	40.46
American Central	785,523 17	85,404 51	398,278 72	304,654 86	167,994 10	60,000 00	107,994 10	50.70	38.78
Armenia	160,472 45	22,895 84	111,744 91	70,679 37	944 01	10,000 00	—9,055 99	69.63	44.04
Boston Marine	790,686 73	69,067 78	577,546 52	257,280 56	24,927 43	100,000 00	—75,072 57	73.04	32.54
Buffalo Commercial	74,255 77	11,746 32	48,497 11	35,251 06	2,253 92	-	2,253 92	65.31	47.47
Buffalo German	376,881 28	76,771 16	181,585 34	138,095 29	133,971 81	50,000 00	83,971 81	48.18	36.64
Capital	179,789 64	12,890 35	90,908 89	63,799 18	37,971 92	8,000 00	29,971 92	50.56	35.48
Commerce	130,766 44	17,944 76	64,693 37	51,186 02	32,831 81	16,000 00	16,831 81	49.47	39.14
Commercial Union (N. Y.)	55,400 32	9,062 87	34,720 26	17,234 04	12,508 89	6,000 00	6,508 89	62.67	31.11
Connecticut	1,664,118 18	161,344 81	801,094 78	608,682 06	415,686 15	100,000 00	315,686 15	48.14	36.54
Continental	3,364,379 59	361,054 32	1,760,592 41	1,361,064 78	803,776 72	250,000 00	553,776 72	49.39	38.19
Delaware	700,930 08	50,382 67	374,088 36	326,011 89	51,212 50	42,172 50	9,040 00	53.57	46.51
Equitable	281,808 96	38,153 69	133,879 23	116,904 77	69,178 65	18,000 00	51,178 65	47.51	41.48

Fire Association.....	2,398,293 76	195,265 26	1,369,312 31	800,433 28	423,813 43	200,000 00	223,813 43	57.09	33.38
Fireman's Fund.....	1,758,372 87	148,213 12	962,469 78	671,792 89	272,323 32	120,000 00	152,323 32	54.73	38.20
Franklin.....	452,280 51	120,612 47	203,376 87	231,907 94	137,608 17	100,000 00	37,608 17	44.97	51.28
German Alliance.....	92,775 17	26,420 56	31,424 54	57,489 41	30,281 78	-	30,281 78	33.87	61.97
German American.....	2,706,280 82	482,381 64	1,265,794 69	1,000,956 61	921,911 16	250,000 00	671,911 16	46.77	36.99
German Fire.....	202,162 26	20,758 50	188,546 09	80,087 43	33,987 24	20,000 00	13,987 24	53.84	39.62
Germany.....	1,094,388 60	209,198 25	425,185 68	448,260 03	430,141 14	120,000 00	310,141 14	38.85	40.96
Globe.....	723,156 12	47,478 99	465,911 13	209,242 55	95,481 43	12,000 00	83,481 43	64.43	28.93
Granite State.....	290,857 31	-1,374 80	154,111 33	104,674 75	30,696 43	12,000 00	18,696 43	52.89	35.98
Greenwich.....	913,132 73	99,038 20	452,591 62	388,062 80	171,516 51	20,000 00	151,516 51	49.56	42.49
Hanover.....	1,470,561 80	270,755 57	787,398 33	578,182 37	375,736 67	80,000 00	295,736 67	53.54	39.32
Hartford.....	5,975,178 69	556,690 79	3,198,720 28	1,972,745 24	1,360,403 96	375,000 00	985,403 96	53.53	33.02
Home.....	4,614,342 23	718,049 13	2,159,770 51	1,648,621 09	1,523,999 76	300,000 00	1,223,999 76	46.81	35.75
Home Mutual.....	318,214 38	50,809 27	169,179 29	151,633 13	48,211 23	36,000 00	12,211 23	53.17	47.65
Insurance Co. of N. Am.....	5,497,087 98	370,058 74	3,492,714 55	1,770,869 22	603,562 95	360,000 00	243,562 95	63.54	32.21
Insurance Co. of the State of Pa.....	283,869 13	19,611 47	155,523 66	110,470 98	37,485 96	10,000 00	27,485 96	54.90	38.92
*Manhattan.....	656,689 10	18,000 10	416,663 25	325,929 82	-67,903 87	31,317 42	-99,221 29	63.45	49.63
Manufacturers & Merchants.....	206,674 82	29,920 03	117,781 78	88,845 73	29,967 34	15,000 00	14,967 34	56.99	42.99
Mercantile.....	168,535 93	23,292 70	57,319 12	77,032 48	57,477 03	24,000 00	33,477 03	34.01	45.71
Merchants (N. J.).....	882,580 74	77,437 41	439,197 72	406,609 00	114,211 43	32,000 00	82,211 43	49.76	46.07
Merchants (R. I.).....	262,489 66	31,153 37	124,821 50	104,474 91	64,346 62	12,000 00	52,346 62	47.55	39.80
National (Conn.).....	2,169,062 95	120,135 01	970,989 08	830,369 52	487,839 36	†145,000 00	342,839 36	44.77	38.28
National (Md.).....	42,379 84	11,954 62	18,283 00	23,815 20	12,236 26	6,180 65	6,055 61	43.38	56.19
National-Standard.....	251,413 70	38,825 98	115,672 76	97,840 66	76,726 26	30,000 00	46,726 26	46.01	38.92
New Hampshire.....	968,023 03	225,133 19	473,907 11	421,656 39	297,592 72	81,000 00	216,592 72	48.96	43.56
Niagara.....	1,561,756 07	84,704 83	726,535 66	634,324 10	285,601 14	50,000 00	235,601 14	46.52	40.62
Norwalk.....	134,115 49	24,661 26	57,186 22	58,047 85	43,542 68	-	43,542 68	42.64	43.28
Norwood.....	23,444 03	†12,607 19	8,206 83	15,765 23	12,079 16	-	12,079 16	35.01	67.25
Orient.....	1,272,226 08	99,126 27	680,702 27	467,537 04	223,113 04	50,000 00	173,113 04	53.50	36.75
Pacific.....	366,651 74	42,711 05	188,045 37	165,094 37	56,223 05	20,000 00	36,223 05	51.29	45.02
Pennsylvania.....	1,643,725 45	255,428 06	942,368 98	645,508 62	311,275 91	80,000 00	231,275 91	57.33	39.27
Phenix (N. Y.).....	3,205,213 43	240,298 06	1,756,314 06	1,292,206 42	396,991 01	100,000 00	296,991 01	54.80	40.32
Phenix (Conn.).....	2,934,420 98	328,390 31	1,629,643 80	1,060,763 69	572,403 80	280,000 00	292,403 80	55.54	36.15
Providence Washington.....	1,347,910 44	80,427 66	776,039 98	459,765 99	192,532 13	32,000 00	160,532 13	57.27	34.11
Queen.....	2,016,294 19	27,700 84	1,013,917 94	694,314 46	329,762 63	100,000 00	229,762 63	50.44	34.54
Reading.....	303,378 93	35,268 76	163,703 92	97,386 58	77,557 19	25,000 00	52,557 19	53.96	32.10

* Formerly the Mutual Fire.

† Dividends,
Special reserve for contingencies, \$120,000
25,000
\$145,000

‡ Interest earned, \$6,002 56
Realized on unadmitted assets, 6,604 63
\$12,607 19

TABLE No. 3—Concluded.

COMPANIES.	Net premiums earned.	Interest earned.	Net losses incurred.	Expenses incurred.	Net gain.	Dividends incurred.	Increase in surplus.	Ratio of Losses incurred to premiums earned.	Ratio of expenses incurred to premiums earned.
Rochester German	\$291,425 56	\$21,110 96	\$145,153 21	\$130,237 34	\$37,145 97	\$20,000 00	\$17,145 97	49.81	44.68
Security	501,936 55	42,393 08	267,709 21	180,793 02	95,827 40	13,000 00	82,827 40	53.33	36.02
Springfield	1,853,756 78	238,208 57	799,182 57	677,312 92	615,469 86	150,000 00	465,469 86	43.11	36.54
St. Paul	1,522,495 37	—18,131 29	869,716 86	526,568 27	108,078 95	50,000 00	58,078 95	57.12	34.58
Union	300,822 66	26,328 28	163,228 82	126,660 88	37,261 24	12,000 00	25,261 24	54.26	42.10
United Firemen's	271,620 79	62,204 12	125,863 33	132,772 98	75,188 60	30,000 00	45,188 60	46.34	48.88
United States	302,003 81	30,601 71	129,940 42	130,368 23	72,296 87	20,000 00	52,296 87	43.02	43.13
Victoria	60,064 83	18,458 72	43,690 77	21,739 13	13,093 65	—	13,093 65	72.74	36.19
Westchester	1,271,030 10	160,670 75	592,529 87	512,732 84	326,438 14	30,000 00	296,438 14	46.62	40.34
Williamsburg City	584,711 75	128,389 90	255,659 64	283,304 03	174,137 98	50,000 00	124,137 98	43.73	48.45
Total	\$72,218,695 74	\$7,813,018 08	\$37,763,931 36	\$26,946,876 57	\$15,320,905 89	\$5,068,952 57	\$10,251,953 32	52.29	37.31
MUTUAL CO'S OTHER STATES.									
Holyoke	\$147,689 26	\$57,137 32	\$56,478 56	\$42,811 78	\$105,536 24	\$83,165 87	\$22,370 37	38.24	28.98
Quincy	145,996 31	29,013 53	33,375 46	44,723 71	93,910 67	70,897 29	23,013 38	24.92	30.63
Traders and Mechanics	193,267 56	40,795 12	61,836 17	53,111 05	119,115 46	104,311 68	14,803 78	32.00	27.48
Total	\$486,953 13	\$126,945 97	\$154,690 19	\$140,646 54	\$318,562 37	\$258,374 84	\$60,187 53	31.76	28.88
CO'S OF FOREIGN COUNTRIES.									
Aachen & Munich	\$281,025 68	37,708 09	\$125,201 17	\$183,279 54	\$10,253 06	|| See note.	\$13,358 08	44.56	65.22
Atlas	590,953 10	55,939 65	290,676 17	218,606 85	137,609 73	96,549 61	41,060 12	49.18	36.99
British American	1,047,998 11	54,741 23	611,740 08	362,046 47	128,952 79	96,457 81	32,494 98	58.37	34.55
Caledonian	1,342,455 28	64,557 39	707,088 92	467,366 55	232,537 20	122,100 83	110,436 37	52.67	34.82
Commercial Union (Eng.)	2,385,589 17	129,879 56	1,156,128 31	772,889 03	586,451 39	262,659 34	323,792 05	48.46	32.39
Hamburg-Bremen	1,095,011 72	85,323 71	548,557 29	414,008 98	217,769 16	123,311 74	94,457 42	50.10	37.97
Imperial	1,140,079 95	—56,358 07	611,875 47	426,721 84	45,124 57	—	45,124 57	53.67	37.43
Lancashire	1,848,259 28	85,261 54	1,007,233 35	732,478 26	193,809 21	256,112 38	—62,303 17	54.50	39.63
Law Union & Crown	46,878 61	*555,822 50	25,465 56	56,080 27	152,155 28	—	521,155 28	54.52	119.63
Lion	578,947 98	23,564 04	303,325 02	225,478 77	71,708 23	45,433 11	26,275 12	52.74	38.95

Liverpool & London & Globe	5,280,487 89	355,456 43	2,684,825 52	1,674,211 40	1,256,907 40	864,270 68	392,636 72	51.04	31.83
London Assurance	1,231,874 64	122,906 53	660,168 23	426,969 98	267,642 96	290,958 54	-23,315 58	53.59	34.66
London & Lancashire	1,754,637 99	126,707 15	769,512 84	659,512 73	452,319 57	394,197 39	5,122 18	43.86	37.59
Magdeburg	318,954 79	35,550 20	177,843 08	237,492 04	-60,830 13	-	-60,830 13	56.76	74.46
Manchester	1,347,812 04	70,679 08	698,948 46	815,396 73	-95,854 07	-	-95,854 07	51.86	60.50
North British & Mercantile	2,384,871 41	142,814 74	1,212,593 48	808,798 94	506,293 73	288,821 95	217,471 78	50.85	33.91
Northern Assurance	1,093,258 39	87,982 70	565,183 76	389,418 55	226,638 78	182,940 71	43,698 07	51.70	35.62
Norwich Union	1,502,974 80	148,695 11	769,983 35	550,952 19	330,734 37	121,508 54	209,225 83	51.23	36.66
Palatine	2,197,328 72	118,096 45	1,095,688 92	727,838 11	491,898 14	253,702 69	238,195 45	49.83	33.12
Phoenix Assurance	2,067,165 77	11,857 95	1,093,627 88	737,211 02	248,184 82	-	248,184 82	52.90	35.66
Prussian National	426,408 18	39,210 48	243,345 16	183,391 17	38,882 33	13,471 24	25,411 09	57.21	43.01
Royal	4,706,931 22	45,918 88	2,539,436 29	1,532,723 13	680,690 68	670,411 14	10,279 54	53.97	32.57
Scottish Union & National	2,309,154 61	146,667 88	1,197,946 95	800,220 73	457,654 81	81,805 01	375,849 80	51.88	34.65
Sun	1,607,397 72	124,808 53	817,738 25	604,886 27	309,581 73	250,311 78	59,269 95	50.87	37.63
Svea	263,812 65	†143,158 91	140,819 73	122,036 11	†144,115 72	-	144,115 72	53.38	46.26
Union Assurance	995,420 02	-67,557 76	480,647 92	345,880 85	101,333 49	-	101,333 49	48.29	34.75
Union Marine	204,154 83	41,015 76	101,228 31	45,701 37	98,240 91	113,152 54	-14,911 63	49.58	22.39
Western Assurance	1,635,613 15	63,565 55	998,454 19	564,030 28	186,694 23	128,143 99	58,550 24	59.23	33.46
Total	\$41,715,437 70	\$2,793,974 21	\$21,637,283 66	\$15,085,328 16	\$7,786,500 09	\$4,669,679 10	\$3,116,820 99	51.87	36.16
Aggregate	\$114,628,901 19	\$10,750,668 01	\$59,673,989 26	\$42,205,380 52	\$23,500,199 42	\$10,013,006 51	\$13,487,192 91	52.06	36.82

* Interest earned, \$ 7,650 00
 Net receipts from home office, 548,172 50

† Interest earned, \$ 18,528 16
 Net receipts from home office, 124,630 75

\$555,822 50

\$143,158 91

‡ Includes net receipts from home office.
 || Net remittances to Home office.

TABLE No. 9.
Maine Business.

XI

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.
MAINE STOCK COMPANIES.										
Merchants (Marine)	\$13,345,368 00	\$17,140,917 00	\$112,207 90	\$110,799 31	\$ 90,476 51	\$67,736 05	\$90,476 51	\$67,514 29	-	-
Union (Marine).....	4,190,472 00	4,338,956 00	139,380 66	142,319 46	119,632 37	85,049 75	116,951 93	82,029 69	-	-
Total.....	\$17,535,840 00	\$21,479,873 00	\$251,587 96	\$253,118 77	\$210,108 88	\$152,785 80	\$207,428 44	\$149,543 98	-	-
STOCK CO'S OF OTHER STATES										
Etna	\$7,454,708 00	\$7,609,343 00	\$103,506 78	\$102,197 67	\$51,708 70	\$37,286 55	\$45,914 34	\$44,583 36	\$1,035 97	\$1,532 97
*Agricultural	-	-	-	-	-	-	-	-	-	-
American (Mass.)	571,102 00	439,167 00	5,959 71	5,538 89	3,365 27	1,687 24	2,774 38	2,914 37	119 19	110 78
American (N. J.)	244,175 00	324,417 00	2,793 62	4,064 74	88 66	4,595 52	58 66	4,595 52	55 87	85 64
f American (N. Y.)	-	56,000 00	-	776 97	-	-	-	-	-	11 65
f American (Pa.)	414,359 00	416,486 00	6,105 10	6,049 15	6,253 66	2,567 72	6,203 66	3,317 72	122 10	120 98
American Central	173,739 00	175,005 00	2,848 19	2,849 02	289 53	1,007 67	289 53	1,007 67	59 85	63 45
Armenia	37,921 00	271,847 78	680 37	14,777 43	1,980 01	8,890 33	1,980 01	10,154 33	13 61	321 77
Boston Marine { Fire	279,975 00	423,339 00	3,566 45	6,555 96	39 00	6,463 42	39 00	7,234 22	-	-
{ Marine ...	702,962 00	1,024,325 00	6,589 92	13,679 98	3,069 78	12,286 62	3,329 78	4,465 16	203 13	404 72
f Buffalo Commercial	-	9,100 00	-	116 85	-	-	-	-	-	1 75
Buffalo German	465,497 00	148,417 00	3,918 22	1,759 91	3,693 45	821 33	3,662 28	821 33	9 28	26 40
Capital	800,238 00	940,573 00	14,067 29	16,357 48	5,312 51	5,336 17	5,605 84	7,597 38	128 52	223 30
Commerce	193,100 00	193,125 00	2,138 97	2,282 65	166 78	195 23	166 78	195 23	38 57	32 42
Commercial Union (N. Y.) ..	10,000 00	25,250 00	87 50	367 79	-	-	-	-	-	3 57
Connecticut	2,353,500 00	2,198,300 00	39,884 65	34,219 34	22,206 16	19,736 08	23,240 19	20,265 69	299 21	512 78
Continental	1,637,959 00	3,318,001 00	22,817 82	33,432 67	8,900 36	8,159 85	8,320 00	11,209 53	278 35	501 78
Delaware	462,199 00	396,349 00	6,479 70	6,131 30	1,324 32	1,058 89	1,304 32	1,470 39	130 97	128 19
Equitable	333,778 00	280,827 00	4,098 26	3,482 68	749 17	244 23	708 17	299 23	81 97	69 65
Fire Association	2,619,096 00	2,683,346 00	51,056 02	40,865 70	45,649 28	19,100 76	46,943 14	21,634 01	1,106 21	817 31
Fireman's Fund	958,078 81	1,060,593 83	12,772 53	14,032 80	8,152 15	7,904 29	7,313 41	9,382 08	92 41	210 46
Franklin	437,816 00	370,250 00	5,442 68	4,731 17	1,046 71	1,403 28	1,027 14	1,440 35	108 85	94 62
f German Alliance	-	98,000 00	-	1,416 46	-	-	-	-	-	20 75
German Fire.	21,550 00	236,248 00	333 22	3,391 25	-	248 46	-	597 03	8 45	74 48
German American	2,752,045 00	2,505,603 00	37,680 55	37,324 99	15,791 76	7,379 94	13,965 76	8,427 94	383 59	519 06

INSURANCE COMMISSIONER'S REPORT.

Germania	517,453 00	647,007 00	6,427 46	9,045 40	1,719 99	686 80	293 21	773 86	107 84	135 68
Globe	377,650 00	725,770 00	6,452 13	14,099 22	985 27	4,313 04	1,940 27	5,363 04	109 34	94 76
Granite State	4,889,187 00	5,268,675 00	82,191 57	82,749 81	36,506 52	34,699 26	37,942 55	34,730 87	686 88	1,029 12
Greenwich	613,259 07	452,117 45	7,756 96	6,108 92	2,680 55	1,390 93	1,724 24	1,370 66	101 30	91 08
Hanover	2,232,680 40	2,131,805 99	37,690 73	35,629 38	30,603 00	14,613 38	32,085 62	17,535 04	141 75	534 44
Hartford	4,980,279 00	5,117,606 00	76,948 47	84,275 70	36,472 30	17,610 87	35,094 13	18,472 05	809 52	1,147 66
Home	10,789,390 00	11,329,811 00	86,361 78	84,637 26	52,025 41	44,071 87	55,421 78	36,730 16	694 73	1,269 56
\$Home Mutual		99,650 00		1,209 93		1,789 89		1,789 89		18 15
Insurance Co. (Fire	4,925,353 00	**4,994,836 00	78,253 37	**77,695 53	45,403 09	**21,866 18	40,903 09	**25,759 08	1,392 08	1,452 97
of N. Am.) Marine		176,889 00		1,814 38		1,501 26		1,501 26		
Ins. Co. of the State of Pa	1,440,960 00	1,501,976 00	23,015 18	24,603 29	9,170 57	13,472 57	10,697 51	17,083 95	395 35	492 07
||Manhattan	347,595 00	325,502 00	6,491 89	6,688 23	516 17	1,275 11	1,241 55	1,004 23	119 84	100 32
Man'Prs and Merchants	82,850 00	335,614 67	1,258 87	4,378 81		501 83		1,939 33	23 12	93 05
Mercantile	1,063,273 00	1,030,670 00	13,338 77	13,172 21	3,749 28	5,076 49	4,085 68	6,783 45	278 26	263 44
Merchants (N. J.) { Fire	811,652 16	1,029,581 00	10,177 91	13,404 04	6,088 67	2,789 66	5,652 53	2,273 38	203 96	292 02
} Tornado		850 00		2 94						
Merchants (R. I.)	355,155 00	303,628 00	4,263 22	3,892 19	1,894 88	2,956 56	1,849 88	2,911 56	85 26	77 84
National (Conn.)	2,770,056 00	2,976,690 00	37,436 25	37,863 97	15,282 52	12,259 94	15,194 59	10,766 99	445 13	567 93
†National (M.I.)		99,965 00		1,226 94		252 26		252 26		24 96
National-Standard	50,500 00	99,382 00	757 16	1,459 30	607 29	843 20	607 29	843 20	3 00	21 90
New Hampshire	1,637,344 00	1,922,201 00	22,710 34	25,853 42	16,782 93	9,193 26	10,753 70	9,226 14	227 10	387 80
Niagara	1,083,057 00	1,083,425 00	17,145 79	17,692 76	9,012 05	2,633 42	9,018 10	3,208 09	166 43	267 62
Norwalk	252,503 00	316,723 00	3,831 02	4,626 61	67 54	1,873 59	67 54	1,877 59	56 17	49 85
Norwood	74,122 00	129,355 00	1,318 94	1,822 62	3,954 45		5,578 83			20
Orient	3,992,700 00	3,611,259 00	59,797 57	54,471 38	53,874 75	25,862 90	54,994 15	30,445 21	118 46	817 07
Pacific	111,727 00	143,750 00	1,804 47	2,040 00	8 00	952 00		1,410 20	35 93	30 61
Pennsylvania	1,165,476 66	2,323,804 45	22,226 21	26,127 11	12,281 52	5,104 88	9,984 52	5,354 88	444 52	428 89
Phenix (N. Y.)	2,381,120 00	2,434,513 00	35,428 82	33,180 03	5,528 65	15,162 19	8,602 77	13,492 79	524 42	455 38
Phenix (Conn.)	3,324,380 00	3,322,175 00	50,033 09	47,145 00	22,681 40	16,951 38	23,488 65	16,664 63	542 21	688 42
Providence (Fire	701,499 00	628,105 00	8,267 14	7,827 24	2,584 63	1,359 67	2,644 63	2,574 67		
Washington) Marine	270,487 00	209,125 00	6,221 58	7,274 53	2,746 01	1,951 81	2,746 01	3,276 81	289 77	302 04
Queen	1,027,279 00	999,206 00	14,424 66	13,521 73	7,489 72	5,578 20	7,439 72	6,568 06	105 69	203 25
Reading	276,560 00	449,495 60	3,930 15	7,161 08	52 50	3,113 20	52 50	5,601 15	79 90	145 57
Rochester German	257,928 00	290,490 00	3,480 57	3,885 48	2,075 33	326 03	2,025 33	1,296 74	28 10	58 28
Security { Fire	90,592 00	161,492 00	1,583 16	2,341 14	892 27		892 27			
} Marine		28,650 00		1,270 90		300 00		300 00		13 26
Springfield (Fire & Tornado)	2,162,514 00	2,160,511 00	34,486 96	30,760 16	23,275 77	11,486 62	19,111 00	10,331 75	626 15	615 20
St. Paul	311,814 00	258,800 00	3,600 07	3,774 13	1,076 61	2,176 46	89 42	2,226 46	72 00	78 92

* Admitted December 27, 1897.

† Admitted October 22, 1897.

‡ Admitted December 1, 1897.

¶ Admitted February 20, 1897.

§ Admitted February 11, 1897.

|| Formerly the Mutual Fire.

†† Admitted August 10, 1897.

** Includes Tornado business.

INSURANCE COMMISSIONER'S REPORT.

XII

TABLE No. 9—Concluded.

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.	1896.	1897.
Union	679,846 00	\$604,649 00	\$9,911 39	\$8,031 43	\$3,045 56	\$3,574 13	\$2,673 37	\$4,392 74	\$170 33	\$164 50
United Firemen's	133,335 00	221,458 00	1,903 83	2,958 13	674 24	286 50	674 24	286 50	38 08	54 80
United States	192,795 00	204,312 00	2,113 05	2,726 27	2,473 31	680 98	1,181 27	675 86	59 20	41 01
*Victoria	-	34,773 75	-	234 87	-	-	-	-	-	3 52
Westchester	430,616 00	427,063 00	5,761 91	6,000 02	2,171 96	285 50	2,097 58	259 00	44 56	90 00
Williamsburg City	208,780 00	336,855 00	2,190 25	3,898 77	2,500 77	356 57	2,503 77	356 57	57 40	57 14
Total { Fire	\$78,964,146 10	\$84,714,289 92	\$1,111,007 84	\$1,151,022 38	\$592,926 55	\$421,514 28	\$578,123 89	\$459,779 21	} 13,574 89	\$18,589 74
{ Marine	973,449 00	1,438,989 00	12,811 50	24,039 79	5,815 79	16,039 69	6,075 79	9,543 23		
{ Tornado	-	850 00	-	2 94	-	-	-	-		
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke Mutual	\$1,189,925 00	\$1,188,044 00	\$15,843 23	\$15,873 65	\$2,589 73	\$1,938 28	\$2,589 73	\$1,938 28	\$183 42	\$317 47
Quincy Mutual	1,404,010 00	1,102,600 00	25,880 75	19,663 00	7,347 58	8,282 00	8,147 58	8,282 00	355 19	380 47
Traders' and Mechanics'	1,062,125 00	1,082,316 00	18,196 00	18,308 00	4,066 49	6,374 48	4,066 49	6,374 48	350 81	361 69
Total	\$3,656,060 00	\$3,372,960 00	\$59,919 98	\$53,844 65	\$14,003 80	\$16,594 76	\$14,803 80	\$16,594 76	\$889 42	\$1,059 63
COMPANIES OF FOREIGN COUNTRIES.										
†Aachen and Munich	-	\$423,234 00	-	\$5,845 26	-	-	-	-	-	\$87 68
†Atlas	-	145,271 00	-	1,735 27	-	\$ 863 67	-	\$ 863 67	-	26 03
British America	\$ 514,150 00	486,815 00	\$ 8,450 77	7,632 39	\$2,425 02	1,910 70	\$1,697 55	2,912 70	107 84	114 49
Caledonian	1,253,949 00	919,262 00	19,845 21	15,910 28	9,077 04	6,860 09	6,527 34	7,257 90	172 63	239 22
Commercial } Fire	2,155,665 00	1,626,188 00	34,793 06	29,155 91	18,636 07	11,417 27	19,299 40	9,961 94	} 221 96	383 98
Union } Tornado	29,400 00	12,200 00	91 70	30 75	-	-	-	-		
Hamburg-Bremen	738,968 00	1,018,931 00	12,933 38	17,625 33	3,401 06	3,145 89	3,451 06	4,095 89	191 33	264 38
Imperial	905,191 00	871,007 00	15,549 29	14,123 44	20,438 92	2,740 16	19,920 49	3,482 42	-	211 85
Lancashire	1,388,851 00	1,567,983 00	21,176 21	21,749 40	11,719 52	7,961 24	11,705 06	9,939 82	155 20	326 24
||Law Union and Crown	-	30,000 00	-	237 00	-	-	-	-	-	3 56
Lion Fire	245,485 00	85,337 00	2,152 10	1,866 92	78 39	1,115 50	41 20	1,117 75	41 47	28 00
Liverpool & London & Globe	4,780,754 00	4,472,843 00	70,451 16	65,434 24	36,859 81	24,640 21	35,189 81	26,990 21	671 83	984 27
London Assurance	698,767 00	829,995 00	9,524 58	11,371 26	3,519 83	1,304 25	2,199 83	1,299 25	120 10	170 94
London and Lancashire	1,151,600 00	1,248,149 00	16,814 33	18,927 37	5,312 01	5,272 51	5,237 01	5,222 51	209 24	240 62

†Magdeburg	-	548,865 00	-	7,941 81	-	2,100 65	-	2,750 65	-	\$119 13
Manchester	403,712 00	522,697 00	5,931 56	7,336 92	3,051 07	381 06	156 57	444 66	\$62 39	110 05
Northern Assurance	1,231,720 00	1,085,046 00	14,179 41	13,763 28	4,621 05	6,250 61	4,534 46	6,250 61	191 16	206 46
North British & Mercantile	2,470,313 00	2,664,862 00	37,841 12	39,720 37	19,584 42	17,946 84	20,643 64	13,943 29	366 56	599 07
Norwich Union	1,101,111 00	1,065,288 00	18,177 51	15,590 36	5,985 08	6,762 71	7,097 57	5,216 45	207 73	233 86
Palatine	520,473 00	881,768 00	8,421 56	12,219 07	10,243 09	1,706 39	9,743 09	1,706 39	-	183 29
Phoenix Assurance	1,065,392 52	976,682 50	21,996 72	18,176 20	4,913 79	6,754 70	4,049 00	6,712 00	286 32	272 64
§Prussian National	-	64,825 00	-	1,225 48	-	-	-	-	-	18 38
Royal	3,969,061 82	1,786,745 92	63,947 40	47,078 31	34,749 71	28,241 51	39,072 26	29,795 33	583 95	706 17
Scottish Union and National	1,263,525 00	299,663 00	13,292 59	13,697 27	5,225 58	5,934 52	3,748 10	6,978 65	161 34	205 46
Sun Insurance Office	646,320 00	863,856 00	9,895 87	12,458 02	5,628 85	5,261 68	5,792 87	5,623 24	85 76	186 87
Svea	15,325 00	129,461 00	173 75	1,852 66	-	7 50	-	7 50	3 48	27 79
Union Assurance	331,922 00	378,884 00	2,556 82	3,478 20	- 77 11	702 53	- 77 11	702 53	49 59	52 17
Union Marine (Marine)	263,469 00	610,169 00	62 68	79 56	-	-	-	-	1 25	1 19
Western Assurance	771,454 00	738,352 00	12,053 57	11,731 62	2,483 70	4,289 62	2,388 62	5,546 37	191 40	175 97
Total { Fire	\$27,623,709 34	\$25,612,226 42	\$420,157 97	\$417,883 64	\$208,031 72	\$153,571 81	\$202,571 44	\$158,821 73	} 4,082 53	\$6,179 75
{ Marine	263,469 00	610,169 00	62 68	79 56	-	-	-	-		
{ Tornado	29,400 00	12,200 00	91 70	30 75	-	-	-	-		
Aggregate { Fire	\$110,243,915 44	\$113,699,476 34	\$1,591,085 79	\$1,622,750 67	\$814,962 07	\$591,680 85	\$795,499 13	\$635,195 70	} 18,546 84	\$25,829 12
{ Marine	18,772,758 00	23,529,031 00	264,462 14	277,238 12	215,924 67	168,825 49	213,504 23	159,087 21		
{ Tornado	29,400 00	13,050 00	91 70	33 69	-	-	-	-		

* Admitted August 2, 1897.

† Admitted February 17, 1897.

‡ Admitted May 24, 1897.

§ Admitted July 22, 1897.

¶ Admitted February 24, 1897.

§ Admitted August 27, 1897.

TABLE No. 10.
Maine Mutual Fire Insurance Companies.

Name of Company.	Location.	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec. 31, 1897.	Premiums and assessments received.	Losses paid.
MAINE MUTUAL FIRE CO'S.										
*Aroostook County Patrons	Houlton	\$5,063 28	\$103 10	\$5,166 38	-	\$106,595 50	-	\$106,595 50	\$266 50	-
Boothbay	Boothbay	5,721 11	77 47	5,798 58	\$7 93	15,552 00	\$1,600 00	92,412 00	51 85	\$100 00
Brunswick Farmers'	Brunswick	11,431 88	134 16	11,566 04	-	69,230 00	64,175 00	217,193 00	559 54	400 00
Cape Elizabeth & Scarborough	Cape Elizabeth	9,945 03	723 04	10,668 07	25 00	27,675 00	1,000 00	128,772 00	272 00	-
Casco	Casco	3,368 25	749 69	4,117 94	739 07	8,025 00	11,625 00	63,055 00	275 00	-
Citizens	Bristol	4,048 17	245 76	4,293 93	-	20,950 00	20,680 00	68,350 00	68 46	-
Cumberland	Cumberland	14,878 60	279 06	15,157 66	-	60,315 00	49,260 00	272,930 00	104 66	-
Danville	Auburn	9,340 03	989 05	10,329 08	-	42,625 00	45,482 00	170,148 00	153 13	-
Dresden	Dresden	7,085 82	289 83	7,375 65	-	44,175 00	44,350 00	187,040 00	814 62	1,200 00
Edgecomb	Edgecomb	6,545 67	141 44	6,687 11	-	4,325 00	1,100 00	83,780 00	21 62	-
Eliot & Kittery	Eliot	65,653 56	426 40	66,079 96	4,550 00	133,610 00	107,925 00	1,094,226 00	1,109 82	1,709 54
Falmouth	Falmouth	35,958 30	1,822 92	37,781 22	-	54,510 00	48,215 00	359,583 00	163 54	-
Farmington	Farmington	7,520 22	56 98	7,577 20	60 00	32,755 00	7,650 00	164,130 00	2,084 56	2,185 22
Fayette	Fayette	5,991 97	426 84	6,418 81	-	11,630 00	9,760 00	66,490 00	139 08	10 00
Freeport & Yarmouth	Freeport	14,196 40	136 90	14,333 30	-	23,710 00	2,290 00	355,495 00	636 79	685 00
Fryeburg	Fryeburg	15,728 25	-	15,728 25	158 51	79,450 00	54,070 00	348,375 00	-	-
Gardiner & Richmond	Gardiner	11,221 69	187 88	11,409 57	-	31,250 00	4,800 00	170,115 00	69 58	-
Gorham Farmers'	Gorham	36,297 59	343 43	36,641 02	14 22	73,715 00	83,895 00	397,785 00	799 40	840 00
Gray & New Gloucester	New Gloucester	13,245 35	170 55	13,415 90	-	50,350 00	-	136,550 00	151 05	-
Hampden	Hampden	18,918 50	67 26	18,985 76	-	47,625 00	4,400 00	188,780 00	-	10 00
Harpswell	Harpswell	13,376 72	865 09	14,241 81	800 00	38,751 00	38,105 00	229,643 08	93 00	-
Harrison	Harrison	29,494 78	2,241 58	31,736 36	244 25	118,490 00	75,240 00	581,280 00	2,746 35	2,479 08
Jay	Jay	9,866 24	34 11	9,900 35	-	38,300 00	30,205 00	196,765 00	519 12	580 58
Jefferson Farmers'	Jefferson	5,134 28	883 14	6,017 42	-	35,225 00	40,850 00	121,075 00	177 17	-

Kennebunk Farmers'	Kennebunk	19,222 77	988 84	20,211 61	-	13,700 00	2,500 00	202,345 00	64 50	-
Litchfield	Litchfield	10,925 75	77 75	11,003 50	68 15	33,750 00	37,875 00	202,120 00	537 17	492 60
Lovell	Lovell	4,126 50	142 60	4,269 10	-	8,290 00	9,465 00	71,415 00	9 97	5 00
†Maine Mutual	Augusta	-	-	-	-	-	-	-	-	-
Medomak	Waldoboro	9,940 47	586 20	10,526 67	5 00	32,275 00	1,500 00	251,425 00	90 99	-
Mutual Fire	Saco	10,404 34	87,292 96	97,697 30	5,202 17	302,175 00	192,800 00	964,160 00	3,276 63	4,680 23
†Newcastle	Newcastle	2,099 25	184 51	2,283 76	-	46,650 00	-	46,650 00	233 25	-
New Portland	New Portland	9,146 25	53 39	9,199 64	-	24,325 00	1,750 00	94,775 00	190 35	212 50
North Yarmouth	North Yarmouth	11,204 27	89 30	11,293 57	4 97	55,910 00	58,785 00	298,074 00	2,448 25	2,159 50
Oxford County P. of H	South Paris	85,922 80	723 58	86,646 38	1,250 00	382,149 00	274,631 00	1,718,456 00	11,634 84	11,585 75
Patrons' Androscoggin	Auburn	208,248 00	786 62	209,034 62	1,465 00	1,021,880 00	491,347 00	4,300,875 00	1,666 80	3,194 12
Pittston & Whitefield	Pittston	19,286 56	279 64	19,566 20	-	44,075 00	1,750 00	241,340 00	129 29	-
†Readfield	Readfield	-	-	-	-	-	-	-	-	-
State Mutual	Portland	27,747 89	11,882 67	39,630 56	9,899 57	733,855 00	481,042 00	1,157,662 00	13,103 74	4,896 51
§Swan's Island	Swan's Island	-	-	-	-	-	-	-	-	-
Union Farmers'	Union	8,613 60	746 28	9,359 88	-	36,500 00	38,300 00	88,800 00	109 50	-
Warren Farmers'	Warren	8,118 72	1,056 77	9,175 49	5 06	45,060 00	41,976 00	206,879 00	159 06	806 00
Wells	Wells	13,817 85	18 78	13,836 63	157 35	64,950 00	61,100 00	271,890 00	225 35	180 00
West Bangor and Hermon	Hermon	14,236 00	223 39	14,459 39	15 00	30,835 00	28,700 00	142,360 00	-	-
West Gardiner	West Gardiner	4,623 90	7 03	4,630 93	19 10	10,400 00	2,325 00	94,997 50	9 50	11 00
Wilton	Wilton	11,163 75	83 19	11,246 94	67 00	38,315 00	35,240 00	200,231 00	49 96	-
Windham	Windham	24,999 33	229 83	25,229 16	-	62,969 16	41,966 00	314,338 16	940 63	961 00
Woolwich	Woolwich	7,288 28	468 70	7,756 98	21 00	21,300 00	15,500 00	151,500 00	74 33	-
York County	Buxton	101,224 71	136 20	101,360 91	-	449,625 00	4,100 00	1,070,630 00	3,889 07	2,357 00
Total		972,383 68	117,453 91	1,089,837 59	24,778 35	4,629,826 66	2,569,329 00	17,891,481 24	50,120 02	41,740 63

*Incorporated August 19, 1897. †Business re-insured in the Granite State Fire Insurance Co., of Portsmouth, N. H., June 24, 1897.

‡Incorporated October 18, 1897. †Never transacted any business. §Statement not received.

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 CO'S.										
*Aroostook County Patrons	Houlton ..	\$266 50	-	-	-	\$266 50	-	\$118 65	\$43 95	\$162 60
Boothbay	Boothbay	51 85	-	\$11 00	\$5 39	68 24	\$100 00	6 50	20 93	127 43
Brunswick Farmers	Brunswick	121 62	\$437 92	37 00	-	596 54	400 00	82 00	20 85	592 85
Cape Elizabeth & Scarboro.	Cape Elizabeth..	272 00	-	-	17 47	289 47	-	50 00	41 36	91 36
Casco.....	Casco.....	-	275 00	9 75	-	284 75	-	-	5 00	5 00
Citizens.....	Bristol.....	68 46	-	27 00	-	95 46	-	27 00	6 52	33 52
Cumberland.....	Cumberland.....	104 66	-	13 80	7 65	126 11	-	39 09	4 60	43 69
Danville.....	Auburn.....	153 13	-	39 00	29 10	221 23	-	30 13	26 80	56 93
Dresden.....	Dresden.....	115 15	699 47	26 00	15 33	855 95	1,200 00	26 00	15 00	1,241 00
Edgecomb.....	Edgecomb.....	21 62	-	3 00	5 58	30 20	-	3 00	10 50	13 50
Eliot & Kittery.....	Eliot.....	240 49	869 33	-	-	1,109 82	1,709 54	390 00	952 70	3,052 24
Falmouth.....	Falmouth.....	163 54	-	26 00	51 35	240 89	-	107 85	53 53	161 38
Farmington.....	Farmington.....	79 94	2,004 62	47 00	-	2,131 56	2,185 22	47 00	44 46	2,276 68
Fayette.....	Fayette.....	36 52	102 56	-	-	139 08	10 00	46 75	18 73	75 48
Freeport & Yarmouth.....	Freeport.....	47 42	589 37	4 55	1 34	642 68	685 00	48 08	66 60	799 68
Fryeburg.....	Fryeburg.....	-	-	-	63 00	63 00	-	57 00	6 00	63 00
Gardiner & Richmond.....	Gardiner.....	69 58	-	44 00	4 65	118 23	-	40 30	6 76	47 06
Gorham Farmers.....	Gorham.....	-	799 40	66 00	-	865 40	840 00	68 00	28 95	936 95
Gray & New Gloucester.....	New Gloucester..	151 05	-	31 50	-	182 55	-	94 50	6 25	100 75
Hampden.....	Hampden.....	-	-	52 00	-	52 00	10 00	27 00	17 00	54 00
Harpwell.....	Harpwell.....	93 00	-	12 50	-	105 50	-	62 85	1 82	64 67
Harrison.....	Harrison.....	1,704 50	1,041 85	124 50	254 00	3,124 85	2,479 08	228 85	302 29	3,010 22
Jay.....	Jay.....	122 29	396 83	23 50	5 82	548 44	580 58	61 95	51 82	693 85
Jefferson Farmers'.....	Jefferson.....	177 17	-	25 50	24 51	227 18	-	25 50	4 71	30 21

Kennebunk Farmers'.....	Kennebunk.....	64 50	-	10 00	34 60	109 10	-	10 00	22 50	32 50
Litchfield.....	Litchfield.....	35 51	501 66	21 50	-	558 67	492 60	-	26 52	519 12
Lovell.....	Lovell.....	9 97	-	3 90	2 65	16 52	5 00	7 80	5 45	18 25
†Maine Mutual.....	Augusta.....	-	-	-	-	-	-	-	-	-
Medomak.....	Waldoboro.....	90 99	-	24 50	-	115 49	-	26 50	11 55	38 05
Mutual Fire.....	Saco.....	3,276 63	-	-	3,676 20	6,952 83	4,680 23	850 00	578 38	6,108 61
†Newcastle.....	Newcastle.....	233 25	-	28 00	-	261 25	-	28 00	48 74	76 74
New Portland.....	New Portland.....	48 65	141 70	29 00	-	219 35	212 50	37 69	31 38	281 57
North Yarmouth.....	North Yarmouth.....	117 08	2,331 17	-	-	2,448 25	2,159 50	57 59	186 31	2,403 40
Oxford County P. of H.....	South Paris.....	945 33	10,689 51	-	-	11,634 84	11,585 75	358 40	346 46	12,290 61
Patrons Androscoggin.....	Auburn.....	1,532 82	133 98	-	-	1,666 80	3,194 12	921 64	234 02	4,349 78
Pittston & Whitefield.....	Pittston.....	129 29	-	31 50	1 05	161 84	-	31 50	19 16	50 66
§Readfield.....	Readfield.....	-	-	-	-	-	-	-	-	-
State Mutual.....	Portland.....	13,103 74	-	-	276 10	13,379 84	4,896 51	1,103 15	3,374 46	9,374 12
||Swan's Island.....	Swan's Island.....	-	-	-	-	-	-	-	-	-
Union Farmers'.....	Union.....	109 50	-	42 00	-	151 50	-	52 70	2 17	54 87
Warren Farmers'.....	Warren.....	159 06	-	50 00	108 44	317 50	806 00	60 00	13 52	879 52
Wells.....	Wells.....	120 66	104 69	41 50	35 75	302 60	180 00	223 12	41 85	444 97
West Bangor & Hermon.....	Hermon.....	-	-	41 00	-	41 00	-	19 50	50	20 00
West Gardiner.....	West Gardiner.....	9 50	-	9 50	-	19 00	11 60	5 60	2 00	18 60
Wilton.....	Wilton.....	49 96	-	23 00	1 50	74 46	-	104 25	7 40	111 65
Windham.....	Windham.....	192 10	748 53	48 50	-	989 13	961 00	61 50	47 37	1,069 87
Woolwich.....	Woolwich.....	74 33	-	19 50	3 84	97 67	-	38 75	10 44	49 19
York County.....	Buxton.....	1,348 87	2,510 20	228 50	2,319 45	6,437 02	2,357 00	1,000 50	3,003 30	6,360 80
Total.....		\$25,712 23	\$24,407 79	\$1,275 50	\$6,944 77	\$58,340 29	\$41,740 63	\$6,686 19	\$9,770 11	\$58,196 93

* Incorporated August 19, 1897. † Business re-insured in the Granite State Fire Insurance Company of Portsmouth, N. H., June 24, 1897.
 ‡ Incorporated October 18, 1897. § Never transacted any business. || Statement not received.

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

Name.	Residence.	Date of License.	Risks written.	Premiums.
Anderson, Adams & Co.....	Portland.....	October 12, 1896.....	\$3,500	\$141 75
Dow & Pinkham.....	Portland.....	May 28, 1896.....	5,500	132 75
Jones, Edward C.....	Portland.....	November 23, 1897.....	2,500	115 50
Little, William F.....	Portland.....	May 7, 1896.....	*	-
Perry, Arthur C.....	Presque Isle.....	March 26, 1897.....	6,000	175 89
			\$17,500	\$565 89

*Transacted no business during 1897.

TABLE No. 13.
Record of Fires for the Year 1897.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Art store and commission office.....	-	1	\$3,000 00	\$ 38 00	\$1,500 00	\$ 38 00	\$3,000 00	\$ 400 00	\$1,000 00	\$ 400 00
Barber shops	-	3	300 00	100 00	-	-	1,250 00	43 25	750 00	43 25
Barber shop and dwelling.....	-	1	1,200 00	1,200 00	500 00	500 00	300 00	50 00	-	-
Bark.....	-	1	-	-	-	-	4,000 00	10 00	4,000 00	10 00
Barns.....	42	15	25,335 00	18,707 50	13,175 00	5,703 00	13,069 00	12,739 25	2,445 00	1,274 75
Barn, carriage and hen house.....	1	-	200 00	200 00	-	-	100 00	100 00	-	-
Barns and sheds.....	2	-	1,500 00	1,500 00	400 00	400 00	362 00	362 00	137 00	137 00
Barn and stable.....	1	-	400 00	400 00	-	-	100 00	100 00	-	-
Barns and wood.....	1	-	600 00	600 00	850 00	809 00	600 00	600 00	950 00	549 25
Barrels of tar.....	1	-	-	-	-	-	25 00	25 00	-	-
Blacksmith shops.....	1	3	1,000 00	700 00	500 00	475 00	1,425 00	700 00	350 00	191 75
Blacksmith, wood repair and paint shop	-	1	500 00	200 00	-	-	-	-	-	-
Boarding houses.....	1	10	25,500 00	693 75	19,550 00	688 59	7,450 00	1,684 05	6,650 00	1,384 05
Boat shop.....	-	1	600 00	200 00	500 00	200 00	3,000 00	1,645 00	3,000 00	1,645 00
Boiler houses.....	-	2	1,200 00	750 00	1,450 00	235 00	3,300 00	2,000 00	1,000 00	500 00
Boiler house and blacksmith shop.....	-	1	300 00	300 00	-	-	2,000 00	1,000 00	-	-
Brick yard.....	-	1	200 00	100 00	-	-	1,000 00	200 00	-	-
Bridge.....	1	-	1,500 00	1,500 00	-	-	-	-	-	-
Café, waiting room and wharf structures.	-	1	6,300 00	4,099 00	29,000 00	3,864 04	1,324 00	1,150 00	2,000 00	2,000 00
Carpenter shops.....	-	2	525 00	143 50	575 00	93 50	63 35	45 00	75 00	45 00
Carriage house.....	1	-	50 00	50 00	-	-	-	-	-	-
Carriage shop.....	1	-	650 00	650 00	500 00	500 00	1,113 04	1,113 04	700 00	700 00
Cement shed.....	1	-	3,000 00	3,000 00	1,000 00	-	200 00	200 00	-	-
Chapel and dormitory.....	-	1	86,000 00	765 00	37,000 00	765 00	-	-	-	-
Churches.....	1	8	96,300 00	924 61	63,683 34	134 11	600 00	100 00	-	-
Cider mill and wood house.....	-	1	150 00	150 00	-	-	500 00	300 00	-	-
Cigar manufactory.....	-	1	-	-	-	-	3,500 00	21 50	3,500 00	21 50
Coal shed.....	-	1	5,000 00	10 00	5,000 00	10 00	-	-	-	-
Cooper shops.....	2	2	650 00	350 00	-	-	290 00	275 00	-	-
Corn canning factory.....	1	-	4,000 00	4,000 00	3,000 00	3,000 00	21,000 00	21,000 00	7,500 00	7,500 00
Creamery, laundry & Sal. Army Barracks	-	1	4,500 00	2,000 00	2,500 00	2,000 00	7,100 00	1,090 00	1,500 00	1,398 00

INSURANCE COMMISSIONER'S REPORT.

XIII

TABLE No. 13—Continued.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Dry houses.....	3	1	\$ 1,725 00	\$ 1,710 00	\$ 1,000 00	-	\$ 1,265 00	\$1,260 00	-	-
Dwellings	79	404	644,560 24	147,897 39	504,238 00	\$89,951 10	251,729 15	56,162 07	\$163,406 00	\$29,780 55
Dwellings and barns	19	16	37,000 00	31,280 00	23,200 00	16,103 93	10,995 00	8,773 69	6,100 00	2,498 60
Dwelling, barn and shed	-	1	1,300 00	1,300 00	1,000 00	-	350 00	225 00	275 00	-
Dwelling and carpenter shop.....	-	1	1,200 00	1,200 00	600 00	600 00	500 00	50 00	-	-
Dwelling and carriage house.....	1	-	200 00	200 00	300 00	300 00	50 00	50 00	-	-
Dwelling, harness and shoe shop.....	1	-	800 00	800 00	600 00	600 00	400 00	400 00	-	-
Dwelling and paint shop	-	1	-	-	-	-	400 00	6 50	350 00	6 50
Dwelling, restaurant and barn.....	-	1	1,800 00	1,800 00	900 00	900 00	1,200 00	1,000 00	-	-
Dwellings and sheds.....	1	2	2,400 00	2,400 00	850 00	850 00	1,400 00	1,050 00	750 00	750 00
Dwellings, sheds and barns.....	-	1	1,500 00	1,500 00	-	-	1,200 00	800 00	-	-
Dwellings, sheds and stables	-	3	4,475 00	4,475 00	3,100 00	3,100 00	1,150 00	483 25	600 00	483 25
Dwellings and stables	9	33	89,469 44	50,808 94	68,075 50	32,880 32	35,891 00	15,740 72	18,725 00	8,393 04
Dwellings, stables and barns	2	1	4,680 00	4,680 00	3,600 00	3,600 00	1,040 00	840 00	300 00	252 90
Dwelling, stable and cigar manufactory..	-	1	3,800 00	3,800 00	2,200 00	2,200 00	1,900 00	1,800 00	200 00	200 00
Dwelling, stable & clothing manufactory.	-	1	1,800 00	1,800 00	1,200 00	1,200 00	300 00	250 00	150 00	150 00
Dwelling, store and blacksmith shop ..	1	-	600 00	600 00	400 00	396 00	1,915 00	900 00	900 00	891 00
Dwelling, store, hall and stable.....	-	1	1,200 00	1,260 00	700 00	700 00	1,200 00	900 00	700 00	350 00
Engine houses.....	-	2	2,650 00	175 00	-	-	3,000 00	1,200 00	-	-
Extract mill	1	-	1,000 00	1,000 00	-	-	-	-	-	-
Factory.....	-	1	-	-	-	-	10,000 00	10 00	1,000 00	10 00
Fair buildings	-	1	12,100 00	10,755 01	7,350 02	6,354 98	3,000 00	3,000 00	500 03	500 03
Farm buildings.....	16	26	52,569 88	48,284 88	34,603 33	27,949 30	23,815 50	19,620 20	9,638 00	5,848 20
Farm dwellings	-	2	2,200 00	1,050 00	750 00	-	300 00	290 00	100 00	-
Fish house	1	-	50 00	50 00	-	-	100 00	100 00	-	-
Fish market	-	1	600 00	140 00	500 00	-	600 00	50 00	300 00	17 61
Forest fires	5	1	-	-	-	-	1,015 00	665 00	-	-
Forest and school house	1	-	125 00	125 00	-	-	-	-	-	-
Freight cars.....	-	1	550 00	302 92	450 00	302 92	10,000 00	251 56	10,000 00	251 56
Freight house.....	-	1	200 00	50 00	-	-	-	-	-	-
Furniture factories.....	1	1	1,625 00	640 00	1,125 00	35 00	2,800 00	850 00	500 00	50 00

INSURANCE COMMISSIONER'S REPORT.

Gas house	1	10,000 00	13 00	-	-	-	-	-	-	-	-	-	-
Grain mills	2	1,500 00	118 00	1,500 00	104 88	5,749 00	467 98	4,750 00	-	-	-	315 00	-
Granite works	1	5,000 00	1,560 00	2,571 00	1,500 00	12,000 00	2,400 00	1,542 00	2,400 00	-	-	2,400 00	-
Halls	4	14,700 00	8,135 00	8,000 00	2,610 00	3,000 00	711 00	2,000 00	-	-	-	561 00	-
Halls and stables	2	1,300 00	1,300 00	500 00	-	1,100 00	1,100 00	-	-	-	-	-	-
Harness shop and stable	1	375 00	375 00	-	-	300 00	300 00	-	-	-	-	-	-
Hat factory	1	7,300 00	50 00	4,500 00	7 50	-	-	-	-	-	-	-	-
Hen houses	2	215 00	215 00	200 00	125 00	-	-	-	-	-	-	-	-
Hotels	19	92,200 00	8,128 00	57,500 00	7,121 00	34,000 00	5,316 40	22,400 00	-	-	-	3,414 90	-
Hotel and dwelling	1	1,200 00	15 80	1,000 00	15 80	1,000 00	15 60	1,000 00	-	-	-	15 00	-
Hotel and hog house	1	1,100 00	1,100 00	1,800 00	1,050 00	1,250 00	1,175 00	700 00	700 00	-	-	700 00	-
Hotel and restaurant	1	2,000 00	8 00	2,000 00	8 00	800 00	15 00	500 00	15 00	-	-	15 00	-
Hotels and stables	1	5,390 00	5,390 00	3,000 00	2,873 00	2,300 00	1,675 00	850 00	327 70	-	-	-	-
Hotel and store	1	3,000 00	1,411 00	2,500 00	-	4,500 00	3,750 00	7,200 00	-	-	-	-	-
Hotel, store and dwelling	1	800 00	800 00	-	-	600 00	560 00	-	-	-	-	-	-
Husking shed and ice house	1	232 00	232 00	*2,600 00	232 00	225 00	200 00	-	-	-	-	-	-
Ice houses	3	42,000 00	37,500 00	7,400 00	400 00	49,020 00	49,020 00	600 00	20 60	-	-	-	-
Ice house, dwelling and stable	1	10,000 00	10,000 00	1,750 00	1,750 00	1,800 00	1,800 00	1,000 00	1,000 00	-	-	1,000 00	-
Knitting factory and storage	1	1,250 00	75 00	900 00	19 50	175 00	50 00	900 00	-	-	-	-	-
Laundry	1	500 00	18 00	400 00	18 00	-	-	-	-	-	-	-	-
Lime sheds	2	4,000 00	57 00	2,000 00	57 00	-	-	-	-	-	-	-	-
Lime kiln	1	3,000 00	10 00	-	-	-	-	-	-	-	-	-	-
Lime kiln and railroad	1	4,000 00	4,000 00	4,000 00	1,075 00	2,000 00	200 00	1,000 00	200 00	-	-	200 00	-
Lime manufactory, storage and railroad	1	3,500 00	3,500 00	9,500 00	5,666 66	4,000 00	3,000 00	3,000 00	3,000 00	-	-	3,000 00	-
Lumber	1	-	-	-	-	700 00	25 00	-	-	-	-	-	-
Machine shops	3	28,700 00	5,243 00	3,500 00	236 00	5,737 40	2,147 65	2,850 00	86 02	-	-	-	-
Manufactories, carriage and sleigh	2	1,000 00	150 00	1,000 00	128 00	3,500 00	380 00	4,700 00	347 00	-	-	-	-
Manufactories, clothing	2	2,500 00	21 86	2,500 00	21 86	1,600 00	105 93	1,500 00	100 46	-	-	-	-
Manufactory, lumber	1	500 00	500 00	-	-	1,000 00	1,000 00	-	-	-	-	-	-
Manufactory, oil cloth	1	9,500 00	400 00	9,500 00	400 00	-	-	-	-	-	-	-	-
Manufactory, plasters	1	300 00	51 00	200 00	51 00	400 00	22 00	250 00	21 93	-	-	-	-
Manufactory, shirts	1	10,000 00	454 00	-	-	33,000 00	3,464 74	-	-	-	-	-	-
Manufactory, silver plate	1	4,000 00	90 00	3,000 00	90 00	800 00	81 80	600 00	31 80	-	-	-	-
Manufactory, wood pulp	1	†125,000 00	†125,000 00	†75,000 00	†75,000 00	-	-	-	-	-	-	-	-
Marine railway	1	2,500 00	600 00	1,000 00	339 50	3,500 00	254 12	2,800 00	254 12	-	-	-	-
Market	1	-	-	-	-	3,000 00	30 00	3,000 00	30 00	-	-	-	-
Match factories	2	66,000 00	1,427 45	100,000 00	1,427 45	-	-	-	-	-	-	-	-
Meat market and dwelling	1	750 00	500 00	-	-	300 00	125 00	-	-	-	-	-	-
Offices	8	71,100 00	2,481 32	56,400 00	2,481 32	17,700 00	3,339 92	16,450 00	3,061 92	-	-	-	-

* Includes factory. † Includes contents.

TABLE No. 13—Continued.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Offices and dwellings	1	1	\$3,000 00	\$693 20	\$1,000 00	\$ 693 20	\$2,000 00	\$350 00	\$ 800 00	\$100 00
Offices and halls.....	1	2	17,000 00	435 00	12,000 00	402 46	9,000 00	989 65	7,725 00	989 57
Oil house.....	1	1	100 00	100 00	-	-	200 00	200 00	-	-
Pant factory and dwelling	1	1	1,000 00	7 00	800 00	7 00	-	-	-	-
Photograph studio	1	1	-	-	-	-	2,500 00	10 00	2,500 00	10 00
Planing mills.....	1	1	39,000 00	29,000 00	2,120 50	2,120 50	19,197 53	19,197 53	8,500 00	8,500 00
Printing office.....	1	1	20,000 00	54 00	5,400 00	54 00	20,000 00	30 00	2,500 00	30 00
Publishing house.....	1	1	12,108 66	3,883 42	8,750 00	3,540 93	50,000 00	7,833 54	31,250 00	7,007 46
Railroad stations.....	2	3	6,584 55	5,508 32	4,450 00	3,308 77	450 00	171 33	100 00	21 33
Restaurants.....	1	1	2,500 00	2,500 00	1,900 00	1,900 00	1,700 00	1,215 00	900 00	900 00
Restaurant, book bindery and hall.....	1	1	4,000 00	610 00	4,000 00	610 00	5,200 00	1,775 05	2,900 00	-
Restaurant and storage.....	1	1	4,000 00	12 13	2,000 00	12 13	-	-	-	-
Round house and repair shop.....	1	1	2,000 00	1,152 92	2,500 00	1,152 92	7,150 00	4,650 00	6,000 00	2,100 00
Saloon.....	1	1	-	-	-	-	1,000 00	100 00	500 00	100 00
Sardine factories.....	1	2	14,500 00	10,500 00	6,300 00	4,000 00	14,299 90	12,130 85	12,500 00	2,100 00
Sash factory	1	1	-	-	-	-	3,600 00	3,600 00	2,100 00	-
Sash and blind factory.....	1	1	2,000 00	500 00	-	-	5,000 00	500 00	-	-
Saw mills.....	3	1	3,800 00	3,800 00	1,050 00	330 00	6,700 00	6,300 00	3,150 00	495 87
Saw mill and wood shed.....	1	1	720 00	720 00	150 00	150 00	750 00	515 00	300 00	300 00
Saw, shingle and grist mill.....	1	-	5,000 00	5,000 00	-	-	1,000 00	1,000 00	-	-
School houses.....	5	4	18,853 00	1,066 00	14,450 00	646 00	185 00	90 00	-	-
School house and shed.....	1	1	1,500 00	1,450 00	750 00	750 00	400 00	260 00	150 00	150 00
School and hall.....	1	1	2,500 00	75 00	2,000 00	75 00	-	-	-	-
Schooner.....	1	1	500 00	20 00	-	-	-	-	-	-
Sheds.....	3	1	230 00	180 00	-	-	10 00	-	-	-
Shingle mills	1	-	250 00	250 00	200 00	200 00	816 93	816 93	500 00	500 00
Shoe factories.....	1	2	31,000 00	10,525 00	25,480 00	4,464 25	50,610 07	43,130 91	22,670 00	15,740 44
Shops.....	2	-	600 00	600 00	300 00	175 00	290 00	290 00	200 00	175 00
Slate shed.....	1	1	950 00	950 00	-	-	3,000 00	2,000 00	-	-
Slaughter house.....	1	-	500 00	500 00	300 00	300 00	100 00	100 00	-	-
Smoke house.....	1	1	100 00	10 00	-	-	-	-	-	-

III
INSURANCE COMMISSIONER'S REPORT.

Soap factory.....	1	-	30 00	30 00	-	-	50 00	50 00	-	-
Stables	8	18	30,850 00	10,896 43	17,650 00	7,109 43	35,301 30	6,382 50	10,255 00	3,734 00
Stable and hen house	1	-	2,000 00	2,000 00	800 00	800 00	800 00	800 00	150 00	135 75
Stable and shed	1	-	150 00	150 00	75 00	75 00	-	-	-	-
Stable, storage and joiner shop.....	1	-	400 00	400 00	-	-	700 00	700 00	620 00	247 65
Starch factories	2	-	2,000 00	2,000 00	699 00	467 00	1,200 00	1,200 00	300 00	300 00
Stave mill.....	1	-	200 00	200 00	-	-	600 00	600 00	-	-
Steamer	-	1	7,500 00	200 00	5,000 00	119 00	-	-	-	-
Steam laundry.....	-	1	2,000 00	15 00	1,000 00	-	-	-	-	-
Steam planing mill	-	1	2,000 00	590 00	-	-	3,000 00	386 27	500 00	279 22
Storage	7	13	8,160 00	6,299 00	4,925 00	1,700 00	31,867 13	23,770 25	9,200 00	4,307 75
Storage and cooper shop	-	1	2,000 00	466 00	1,000 00	466 00	7,000 00	3,767 76	5,950 00	3,767 76
Stores	4	22	102,756 40	5,299 82	82,650 00	3,335 94	378,750 00	27,234 64	131,925 00	23,708 26
Store, clothing	-	1	6,000 00	518 20	2,000 00	518 28	6,000 00	3,000 00	6,000 00	2,600 00
Store, clothing and dwelling.....	-	1	6,000 00	25 00	5,000 00	-	3,000 00	200 00	2,100 00	200 00
Store, confectionery.....	-	1	-	-	-	-	1,000 00	27 70	500 00	13 70
Stores, drug.....	1	5	4,200 00	1,240 00	-	-	25,300 00	1,967 14	16,000 00	1,407 14
Store, dry goods.....	-	1	10,000 00	12 62	3,500 00	12 62	22,000 00	200 00	15,000 00	-
Store, fruit and confectionery	-	1	316 26	316 26	300 00	300 00	400 00	196 55	250 00	196 55
Store, furniture	-	1	-	-	-	-	3,000 00	7 75	3,000 00	7 75
Store, furniture and undertaking	-	1	900 00	900 00	600 00	600 00	850 00	800 00	500 00	500 00
Stores, general	2	1	2,500 00	2,010 00	3,300 00	810 00	5,000 00	4,310 75	4,700 00	2,010 75
Store, general and dwelling	-	1	1,200 00	25 00	800 00	25 00	-	-	-	-
Stores, grocery	1	3	8,325 00	746 35	5,050 00	671 35	5,150 00	840 00	3,150 00	700 00
Store, grocery and carriage repository, barber shop and locksmith.....	1	-	1,500 00	1,500 00	500 00	500 00	3,100 00	3,100 00	2,200 00	1,950 00
Store, grocery and dressmaking rooms...	-	1	1,800 00	138 50	1,200 00	138 50	1,800 00	196 56	3,000 00	196 56
Store, grocery and dry goods	-	1	2,800 00	475 00	2,000 00	474 00	5,500 00	1,000 00	5,000 00	-
Stores, grocery and dwelling	-	3	3,500 00	225 00	3,000 00	225 00	3,800 00	221 40	2,100 00	196 40
Store, grocery and hall	-	1	1,000 00	25 00	800 00	25 00	2,000 00	116 70	500 00	116 70
Store, grocery and meat.....	-	1	2,000 00	2,000 00	1,200 00	1,200 00	2,000 00	1,400 00	800 00	800 00
Stores, hardware.....	-	3	9,500 00	232 60	8,000 00	45 00	48,000 00	360 00	18,000 00	180 00
Store, hardware and storage.....	-	1	1,000 00	600 00	-	-	3,500 00	901 21	2,000 00	901 21
Store, jewelry	-	1	6,000 00	130 00	6,000 00	130 00	8,000 00	500 00	5,500 00	500 00
Stores, junk.....	1	1	2,500 00	2,020 00	1,500 00	1,020 00	4,000 00	4,000 00	-	-
Store, millinery	-	1	2,500 00	30 00	2,000 00	30 00	2,500 00	297 50	2,000 00	297 50
Store, millinery and dwelling.....	-	1	1,600 00	10 25	1,500 00	10 25	300 00	10 00	800 00	10 00
Store, ship chandler and box factory	-	1	3,500 00	120 50	3,000 00	120 50	1,949 00	372 25	1,500 00	372 25
Store, shoe.....	-	1	4,500 00	98 00	4,500 00	98 00	2,000 00	153 36	2,000 00	153 36
Store, shoe and dwelling	-	1	1,500 00	598 00	1,400 00	598 00	2,100 00	2,039 25	2,106 00	2,039 25
Stores, variety	-	2	750 00	125 00	800 00	125 00	3,400 00	1,307 50	2,850 00	1,307 00

TABLE No. 13 -Concluded.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Store, variety and storage.....	-	1	\$1,000 00	\$1,000 00	\$ 400 00	-	\$ 2,200 00	\$ 2,175 00	\$ 1,200 00	-
Store and annex.....	-	1	8,000 00	1,968 92	6,000 00	\$1,968 92	40,500 00	29,264 00	32,500 00	\$29,264 00
Store and barn.....	1	-	1,000 00	1,000 00	-	-	4,000 00	4,000 00	-	-
Stores and club rooms.....	-	1	1,600 00	50 00	1,400 00	50 00	350 00	50 00	50 00	\$ 00
Stores and dwellings.....	-	20	42,100 00	4,379 50	31,050 00	3,469 50	21,587 30	3,312 54	13,200 00	2,717 04
Store, dwelling and stable.....	-	2	4,500 00	1,173 00	3,000 00	1,191 90	3,900 00	600 00	-	-
Store dwelling, stable and storage.....	-	1	1,225 00	1,225 00	700 00	700 00	2,200 00	2,125 00	1,300 00	1,225 00
Store and hall.....	1	1	1,500 00	1,500 00	1,100 00	1,100 00	2,288 00	2,244 00	1,800 00	200 00
Store, hall and dwelling.....	-	1	1,000 00	15 00	900 00	15 00	-	-	-	-
Stores and hotel.....	-	1	10,000 00	2,251 00	8,000 00	2,251 00	8,400 00	2,125 00	6,350 00	-
Stores and offices.....	-	11	69,000 00	3,485 00	37,000 00	3,487 00	58,146 82	6,366 28	43,700 00	6,091 28
Stores, offices and dwellings.....	1	-	3,000 00	3,000 00	2,000 00	2,000 00	4,750 00	4,750 00	3,200 00	3,200 00
Store and post office.....	1	-	415 00	415 00	375 00	375 00	-	-	-	-
Store, postoffice and dwelling.....	1	-	2,000 00	2,000 00	1,000 00	1,000 00	2,200 00	2,200 00	1,000 00	1,000 00
Store and stable.....	-	1	2,630 00	2,630 00	2,900 00	2,900 00	3,900 00	3,800 00	2,000 00	2,000 00
Store and storage.....	-	1	800 00	800 00	900 00	900 00	1,100 00	950 00	575 00	575 00
Summer cottages.....	-	2	750 00	750 00	-	-	150 00	150 00	-	-
Tannery.....	-	1	10,000 00	4,500 00	3,000 00	3,000 00	39,000 00	12,500 00	11,500 00	9,000 00
Tool house.....	1	-	300 00	300 00	-	-	100 00	100 00	-	-
Wheelwright shop.....	-	1	400 00	100 00	-	-	100 00	25 00	-	-
Woolen mills.....	-	3	306,013 00	515 48	290,013 00	515 06	10,000 00	200 00	3,000 00	200 00

TABLE No. 14.
Causes of Fires in Maine during the Year 1897.

Cause of Fires.	Number of fires.	Total loss.	Partial loss.	Estimated value.	Damage.
Accidental	42	9	33	\$272,868 00	\$15,169 63
Ashes	15	4	11	100,460 07	64,565 87
Boiling over of kettle of fat.....	2	-	2	9,100 00	90 00
Bonfire	2	-	2	5,500 00	140 00
Breaking lamp or lantern.....	6	2	4	17,350 00	7,185 00
Burning brick	1	-	1	1,200 00	300 00
Burning brush	4	3	1	1,460 00	1,110 00
Burning grass.....	2	1	1	1,900 00	485 00
Burning out of chimney.....	31	-	29	71,100 00	10,178 09
Carelessness	29	5	24	108,229 90	24,755 46
Caught around boiler.	12	2	10	132,989 06	48,452 56
Caught around furnace	1	-	1	35,000 00	25 00
Caught around stove	14	2	12	37,765 93	7,005 02
Caught from gas jet	11	-	11	71,800 00	925 01
Caught from lamp.....	23	-	23	78,550 00	5,296 55
Caught from locomotive.....	1	-	1	9,150 00	5,802 92
Children playing with fire or matches ...	29	4	25	55,075 00	9,160 31
Defective chimney.....	124	27	97	198,967 75	94,618 62
Defective fire-place	1	1	-	410 00	410 00
Defective flue.....	27	6	21	50,341 00	16,073 47
Defective furnace	5	-	5	35,800 00	4,341 32
Defective gas fixture.....	1	-	1	10,000 00	13 00
Defective kiln.....	2	-	2	4,000 00	57 00
Defective smoke-stack.....	1	-	1	4,000 00	2,700 00
Defective stove.....	1	-	1	400 00	325 00
Defective stove-pipe.....	11	1	10	23,550 00	5,562 34
Explosion	2	1	1	7,300 00	1,300 00
Explosion of gas.....	1	-	1	4,000 00	36 33
Explosion of gasoline	2	-	2	4,500 00	47 41
Explosion of gasoline stove.....	4	1	3	15,205 74	9,917 74
Explosion of lamp.....	36	1	35	88,024 00	10,623 90
Explosion of lantern	9	1	8	23,377 00	17,882 00
Explosion of naphtha.....	1	-	1	6,000 00	29 28
Explosion of oil stove	1	1	-	5,000 00	5,000 00
Exposure.....	8	-	8	56,450 00	1,323 09
Fireworks	5	1	4	20,575 00	958 96
Forest fire.....	1	1	-	200 00	200 00
Fumigating	1	1	-	15 00	15 00
Heating tar	3	1	2	28,025 00	110 00
Hot bearing	2	-	2	67,000 00	4,460 00
Ignition of gas.....	2	-	2	45,000 00	3,933 74
Incendiary	52	21	35	173,353 00	72,128 81
Lightning	55	15	40	221,086 00	26,061 31
Matches	3	-	3	7,000 00	23 50
Mice and matches	2	-	2	2,800 00	565 00
Oil stove.....	9	-	9	31,200 00	2,874 77
Overheated boiler	2	-	2	9,500 00	112 00
Overheated chimney.....	9	2	7	44,935 00	1,850 87
Overheated flue.....	1	-	1	5,000 00	15 00
Overheated funnel.....	2	-	2	6,950 00	1,435 00
Overheated furnace	2	-	2	7,500 00	350 00
Overheated stove.....	20	7	13	31,615 00	11,188 40
Overheating dry-house.....	1	1	-	450 00	450 00
Overturning or dropping lamp or lantern	22	1	21	75,640 00	10,029 32
Rats and matches.....	4	-	4	64,000 00	4,533 42
Smoking	23	3	20	56,575 00	12,700 00
Smoking hams.....	4	-	4	9,750 00	2,292 91
Sparks.....	24	4	20	47,618 00	7,451 98
Sparks from chimney.....	23	3	20	41,037 50	11,146 00
Sparks from locomotive	26	11	15	213,723 00	210,909 10
Sparks from picker	1	-	1	10,000 00	200 00
Sparks from smoke-stack.....	1	-	1	650 00	450 00
Sparks from stove.....	4	-	4	2,840 00	130 60
Spontaneous combustion.....	13	-	13	219,475 00	41,930 89
Tramps	9	4	5	37,675 00	27,080 56
Unknown.....	292	122	170	1,375,748 51	523,254 72
Total.....	1,080	272	812	\$4,403,759 46	\$1,349,748 78

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 1897.

MERCHANTS INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WILLIAM B. SNOW, *Secretary.*

Principal Office, 17 West Market Street.

Cash Capital, \$100,000.

INCOME.

Net premiums received (marine)		\$92,598 23
Interest on real estate mortgage loans	\$2,186 66	
Interest on collateral loans	1,060 00	
Interest and dividends on stocks and bonds and all other sources	3,842 56	
Total interest		7,089 22
Total income		\$ 99,687 45
Net ledger assets December 31, 1896		185,928 74
Total		\$285,616 19

DISBURSEMENTS.

Net amount paid for losses (marine)		\$59,127 98
Interest and dividends to stockholders		4,000 00
Commissions to agents		12,473 17
Rents		200 00
Salaries and other compensation of officers and office employes		3,950 00
Taxes		54 15
Insurance department fees		25 50
Advertising, printing, stationery and miscellaneous items		1,482 44
All other disbursements		9,350 00
Total disbursements		\$90,663 24
Balance		\$194,952 95

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate		\$54,500 00
Loans secured by collateral		26,500 00
Book value of stocks and bonds, excluding interest		76,100 00
Cash in office and in bank		17,017 48
Bills receivable		20,835 47
Ledger assets, per balance		\$194,952 95

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$ 479 02	
Interest due and accrued on collateral loans.....	2,970 00	
Total interest.....		\$3,449 02
Market value of bonds and stocks over book value.		7,434 00
Net uncollected premiums, not more than three months due		19,062 90
Gross assets		<u>\$224,898 06</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....		200 00
Total admitted assets.....		<u>\$224,698 06</u>

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Bangor and Piscataquis Railroad Co., 1913, 5%	\$2,000	\$2,000	\$2,000
Maine Central Railroad Co., 1912, 7%	1,000	1,000	1,330
City of St. Paul, 1898 and 1900, 6%.....	2,500	2,500	2,700
City of Kingman, 1919, 4%.....	2,000	2,000	2,000
City of Omaha, 1912, 5%.....	4,000	4,000	4,360
City of Brewer, 1911, 4%.....	16,000	16,000	16,320
Wood county, 1898 and 1900, 5%.....	10,000	10,000	10,200
Spokane county, 1912, option 1902, 8%.....	2,000	2,000	2,060
Wamego Township, 1915, 6%	1,000	1,000	1,000
Time note, secured, 1898, 5%.....	15,000	15,000	15,000
Time note, secured, 1898, 5%.....	5,000	5,000	5,000
Total	<u>\$60,500</u>	<u>\$60,500</u>	<u>\$61,970</u>

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European and North American Railroad Co	\$13,200	\$13,200	\$16,764
Union Insurance Company, Bangor	2,400	2,400	4,800
Total	<u>\$15,600</u>	<u>\$15,600</u>	<u>\$21,564</u>

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
Maine Central Railroad Company bonds, 5%	\$1,000	\$1,020	\$1,000
United States bonds, 4%.....	1,000	1,130	1,000
City of St. Paul bonds, 5%	1,000	1,100	500
Katahdin Ice Company } stock.....	1,000	1,000	1,000
Merchants Insurance Company }			
First National Bank, Bangor, stock	7,000	10,500	7,000
First National Bank, Bangor, stock, \$1,000 }			
Orono Pulp and Paper Company, stock, 1,500 }	2,500	2,500	2,000
Van Buren L. & M. Company, stock.....	6,000	6,000	3,000
Camden and Rockland Water Company, stock, \$1,500 }			
Rockland Trust Company, stock	2,000	2,000	1,000
Lockwood Company, stock	1,000	1,000	1,000
European and North American Railroad Co., stock ...	5,500	6,985	5,500
North National Bank, Rockland, stock.....	500	550	500
Beacon Trust Company, Boston.....	1,000	1,000	1,000
Kenduskeag National Bank, Bangor, stock.....	2,000	2,500	2,000
Total.....	<u>\$31,500</u>	<u>\$37,285</u>	<u>\$26,500</u>

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....		\$20,911 08
Unearned premiums on outstanding risks		60,317 64
Total liabilities, except capital		<u>\$81,228 67</u>
Cash capital	\$100,000 00	
Surplus over all liabilities.....	43,469 39	
Surplus to policy holders		<u>143,469 39</u>
Total liabilities and surplus..		<u>\$224,698 06</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$ 1,498,892	\$60,897 79
Written during the year.....	17,140,917	110,799 31
Total	<u>\$18,639,809</u>	<u>\$171,697 10</u>
Expired and terminated.....	16,957,691	111,379 46
In force at end of the year	<u>\$1,682,118</u>	<u>\$60,317 64</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$20,130 25
Net premiums earned during the year.	\$94,949 50	
Interest earned during the year	7,102 55	
Total interest and premiums earned.....		<u>\$102,052 05</u>
Losses incurred during the year.....	\$56,527 65	
Expenses incurred during the year.....	18,185 26	
Total losses and expenses incurred.....		<u>74,712 91</u>
Net gain during the year.....	\$27,339 14	
Total dividends incurred during the year.....	4,000 00	
Increase in surplus during the year.....		<u>23,339 14</u>
Surplus December 31, 1897.....		<u>\$43,469 39</u>

Ratio of "net losses incurred" to "net premiums earned," 59.53 per cent.

Ratio of "expenses incurred" to "net premiums earned," 19.15 per cent.

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$17,140,917 00
Premiums received	110,799 31
Losses paid.....	67,736 05
Losses incurred.....	67,514 29
Amount at risk	<u>1,682,118 00</u>

UNION INSURANCE COMPANY,
BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President.*

E. S. BURR, *Secretary.*

Principal Office, 182 Exchange Street.

Cash Capital, \$100,000.

INCOME.

Net premiums received (marine)		\$116,616 61
Interest on real estate mortgage loans.....	\$ 172 50	
Interest on collateral loans	60 00	
Interest and dividends on stocks and bonds	11,125 00	
Interest from all other sources	1,269 56	
Total interest		12,627 06
Profit on sale or maturity of ledger assets		198 40
Income from all other sources		5 72
Total income		\$129,447 79
Net ledger assets December 31, 1896.....		262,145 18
Total		\$391,592 97

DISBURSEMENTS.

Net amount paid for losses (marine).....		\$64,576 46
Interest and dividends to stockholders		12,000 00
Commissions to agents		6,926 15
Rents		500 00
Salaries and other compensation of officers and office employes		4,590 00
Insurance department fees and agents' licenses.....		29 50
Advertising, printing and stationery		474 50
Legal expenses		5 00
Miscellaneous		1,518 84
Loss on sale or maturity of ledger assets.....		399 50
Total disbursements		\$ 91,019 95
Balance		\$300,573 02

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$2,875 00
Loans secured by collateral	1,000 00
Book value of stocks and bonds, excluding interest.....	216,957 25
Cash in office and in bank	32,215 31
Bills receivable	47,525 46
Ledger assets, per balance	\$300,573 02

UNION INSURANCE COMPANY.

7

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 86 25	
Interest due and accrued on stocks and bonds.....	1,713 74	
Interest due and accrued on collateral loans.....	30 00	
		<hr/>
Total interest		\$1,829 99
Market value of bonds and stocks over book value		3,012 75
Net uncollected premiums		21,886 97
		<hr/>
Gross assets		\$327,302 73

DEDUCT ASSETS NOT ADMITTED.

Doubtful notes	\$220 00	
Accrued interest on bills receivable.....	410 97	
		<hr/>
Total.....		630 97
Total admitted assets		\$326,671 76

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>		
Trenton Street Railway Co., 1931, 6%	\$27,562 50	\$25,000	\$27,500		
City of Stillwater, 1906, 5%	16,380 00	16,000	17,120		
City of Bangor, 1899, 6% }	31,065 00	{ 16,000	16,400		
City of Bangor, 1905, 6% }				7,000	7,840
City of Bangor, 1899, 7% }				6,000	6,240
City of St. Paul, 1898 and 1903, 7% }	16,600 00	{ 11,000	11,550		
City of St. Paul 1904, 5% }				5,000	5,250
City of Bath, 1902, 6%	4,070 00	4,000	4,280		
Maine Central R. R. Co., 1900, 6%.....	2,000 00	2,000	2,080		
Bangor and Katahdin Iron Works R. R. Co., 1901, 6%.....	9,290 00	9,000	9,450		
City of Sandusky, 1898, 5%.....	3,030 00	3,000	3,000		
Bangor & Piscataquis R. R. Co. extension, 1913, 5%..	5,587 50	5,500	6,050		
City of Galion, 1898 and 1904, 5%	7,140 00	7,000	7,140		
Atchison, Topeka & Santa Fe R. R. Co., 1905, 4% }	20,956 25	{ 19,000	16,720		
Atchison, Topeka & Santa Fe R. R. Co. adjustment }				10,000	5,800
Eastern Manufacturing Co., 1900, 5%	5,000 00	5,000	5,000		
Portland, Oregon, Street Railway Co., 1910, 6%.....	3,030 00	3,000	3,300		
Lexington, Ky., Street Railway Co., 1910 and 1911, 6%	3,030 00	3,000	3,000		
City of Aurora, 1900 and 1901, 6%	10,516 00	10,000	10,200		
City of Saginaw, 1908, 4%.....	5,175 00	5,000	5,175		
Naumkeag Street Railway Co., 1910, 5%.....	5,050 00	5,000	5,050		
Concord & Montreal R. R. Co., 1920, 4%.....	5,200 00	5,000	5,200		
	<hr/>	<hr/>	<hr/>		
Total.....	\$180,682 25	\$181,500	\$183,345		

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Lockwood Company	\$10,425	\$10,000	\$ 7,500
European & North American R. R. Co.	25,850	23,300	29,125
	<hr/>	<hr/>	<hr/>
Total.....	\$36,275	\$33,300	\$36,625

LOANS ON COLLATERAL.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
First National Bank, Bangor, 10 shares	\$1,000 00	\$1,400	\$1,000

NON-LEDGER LIABILITIES.

Losses in process of adjustment		\$15,891 81
Unearned premiums on outstanding risks.....		83,728 16
Total liabilities, except capital		<u>\$99,619 97</u>
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	127,051 79	
Surplus to policy holders		<u>227,051 79</u>
Total liabilities and surplus.....		<u>\$326,671 76</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$1,018,285	\$ 74,852 95
Written during the year.....	4,338,956	142,319 46
Total.....	<u>\$5,357,241</u>	<u>\$217,172 41</u>
Expired and terminated.....	4,215,176	133,444 25
In force at end of the year.....	\$1,142,065	\$83,728 16

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$92,159 86
Net premiums earned during the year.....	\$112,865 12	
Interest earned during the year	9,627 20	
Total interest and premiums earned	<u>\$122,492 32</u>	
Losses incurred during the year.....	\$61,556 40	
Expenses incurred during the year.....	14,043 99	
Total losses and expenses incurred.....	<u>75,600 39</u>	
Net gain during the year.....	\$46,891 93	
Total dividends incurred during the year.....	12,000 00	
Increase in surplus during the year.....		<u>34,891 93</u>
Surplus December 31, 1897.....		<u>\$127,051 79</u>

Ratio of "net losses incurred" to "net premiums earned," 54.54 per cent.

Ratio of "expenses incurred" to "net premiums earned," 12.44 per cent.

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$4,338,956 00
Premiums received	142,319 46
Losses paid.....	85,049 75
Losses incurred	82,029 69
Amount at risk.....	1,142,065 00

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, 1897.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.*

W. H. KING, *Secretary.*

Cash Capital, \$4,000,000.

INCOME.

Net premiums received. Fire, \$3,630,212.88; inland, \$195,340.56	\$3,825,553 44
Deposits received on perpetual risks	3,230 50
Rents	\$4,999 71
Interest on real estate mortgage loans	1,984 83
Interest on collateral loans	313 33
Interest and dividends on stocks and bonds	486,375 94
Interest from all other sources	21,161 28
Total interest and rents	514,835 09
Total income.....	\$4,343,619 03
Net ledger assets December 31, 1896	9,851,221 36
Total	\$14,194,840 39

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,830,809.60; inland, \$95,832.52.....	\$1,926,642 12
Deposit premiums returned	469 00
Interest and dividends to stockholders	720,000 00
Commissions to agents.....	624,648 13
Salaries and other compensation of officers and office employes.....	273,216 65
Taxes on premiums; real estate; other investments	} 92,379 36
Insurance department fees and agents' licenses	
Municipal licenses; tax on franchise	
Advertising, printing and stationery	} 263,341 53
Legal expenses	
Repairs and expenses on real estate	
Furniture and fixtures; miscellaneous.....	
Loss on sale or maturity of ledger assets.....	33,169 58
All other disbursements	19,737 76
Total disbursements.....	\$3,953,604 13
Balance	\$10,241,236 26

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$292,720 35
Loans on mortgage of real estate	36,000 00
Loans secured by collateral	3,600 00
Book value of stocks and bonds, excluding interest	8,909,470 99
Cash in office and in bank	784,811 36
Agents' debit balances	344,926 51
Total	<u>\$10,371,529 21</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	<u>\$130,292 95</u>
Net ledger assets, per balance	\$10,241,236 26

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$301 12
Interest accrued on collateral loans	90 00
Interest accrued on other assets	375 00
Total interest	<u>\$766 12</u>
Market value of bonds and stocks over book value	1,566,658 71
Net uncollected premiums, not more than three months due	421,532 79
Gross assets	<u>\$12,170,193 88</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$13,383 55
Depreciation on real estate	67,720 35
Total	<u>\$81,103 90</u>
Total admitted assets	<u>\$12,089,089 98</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$72,348 51
Losses in process of adjustment	305,634 24
Losses resisted	45,283 95
Total claims for losses	<u>\$423,266 70</u>
Deduct re-insurance due and accrued	53,676 53
Net amount of unpaid losses	<u>\$369,590 17</u>
Unearned premiums on outstanding risks	3,062,429 55
Amount reclaimable on perpetual fire policies	54,737 79
Commissions and other charges due agents and brokers	105,383 19
Due for return premiums and re-insurance	63,229 92
Total liabilities, except capital	<u>\$3,655,370 62</u>
Cash capital	\$4,000,000 00
Surplus over all liabilities	<u>4,433,719 36</u>
Surplus to policy holders	<u>8,433,719 36</u>
Total liabilities and surplus	<u>\$12,089,089 98</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$522,911,981	\$6,265,364 91	\$3,933,556	\$125,511 21
Written during the year.....	368,672,392	4,406,941 15	100,951,985	305,861 45
Total.....	\$891,584,373	\$10,672,606 06	\$104,885,541	\$431,372 66
Expired and terminated.....	361,968,772	4,385,823 07	97,492,804	225,528 36
In force at end of the year	\$529,615,601	\$6,286,782 99	\$7,392,737	\$205,844 30
Deduct amount re-insured.....	38,788,674	463,557 31	838,617	22,214 34
Net amount in force....	\$490,826,927	\$5,823,225 68	\$6,554,120	\$183,629 96

Perpetual risks in force, \$2,418,528 00; premiums on same, \$57,618 72.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$3,849,988 05
Net premiums earned during the year	\$3,848,709 38
Interest earned during the year.....	663,833 95
Total interest and premiums earned.....	\$4,512,543 33
Losses incurred during the year	\$1,955,226 35
Expenses incurred during the year.....	1,253,585 67
Total losses and expenses incurred.....	3,208,812 02
Net gain during the year	\$1,303,731 31
Total dividends incurred during the year	720,000 00
Increase in surplus during the year	583,731 31
Surplus December 31, 1897	\$4,433,719 36

Ratio of "net losses incurred" to "net premiums earned," 50.80 per cent.
 Ratio of "expenses incurred" to net premiums earned," 32.57 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$ 7,609,343 00
Premiums received	102,197 67
Losses paid.....	37,286 55
Losses incurred.....	44,583 36
Amount at risk.....	12,856,460 00

*AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1853.

JEAN R. STEBBINS, *President.*W. H. STEVENS, *Secretary.*

Principal Office, 23 Washington Street.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$869,714 30
Rents.....	\$ 2,495 50
Interest on real estate mortgage loans	53,406 02
Interest on collateral loans.....	11,950 35
Interest and dividends on stocks and bonds	21,652 32
Interest from all other sources.....	2,031 18
Total interest and rents	91,535 37
Total income.....	\$961,249 67
Net ledger assets December 31, 1896	2,019,016 05
Total	\$2,980,265 72

DISBURSEMENTS.

Net amount paid for losses (fire)	\$489,384 21
Interest and dividends to stockholders.....	49,945 00
Commissions to agents	168,560 09
Salaries and allowances to agents.....	18,405 47
Salaries and other compensation of officers and office employes.....	91,114 10
Taxes on premiums, \$26,025.57; real estate, \$813.03; other investments, \$2,511.35	29,349 95
Insurance department fees and agents' licenses	4,253 32
Municipal licenses.....	1,106 58
Advertising, printing and stationery.....	13,428 75
Legal expenses	942 78
Repairs and expenses on real estate.....	553 84
Furniture and fixtures, \$135.88; miscellaneous, \$98,307.23.....	98,443 11
Total disbursements.....	\$965,487 20
Balance	\$2,014,778 52

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$ 214,114 96
Loans on mortgage of real estate.....	1,052,549 19
Loans secured by collateral.....	259,098 32
Book value of stocks and bonds, excluding interest.....	309,307 25
Cash in office and in bank.....	179,708 80
Ledger assets, per balance.....	\$2,014,778 52

* Admitted December 27, 1897.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$22,960 10
Interest due and accrued on stocks and bonds.....	3,084 58
Interest due and accrued on collateral loans	4,653 95
Interest accrued on other assets	1,609 89
Rents accrued on company's property	2,050 00
Total interest and rents	\$34,358 52
Market value of real estate over book value	48,440 04
Market value of bonds and stocks over book value.....	20,752 75
Net uncollected premiums, not more than three months due.....	154,356 28
Due from other companies for re-insurance on losses already paid.....	5,655 00
Gross assets.....	\$2,278,341 11

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	\$34,500 00
Total admitted assets.....	\$2,243,841 11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$33,838 93
Losses in process of adjustment	57,350 56
Losses resisted.....	19,058 00
Total claims for losses	\$110,247 49
Deduct re-insurance due and accrued.....	27,068 18
Net amount of unpaid losses	\$ 83,179 31
Unearned premiums on outstanding risks.....	1,190,016 63
Dividends remaining unpaid	55 00
Due for re-insurance	34,854 00
Total liabilities, except capital	\$1,308,104 94
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	435,736 17
Surplus to policy holders.....	935,736 17
Total liabilities and surplus.....	\$2,243,841 11

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$312,482,356	\$2,858,865 00
Written during the year	182,813,100	1,504,725 25
Total	\$495,295,456	\$4,363,590 25
Expired and terminated.....	190,994,456	1,702,643 25
In force at end of the year	\$304,301,000	\$2,660,947 00
Deduct amount re-insured	28,320,200	212,952 00
Net amount in force.....	\$275,980,800	\$2,447,995 00

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$360,295 00
Net premiums earned during the year.....	\$991,154 00	
Interest earned during the year	63,488 00	
Total interest and premiums earned	\$1,054,642 00	
Losses incurred during the year.....	\$503,379 00	
Expenses incurred during the year	425,822 00	
Total losses and expenses incurred.....	929,201 00	
Net gain during the year.....	\$125,441 00	
Total dividends incurred during the year.....	50,000 00	
Increase in surplus during the year		75,441 00
Surplus December 31, 1897.....		\$435,736 00
Ratio of "net losses incurred" to "net premiums earned," 50.79 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 42.96 per cent.		

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

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

Principal Office, 30 Kilby Street.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire).....		\$184,972 40
Interest on collateral loans	\$ 600 00	
Interest and dividends on stocks and bonds	21,472 95	
Interest from all other sources	675 05	
Total interest.....		22,748 00
Total income.....		\$207,720 40
Net ledger assets December 31, 1896		472,020 37
Total		\$679,740 77

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$89,984 01
Interest and dividends to stockholders	18,000 00
Commissions to agents	38,633 92
Salaries and allowances to agents.....	2,477 65

Rents	\$2,152 45
Salaries and other compensation of officers and office employes.....	18,023 10
Taxes on premiums.....	3,552 53
Insurance department fees and agents' licenses	1,486 79
Municipal licenses, \$325.01; tax on franchise, \$1,458.48	1,783 49
Advertising, printing and stationery	1,125 44
Legal expenses	38 69
Furniture and fixtures, \$9.50; miscellaneous, \$10,119.65.....	10,129 15
Total disbursements.....	<u>\$187,387 22</u>
Balance	\$492,353 55

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral	\$15,000 00
Book value of stocks and bonds, excluding interest.....	429,313 50
Cash in office and in bank.....	39,694 38
Agents' debit balances	8,345 67
Ledger assets, per balance	<u>\$492,353 55</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,277 85
Interest accrued on collateral loans	90 00
Total interest	<u>\$2,367 85</u>
Market value of bonds and stocks over book value	95,918 00
Net uncollected premiums, not more than three months due.....	17,067 79
Gross premiums, more than three months due	\$191 52
Gross assets	<u>\$607,707 19</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$5,429 98
Losses in process of adjustment.....	23,794 07
Total claims for losses	<u>\$29,224 05</u>
Deduct re-insurance due and accrued.....	833 00
Net amount of unpaid losses	\$ 28,391 05
Unearned premiums on outstanding risks.....	121,391 31
Salaries, rents, taxes and expenses due and accrued	1,419 23
Due for return premiums and re-insurance	4,893 79
Total liabilities, except capital	<u>\$156,095 38</u>
Cash capital	\$300,000 00
Surplus over all liabilities.....	<u>151,611 81</u>
Surplus to policy holders	451,611 81
Total liabilities and surplus	<u>\$607,707 19</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$29,824,862	\$338,200 45
Written during the year.....	22,071,177	236,609 60
Total	<u>\$51,896,039</u>	<u>\$574,810 05</u>
Expired and terminated	23,631,597	258,932 04
In force at end of the year	\$28,264,442	\$315,877 41
Deduct amount re-insured	5,742,131	63,351 47
Net amount in force	<u>\$22,522,311</u>	<u>\$252,525 94</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$103,154 62
Net premiums earned during the year.....	\$196,528 99	
Interest earned during the year.....	39,910 00	
Total interest and premiums earned.....	\$236,438 99	
Losses incurred during the year.....	\$91,462 61	
Expenses incurred during the year.....	78,519 19	
Total losses and expenses incurred.....	169,981 80	
Net gain during the year.....	\$66,457 19	
Total dividends incurred during the year.....	18,000 00	
Increase in surplus during the year.....	48,457 19	
Surplus December 31, 1897.....	\$151,611 81	
Ratio of "net losses incurred" to "net premiums earned," 46.54 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 39.95 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$439,167 00
Premiums received.....	5,538 89
Losses paid.....	1,687 24
Losses incurred.....	2,914 37
Amount at risk.....	675,172 00

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

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

Principal Office, 746 Broad Street.

Cash Capital, \$600,000.

INCOME.

Net premiums received (fire).....		\$535,150 04
Rents.....	\$5,590 86	
Interest on real estate mortgage loans.....	82,805 45	
Interest on collateral loans.....	174 63	
Interest and dividends on stocks and bonds.....	43,527 79	132,098 73
Profit on sale or maturity of ledger assets.....		1,364 29
Total income.....	\$668,613 06	
Net ledger assets December 31, 1896.....		2,701,375 45
Total.....		\$3,369,988 51

DISBURSEMENTS.

Net amount paid for losses (fire)		\$222,026 65
Interest and dividends to stockholders	\$80,055 80	
Cash dividends to policy holders.....	<u>1,415 00</u>	61,470 80
Commissions to agents		104,166 62
Salaries and other compensation of officers and office employees.....		49,921 32
State and local taxes		22,732 76
Agency and miscellaneous expenses		26,628 90
Reduction in book value of real estate		25,000 00
Total disbursements		<u>\$511,947 05</u>
Balance.....		\$2,858,041 46

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$228,834 80
Loans on mortgage of real estate	1,604,520 75
Book value of stocks and bonds, excluding interest.....	981,755 65
Cash in office and in bank	<u>42,930 26</u>
Ledger assets, per balance	\$2,858,041 46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$25,243 20
Interest accrued on stocks and bonds.....	10,535 41
Rents due on company's property	<u>2,459 27</u>
Total interest and rents.....	\$38,237 88
Market value of bonds and stocks over book value.....	31,106 85
Net uncollected premiums, not more than three months due.....	43,433 13
Gross premiums, more than three months due	<u>\$2,529 97</u>
Gross assets.....	\$2,970,819 32

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$70,000 00
Total admitted assets	<u>\$2,900,819 32</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$4,313 91
Losses in process of adjustment.....	44,516 48
Losses resisted.....	<u>4,127 06</u>
Total claims for losses.....	\$52,957 45
Deduct re-insurance due and accrued	<u>1,120 83</u>
Net amount of unpaid losses	\$51,836 62
Unearned premiums on outstanding risks.....	524,636 12
Dividends remaining unpaid	<u>6,117 60</u>
Total liabilities, except capital	\$582,590 34
Cash capital	\$600,000 00
Surplus over all liabilities	<u>1,718,228 98</u>
Surplus to policy holders	<u>2,318,228 98</u>
Total liabilities and surplus.....	\$2,900,819 32

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$108,075,707	\$1,023,775 53
Written during the year.....	77,670,872	717,697 92
Total	\$185,746,579	\$1,741,473 45
Expired and terminated	68,552,947	663,993 10
In force at end of the year	\$117,193,632	\$1,077,480 35
Deduct amount re-insured.....	5,713,417	52,737 36
Net amount in force.....	\$111,480,215	\$1,024,742 99

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,606,414 26
Net premiums earned during the year.....	\$510,286 46
Interest earned during the year	111,744 39
Total interest and premiums earned	\$622,030 85
Losses incurred during the year.....	\$244,973 28
Expenses incurred during the year	203,960 85
Total losses and expenses incurred.....	448,934 13
Net gain during the year	\$173,096 72
Total dividends incurred during the year	61,282 00
Increase in surplus during the year	111,814 72
Surplus December 31, 1897.....	\$1,718,228 98
Ratio of "net losses incurred" to "net premiums earned," 48.00 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 39.97 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$324,417 00
Premiums received.....	4,064 74
Losses paid.....	4,595 52
Losses incurred.....	4,595 52
Amount at risk.....	690,158 00

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. CRAM, *President.*

JOHN H. ADAMS, *Secretary.*

Principal Office, 415 Locust Street.

Cash Capital, \$600,000.

INCOME.

Net premiums received (fire).....		\$762,789 37
Rents, including company's use of own buildings.....	\$21,631 36	
Interest on real estate mortgage loans.....	} 52,530 40	
Interest on collateral loans.....		
Interest and dividends on stocks and bonds.....		
Interest from all other sources.....		
		74,161 76
Income from all other sources.....		11,833 26
Total income.....		\$848,784 39
Net ledger assets December 31, 1896.....		1,669,244 03
Total.....		\$2,518,028 42

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$411,297 62
Interest and dividends to stockholders.....	60,000 00
Commissions to agents.....	122,053 34
Rents.....	5,000 00
Salaries and other compensation of officers and office employes.....	71,339 66
Insurance department fees and agents' licenses.....	} 18,745 94
Municipal licenses and tax on franchise.....	
Advertising.....	402 88
Repairs and expenses on real estate, postage, express, exchange and telegraph.....	8,863 86
Miscellaneous expenses.....	82,063 22
Total disbursements.....	\$779,766 52
Balance.....	\$1,738,261 90

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$500,000 00
Loans on mortgage of real estate.....	37,117 20
Loans secured by collateral.....	94,000 00
Book value of stocks and bonds, excluding interest.....	917,200 00
Cash in office and in bank.....	108,303 15
Bills receivable and agents debit balances.....	81,641 55
Ledger assets, per balance.....	\$1,738,261 90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$17,842 58	
Losses in process of adjustment.....	52,727 77	
Losses resisted	26,125 50	
Total claims for losses.....	\$96,695 85	
Deduct re-insurance due and accrued.....	13,619,76	
Net amount of unpaid losses	\$83,076 09	
Unearned premiums on outstanding risks.....	641,361 42	
Commissions and other charges due agents and brokers.....	12,246 23	
Total liabilities, except capital	\$736,683 74	
Cash capital.....	\$600,000 00	
Surplus over all liabilities.....	401,578 16	
Surplus to policy holders.....	1,001,578 16	
Total liabilities and surplus.....	\$1,738,261 90	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$111,347,268	\$1,374,963 00
Written during the year	75,371,350	945,653 42
Total	\$186,718,618	\$2,320,616 42
Expired and terminated.....	76,112,204	974,661 20
In force at end of the year.....	\$110,606,414	\$1,345,955 22
Deduct amount re-insured	4,818,224	64,422 13
Net amount in force.....	\$105,788,190	\$1,281,533 09

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$293,584 06
Net premiums earned during the year.....	\$785,523 17
Interest earned during the year.....	85,404 51
Total interest and premiums earned.....	\$870,927 68
Losses incurred during the year.....	\$398,278 72
Expenses incurred during the year.....	304,654 86
Total losses and expenses incurred	702,933 58
Net gain during the year	\$167,994 10
Total dividends incurred during the year	60,000 00
Increase in surplus during the year.....	107,994 10
Surplus December 31, 1897.....	\$401,578 16

Ratio of "net losses incurred" to "net premiums earned," 50.70 per cent.

Ratio of "expenses incurred" to "net premiums earned," 38.78 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$175,005 00
Premiums received.....	2,849 02
Losses paid	1,007 67
Losses incurred.....	1,007 67
Amount at risk	317,364 00

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

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

GEORGE W. WENSLEY, *President.* WALTER S. ALLEY, *Secretary.*

Principal Office, 42 Cedar Street.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire).....		\$505,998 64
Interest on real estate mortgage loans.....	\$725 00	
Interest on collateral loans.....	1,550 00	
Interest and dividends on stocks and bonds.....	<u>32,235 04</u>	34,510 04
Profit on sale or maturity of ledger assets		5,105 27
Income from all other sources, viz: Tax recovered New York City, \$8,654.29; doubtful balances recovered, \$7,680.28.....		<u>16,334 57</u>
Total income.....		\$561,948 52
Net ledger assets December 31, 1896.....		<u>866,701 03</u>
Total.....		\$1,428,649 55

DISBURSEMENTS.

Net amount paid for losses, (fire)	\$232,465 98
Interest and dividends to stockholders	16,000 00
Commissions to agents.....	89,932 47
Salaries and allowances to agents.....	63,248 98
Rents	8,192 86
Taxes on premiums.....	12,475 15
Insurance department fees and agents' licenses.....	1,419 90
Municipal licenses	1,569 50
Advertising, printing and stationery.....	2,451 92
Miscellaneous expenses.....	<u>37,634 26</u>
Total disbursements	\$465,331 02
Balance.....	\$963,258 53

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$14,500 00
Loans secured by collateral	35,000 00
Book value of stocks and bonds, excluding interest.....	882,355 25
Cash in office and in bank	34,263 52
Bills receivable	<u>106 22</u>
Total	\$966,224 99

* Admitted October 22, 1897.

DEDUCT LEDGER LIABILITIES.

Agents credit balances	\$2,966 46
Net ledger assets, per balance	\$963,258 53

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$120 84
Interest accrued on stocks and bonds	5,608 33
Interest accrued on collateral loans.....	329 00
Total interest	\$6,058 17
Market value of bonds and stocks over book value	33,600 75
Net uncollected premiums, not more than three months due.....	99,098 88
Gross premiums, more than three months due	2,987 84
Gross assets	\$1,102,016 33

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$31,571 54
Losses in process of adjustment.....	23,490 83
Losses resisted.....	4,652 00
Total claims for losses	\$59,714 37
Deduct re-insurance due and accrued	16,529 38
Net amount of unpaid losses	\$43,184 99
Unearned premiums on outstanding risks.....	335,149 48
Due for return premiums.....	7,803 52
Total liabilities, except capital.....	\$386,137 99
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	315,878 34
Surplus to policy holders.....	715,878 34
Total liabilities and surplus.....	\$1,102,016 33

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$92,813,039	\$920,034 93
Written during the year	89,776,420	674,421 08
Total.....	\$182,589,459	\$1,594,456 01
Expired and terminated.....	79,916,030	794,898 65
In force at end of the year.....	\$102,673,429	\$799,557 36
Deduct amount re-insured.....	16,667,505	167,354 72
Net amount in force.....	\$86,005,924	\$632,202 64

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$175,198 50
Net premiums earned during the year.....	\$512,898 67
Interest earned during the year	88,287 13
Total interest and premiums earned.....	\$601,185 80

Losses incurred during the year	\$224,213 08
Expenses incurred during the year	<u>220,292 88</u>
Total losses and expenses incurred	\$444,505 96
Net gain during the year	\$156,679 84
Total dividends incurred during the year	<u>16,000 00</u>
Increase in surplus during the year	\$140,679 84
Surplus December 31, 1897	<u>\$315,878 34</u>

Ratio of "net losses incurred" to "net premiums earned," 43.71 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 42.95 per cent.

BUSINESS IN MAINE.

Risks written	<i>Fire.</i> \$56,000 00
Premiums received	776 97

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Principal Office, 308-310 Walnut Street.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,302,959 49
Deposits received on perpetual risks	21,615 45
Rents—including company's use of own buildings	\$16,593 81
Interest on real estate mortgage loans	63,658 10
Interest on collateral loans	1,692 73
Interest and dividends on stocks and bonds	37,189 77
Interest from all other sources	<u>2,083 19</u>
Profit on sale or maturity of ledger assets	3,972 22
Income from all other sources, viz: Profit on perpetual policies cancelled, \$1,843.22; surveys, transfers, etc., \$391.00; ground rents, \$289.20.	<u>2,523 42</u>
Total income	\$1,452,288 18
Net ledger assets December 31, 1896	<u>2,511,567 90</u>
Total	\$3,963,856 08

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$696,702 79
Deposit premiums returned.....	18,039 23
Interest and dividends to stockholders.....	40,000 00
Commissions to agents.....	267,558 73
Salaries and allowances to agents.....	61,044 00
Rents—including company's use of own buildings.....	6,000 00
Salaries and other compensation of officers and office employes.....	47,256 00
Taxes on premiums, \$11,160.10; real estate, \$5,602.17.....	16,762 27
Insurance department fees and agents' licenses.....	6,766 89
Municipal licenses, \$6,329.55; tax on franchise, \$1,571.86.....	7,901 41
Advertising, printing and stationery.....	26,184 35
Legal expenses.....	400 00
Repairs and expenses on real estate.....	11,532 81
Furniture and fixtures, \$2,591.10; miscellaneous, \$62,666.25.....	65,257 35
Reduction in book value of real estate.....	25,000 00
Loss by judgment on forged transfers.....	18,508 59
Total disbursements.....	<u>\$1,314,914 42</u>
Balance.....	\$2,648,941 66

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 305,850 40
Loans on mortgage of real estate.....	1,178,505 93
Loans secured by collateral.....	99,300 00
Book value of stocks and bonds, excluding interest.....	833,260 71
Cash in office and in bank.....	94,403 06
Ground rents, secured.....	21,320 00
Agents debit balances.....	103,829 92
All other assets.....	12,471 64
Ledger assets, per balance.....	<u>\$2,648,941 66</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$17,950 93
Interest accrued on collateral loans.....	642 11
Rents accrued on company's property.....	508 30
Gross assets.....	<u>\$2,668,043 00</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	10,845 71
Total admitted assets.....	<u>\$2,657,197 29</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$17,407 05
Losses in process of adjustment.....	90,014 36
Losses resisted.....	12,720 19
Total unpaid losses.....	<u>\$120,141 60</u>
Unearned premiums on outstanding risks.....	927,187 27
Amount reclaimable on perpetual fire policies.....	567,566 79
Total liabilities, except capital.....	<u>\$1,614,895 66</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	542,301 63
Surplus to policy holders.....	1,042,301 63
Total liabilities and surplus.....	<u>\$2,657,197 29</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$154,060,160	\$1,885,050 43
Written during the year.....	138,399,924	1,642,827 48
Total	\$292,460,084	\$3,527,877 91
Expired and terminated.....	122,019,374	1,569,459 08
In force at end of the year	\$170,368,710	\$1,958,418 83
Deduct amount re-insured.....	11,352,743	125,787 58
Net amount in force	\$159,015,967	\$1,832,631 25

Perpetual risks in force, \$23,285,489; premiums on same, \$620,457.64.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$465,734 40
Net premiums earned during the year.....	\$1,232,296 47	
Interest earned during the year	77,656 87	
Total interest and premiums earned.....	\$1,309,953 34	
Losses incurred during the year.....	\$694,741 43	
Expenses incurred during the year.....	498,644 68	
Total losses and expenses incurred	1,193,386 11	
Net gain during the year.....	\$116,567 23	
Total dividends incurred during the year.....	40,000 00	
Increase in surplus during the year.....		76,567 23
Surplus December 31, 1897.....		\$542,301 63

Ratio of "net losses incurred" to "net premiums earned," 56.38 per cent.

Ratio of "expenses incurred" to "net premiums earned," 40.46 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$416,486 00
Premiums received.....	6,049 15
Losses paid.....	2,567 72
Losses incurred.....	3,317 72
Amount at risk	468,547 00

ARMENIA INSURANCE COMPANY,

PITTSBURGH, PA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

ALBERT PITCAIRN, *President.*W. D. MCGILL, *Secretary.*

Principal Office, 223 Fourth Ave.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire)		\$186,611 31
Rents.....	\$ 2,435 79	
Interest on real estate mortgage loans.....	13,013 21	
Interest on collateral loans	1,900 00	
Interest and dividends on stocks and bonds.....	1,500 00	18,849 00
Total income		\$205,460 31
Net ledger assets December 31, 1896.....		363,255 24
Total		\$568,715 55

DISBURSEMENTS.

Net amount paid for losses (fire)	\$105,064 09
Interest and dividends to stockholders	9,634 00
Commissions to agents	50,885 53
Rents—including company's use of own buildings.....	1,800 00
Salaries and other compensation of officers and office employes	6,459 94
Taxes on premiums, \$1,509.40; real estate, \$720.07; other investments, \$750,	2,979 47
All other disbursements, viz: General expenses, adjusting, advertising, printing, etc.....	9,274 50
Total disbursements	\$186,097 53
Balance	\$382,618 02

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$47,580 96
Loans on mortgage of real estate	263,780 00
Loans secured by collateral	22,590 00
Book value of stocks and bonds, excluding interest.....	35,606 50
Cash in office and in bank	13,078 31
Total	\$382,635 77

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$17 75
Net ledger assets, per balance	\$382,618 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,861 51	
Interest accrued on stocks and bonds.....	350 00	
Interest accrued on collateral loans	46 25	
Rents due on company's property	461 99	
Total interest and rents.....		\$7,719 75
Market value of real estate over book value.....		1,415 71
Market value of bonds and stocks over book value.....		537 50
Net uncollected premiums, not more than three months due		25,356 31
Gross assets		<u>\$417,647 29</u>

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock.....	\$5,000 00
Total admitted assets	<u>\$412,647 29</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$10,657 49	
Losses in process of adjustment.....	10,883 63	
Total claims for losses	\$21,541 12	
Deduct re-insurance due and accrued.....	200 00	
Net amount of unpaid losses		\$21,341 12
Unearned premiums on outstanding risks.....		126,646 98
Dividends remaining unpaid		366 00
Total liabilities, except capital		<u>\$148,354 10</u>
Cash capital.....	\$250,000 00	
Surplus over all liabilities	14,293 19	
Surplus to policy holders		264,293 19
Total liabilities and surplus.....		<u>\$412,647 29</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$14,338,976	\$181,670 11
Written during the year.....	15,995,233	211,927 00
Total.....	\$30,334,209	\$393,597 11
Expired and terminated.....	12,565,053	160,731 91
In force at end of the year.....	\$17,769,156	<u>\$232,865 20</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$23,349 18
Net premiums earned during the year.....	\$160,472 45	
Interest earned during the year	22,895 84	
Total interest and premiums earned	\$183,368 29	
Losses incurred during the year.....	\$111,744 91	
Expenses incurred during the year.....	70,679 37	
Total losses and expenses incurred.....	<u>182,424 28</u>	
Net gain during the year.....	\$ 944 01	
Total dividends incurred during the year.....	10,000 00	
Decrease in surplus during the year.....		9,055 99
Surplus December 31, 1897.....		<u>\$14,293 19</u>

Ratio of "net losses incurred" to "net premiums earned," 69.63 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 44.04 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$271,847 78
Premiums received	14,777 43
Losses paid	8,890 33
Losses incurred.....	10,154 33
Amount at risk.....	271,847 78

BOSTON MARINE INSURANCE COMPANY,
 BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.* THOMAS H. LORD, *Secretary.*
 Principal Office, 95 Kilby Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. Fire, \$264,525.93, marine, \$737,641.34	\$1,002,167 27
Rents—including company's use of own buildings	\$ 3,910,38
Interest on real estate mortgage loans.....	45,342 23
Interest on collateral loans.....	1,971 06
Interest and dividends on stocks and bonds.....	48,496 25
Interest from all other sources.....	6,539 37
	106,259 29
Increase in value of stocks and bonds.....	49,129 24
Income from all other sources, viz: Refund of bank tax, \$6,374.80; sale of script, \$577.00	6,951 80
	\$1,164,507 60
Net ledger assets December 31, 1896.....	2,699,836 23
Total.....	\$3,864,343 83

DISBURSEMENTS.

Net amount paid for losses. Fire, \$75,334.03; marine, \$533,202.49.....	\$608,536 52
Interest and dividends to stockholders.....	100,000 00
Commissions to agents	88,030 14
Salaries and allowances to agents.....	13,102 81
Rents—including company's use of own buildings.....	15,225 00
Salaries and other compensation of officers and office employes.....	97,759 33
Taxes on premiums, \$7,262.36; real estate, \$634.22.....	7,896 58
Insurance department fees and agents' licenses.....	2,528 71
Municipal licenses, \$735.52; tax on franchise, \$8,027.52.....	8,763 04
Advertising, printing and stationery.....	9,290 95
Legal expenses.....	2,690 63
Repairs and expenses on real estate	1,352 64
Furniture and fixtures, \$758.16; miscellaneous, \$18,786.38.....	19,544 54
All other disbursements	18,688 01
	\$993,288 90
Total disbursements	\$2,870,954 93
Balance	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$21,200 00
Loans on mortgage of real estate.....	950,350 00
Loans secured by collateral.....	2,150 00
Book value of stocks and bonds, excluding interest.....	1,294,625 25
Cash in office and in bank.....	289,549 63
Bills receivable and agents' debit balances.....	211,951 87
All other assets, viz: Balances due from Boston, New York and Baltimore offices.....	106,177 58
Total.....	\$2,876,004 33

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$5,049 40
Net ledger assets, per balance.....	\$2,870,954 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,933 53
Interest accrued on stocks and bonds.....	4,294 16
Interest accrued on collateral loans.....	39 22
Interest due and accrued on other assets.....	447 67
Total interest.....	\$9,714 58
Gross assets.....	\$2,880,669 51

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$54,828 29
Bills receivable past due.....	9,913 28
Premiums more than three months past due.....	532 66
Total.....	\$65,274 23
Total admitted assets.....	\$2,815,395 28

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 9,070 00
Losses in process of adjustment.....	145,513 00
Losses resisted.....	1,700 00
Total claims for losses.....	\$156,283 00
Deduct re-insurance due and accrued.....	258 00
Net amount of unpaid losses.....	\$156,025 00
Unearned premiums on outstanding risks.....	564,380 21
Commissions and other charges due agents and brokers.....	17,635 90
Total liabilities, except capital.....	\$737,441 11
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,077,954 17
Surplus to policy holders.....	2,077,954 17
Total liabilities and surplus.....	\$2,815,395 28

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$10,512,540	\$115,565 64	\$ 7,162,827	\$310,655 23
Written during the year.....	38,163,350	361,376 45	61,993,829	855,739 20
Total.....	\$48,677,890	\$476,942 09	\$69,156,656	\$1,166,394 43
Expired and terminated.....	19,419,380	179,722 49	62,167,572	709,124 18
In force at end of the year.....	\$29,258,510	\$297,219 60	\$6,989,084	\$457,270 25
Deduct amount re-insured.....	3,553,280	33,493 04	674,768	44,759 39
Net amount in force.....	\$25,705,230	\$263,726 56	\$6,314,316	\$412,510 86

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....	\$1,153,026 74
Net premiums earned during the year.....	\$790,686 73
Interest earned during the year.....	69,067 78
Total interest and premiums earned	\$859,754 51
Losses incurred during the year	\$577,546 52
Expenses incurred during the year.....	257,280 56
Total losses and expenses incurred	834,827 08
Net gain during the year	\$24,927 43
Total dividends incurred during the year.....	100,000 00
Decrease in surplus during the year	75,072 57
Surplus December 31, 1897.....	\$1,077,954 17
Ratio of "net losses incurred" to "net premiums earned" 73.04 per cent.	
Ratio of "expenses incurred" to "net premiums earned" 32.54 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$423,393 00	\$1,024,325 00	\$1,447,718 00
Premiums received.....	6,555 96	13,679 98	20,235 94
Losses paid.....	6,463 42	12,286 62	18,750 04
Losses incurred	7,234 22	4,465 16	11,699 38

BUFFALO COMMERCIAL INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

PHILIP BECKER, *President.*GEO. H. HOFHEINS, *Secretary.*

Principal Office, 455 Main Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$93,740 22
Interest on real estate mortgage loans	\$5,581 78
Interest on collateral loans	176 70
Interest and dividends on stocks and bonds	5,494 06
Total income	\$104,992 76
Net ledger assets December 31, 1896.....	277,014 87
Total	\$382,007 63

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$43,537 03
Commissions to agents.....	21,720 41
Rents—including company's use of own buildings.....	450 00
Salaries and other compensation of officers and office employes.....	4,996 74
Taxes on premiums, \$1,555.87; other investments, \$746.31.....	2,302 18
Insurance department fees and agents' licenses.....	863 59
Municipal licenses.....	555 50
Advertising, printing and stationery.....	919 33
Furniture and fixtures, \$111.40; miscellaneous, \$3,043.34.....	3,154 74
Premiums on bonds purchased.....	230 30
Total disbursements.....	\$78,729 82
Balance.....	\$303,277 81

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$114,050 00
Book value of stocks and bonds, excluding interest.....	142,430 00
Cash in office and in bank.....	46,166 78
Bills receivable.....	631 03
Ledger assets, per balance.....	\$303,277 81

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$1,299 00
Interest accrued on stocks and bonds.....	145 83
Total interest.....	1,444 83
Net uncollected premiums, not more than three months due.....	8,428 91
Gross assets.....	\$313,151 55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 383 83
Losses in process of adjustment.....	6,440 00
Total unpaid losses.....	\$ 6,823 83
Unearned premiums on outstanding risks.....	57,216 76
Total liabilities, except capital.....	\$64,040 59
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	49,110 96
Surplus to policy holders.....	249,110 96
Total liabilities and surplus.....	\$313,151 55

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$ 5,826,067	\$ 67,452 17
Written during the year.....	10,592,021	117,765 76
Total.....	\$16,418,088	\$185,217 93
Expired and terminated.....	6,646,274	78,809 54
In force at end of the year.....	\$9,771,814	\$106,408 39
Deduct amount re-insured.....	378,799	3,216 08
Net amount in force.....	\$9,393,015	\$103,192 31

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$46,857 04
Net premiums earned during the year.....	\$74,255 77	
Interest earned during the year	11,746 32	
Total interest and premiums earned	\$86,002 09	
Losses incurred during the year.....	\$48,497 11	
Expenses incurred during the year.....	35,251 06	
Total losses and expenses incurred	\$83,748 17	
Net gain during the year	\$2,253 92	
Increase in surplus during the year		2,253 92
Surplus December 31, 1897		\$49,110 96
Ratio of "net losses incurred" to "net premiums earned," 65.31 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 47.47 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$9,100 00
Premiums received.....	116 85
Amount at risk.....	9,100 00

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

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

Principal Office, 447-449 Main Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$347,163 1
Rents—including company's use of own buildings.....	\$18,425 68	
Interest on real estate mortgage loans	25,082 50	
Interest on collateral loans	6,115 01	
Interest and dividends on stocks and bonds.....	21,911 36	
Interest from all other sources.....	4,351 97	75,886 52
Brokerage		2,358 01
Old debt collected.....		500 00
Accrued interest		8,982 58
Total income.....		\$434,890 24
Net ledger assets December 31, 1896.....		1,817,104 75
Total		\$2,251,994 99

DISBURSEMENTS.

Net amount paid for losses (fire)	\$178,701 74
Interest and dividends to stockholders	50,000 00
Commissions to agents	74,426 32
Rents—including company's use of own buildings.....	2,000 00
Salaries and other compensation of officers and office employes.....	29,748 23
Taxes on premiums, \$6,966.93; real estate, \$6,268.84	13,235 77
Insurance department fees and agents' licenses	1,156 51
Municipal licenses.....	609 02
Advertising, printing and stationery.....	1,782 10
Legal expenses.....	450 00
Repairs and expenses on real estate.....	5,994 79
Furniture and fixtures, 1,494.50; miscellaneous, \$12,168.11.....	13,662 61
Traveling expenses, \$1,865.36; personal tax, \$4,262.43.....	6,127 79
Premiums on bonds	324 40
Reduction in book value of real estate	500 00
All other disbursements	245 00
Total disbursements	\$378,964 28
Balance.....	\$1,873,030 71

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$310,289 10
Loans on mortgage of real estate	531,210 00
Loans secured by collateral.....	87,900 00
Book value of stocks and bonds, excluding interest.....	756,294 00
Cash in office and in bank	182,644 37
Bills receivable	4,693 24
Ledger assets, per balance	\$1,873,030 71

NON-LEDGER ASSETS.

Interest due on mortgages	\$4,107 75
Interest accrued on stocks and bonds.....	3,852 92
Rents due on company's property	2,329 59
Total interest and rents.....	\$10,290 26
Net uncollected premiums, not more than three months due.....	36,505 89
Gross assets.....	\$1,919,826 86

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$4,453 25
Losses in process of adjustment.....	14,898 59
Losses resisted.....	3,109 68
Total unpaid losses.....	\$22,461 52
Unearned premiums on outstanding risks.....	311,743 69
Total liabilities, except capital	\$334,205 21
Cash capital	\$200,000 00
Reserve or guaranty fund, represented by scrip.....	200,000 00
Surplus over all liabilities	1,185,621 65
Surplus to policy holders	1,585,621 65
Total liabilities and surplus.....	\$1,919,826 86

RISKS AND PREMIUMS.		
	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$63,689,492	\$691,605 69
Written during the year.....	39,593,119	425,012 84
Total	\$103,282,611	\$1,116,618 53
Expired and terminated	41,386,500	467,500 70
In force at end of the year	\$61,896,111	\$649,117 83
Deduct amount re-insured.....	2,163,905	20,174 32
Net amount in force.....	\$59,732,206	\$628,943 51

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$1,301,649 84
Net premiums earned during the year.....	\$376,881 28	
Interest earned during the year	76,771 16	
Total interest and premiums earned	\$453,652 44	
Losses incurred during the year.....	\$181,585 34	
Expenses incurred during the year	138,095 29	
Total losses and expenses incurred.....	319,680 63	
Net gain during the year	\$133,971 81	
Total dividends incurred during the year	50,000 00	
Increase in surplus during the year		83,971 81
Surplus and reserve or guaranty fund December 31, 1897		\$1,385,621 65
Ratio of "net losses incurred" to "net premiums earned," 48.18 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.64 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$148,417 00
Premiums received.....	1,759 91
Losses paid.....	821 33
Losses incurred.....	821 33
Amount at risk.....	268,175 00

CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

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

Principal Office, 18 North Main Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$191,574 90
Rents	\$5,301 88	
Interest on real estate mortgage loans	4,245 68	
Interest and dividends on stocks and bonds	6,750 57	16,298 13
Profit on sale or maturity of ledger assets.....		90 00
Income from all other sources, viz: Premiums not admitted in last year's assets		2,140 00
Total income.....		\$210,103 03
Net ledger assets December 31, 1896.....		340,332 28
Total.....		\$550,435 31

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$83,086 23
Interest and dividends to stockholders.....		8,000 00
Commissions to agents		48,733 17
Rents.....		458 92
Salaries and other compensation of officers and office employes.....		7,599 60
Taxes on premiums, \$4,641.77; real estate, \$1,070.83; other investments, \$5.23.....		5,717 83
Insurance department fees and agents' licenses.....		531 00
Advertising, printing and stationery		1,665 93
Legal expenses		1,089 83
Repairs and expenses on real estate.....		1,952 75
Furniture and fixtures, \$6.00; miscellaneous, \$2,370.31		2,376 31
All other disbursements, viz: Interest on borrowed money.....		55 45
Total disbursements.....		\$161,267 02
Balance.....		\$389,168 29

Invested as follows:

LEDGER ASSETS.

Book value of real estate		\$90,097 70
Loans on mortgage of real estate		111,825 00
Book value of stocks and bonds, excluding interest.....		175,535 66
Cash in office and in bank.....		22,709 93
Total.....		\$400,168 29

DEDUCT LEDGER LIABILITIES.

Borrowed money		\$11,000 00
Net ledger assets, per balance.....		\$389,168 29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,893 90	
Interest accrued on stocks and bonds	1,058 37	
Interest accrued on other assets.....	110 44	
Rents due and accrued on company's property	447 66	
Total interest and rents		\$3,510 37
Market value of real estate over book value		10,289 33
Market value of bonds and stocks over book value.....		1,121 09
Net uncollected premiums, not more than three months due.....		25,996 50
Gross premiums, more than three months due.....	\$902 14	
Gross assets.....		\$430,085 58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$12,011 59	
Losses in process of adjustment	7,254 24	
Losses resisted.....	1,612 35	
Total claims for losses	\$20,878 18	
Deduct re-insurance due and accrued	1,526 71	
Net amount of unpaid losses		\$19,351 47
Unearned premiums on outstanding risks.....		139,588 38
Salaries, rents, taxes and expenses due and accrued.....		2,541 55
Due for return premiums and re-insurance.....		8,071 16
Total liabilities, except capital		\$169,552 56
Cash capital	\$200,000 00	
Surplus over all liabilities	60,533 02	
Surplus to policy holders.....		260,533 02
Total liabilities and surplus		\$430,085 58

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$20,338,136	\$283,407 37
Written during the year.....	19,756,876	293,312 52
Total.....	\$40,095,012	\$576,719 89
Expired and terminated	19,834,111	288,226 75
In force at end of the year	\$20,260,901	\$288,493 14
Deduct amount re-insured.....	1,238 983	18,584 24
Net amount in force	\$19,021,918	\$269,908 90

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$30,561 10
Net premiums earned during the year.....	\$179,789 64	
Interest earned during the year	12,890 35	
Total interest and premiums earned	\$192,679 99	
Losses incurred during the year	\$90,908 89	
Expenses incurred during the year.....	63,799 18	
Total losses and expenses incurred.....	154,708 07	
Net gain during the year	\$37,971 92	
Total dividends incurred during the year.....	8,000 00	
Increase in surplus during the year.....		29,971 92
Surplus December 31, 1897.....		\$60,533 02

Ratio of "net losses incurred" to "net premiums earned," 50.56 per cent.

Ratio of "expenses incurred" to "net premiums earned," 35.48 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$940,573 00
Premiums received.....	16,357 48
Losses paid	5,336 17
Losses incurred.....	7,597 38

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Principal Office, 57 State Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$124,596 57
Rents	\$6,341 05
Interest on real estate mortgage loans.....	3,097 11
Interest on collateral loans.....	274 42
Interest and dividends on stocks and bonds.....	10,128 42
Profit on sale or maturity of ledger assets.....	35,620 00
Income from all other sources	262 03
Total income	\$180,319 60
Net ledger assets December 31, 1896.....	318,359 25
Total	\$498,678 85

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$60,813 37
Interest and dividends to stockholders	16,000 00
Commissions to agents	26,179 03
Salaries and other compensation of officers and office employes.....	11,997 46
Taxes on premiums, \$3,943.86; real estate, \$1,149.45; other investments, \$926.00.....	6,019 31
Insurance department fees and agents' licenses	894 30
Municipal licenses.....	165 30
Advertising, printing and stationery.....	1,793 10
Legal expenses.....	179 58
Repairs and expenses on real estate.....	1,240 69
Maps, furniture and fixtures, \$76.05; traveling, postage, coal, lights, expressage and miscellaneous expenses, \$3,486.23.....	4,262 28
Loss on sale or maturity of ledger assets.....	3,126 00
All other disbursements, viz: Premiums on U. S. bonds, \$12,712 50; taxes and repairs on real estate, \$657.87; agency accounts, \$125.72; depreciation on real estate, \$5,000.00.....	18,536 09
Total disbursements	\$151,206 51
Balance	\$347,472 34

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$75,000 00
Loans on mortgage of real estate.....	68,900 00
Loans secured by collateral.....	7,350 00
Book value of stocks and bonds, excluding interest.....	173,500 00
Cash in office and in bank.....	16,936 31
Agents debit balances.....	5,807 76
Total	<u>\$347,494 07</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$21 73
Net ledger assets, per balance.....	<u>\$347,472 34</u>

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$150 00
Rents due on company's property	979 98
Total interest and rents.....	<u>\$1,129 98</u>
Market value of bonds and stocks over book value..	59,150 00
Net uncollected premiums, not more than three months due.....	61 30
Gross assets	<u>\$407,813 62</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,500 00
Losses in process of adjustment.....	12,830 00
Total unpaid losses.....	<u>\$14,330 00</u>
Unearned premiums on outstanding risks.....	89,429 73
Total liabilities, except capital	<u>\$103,759 73</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities	104,053 89
Surplus to policy holders	<u>304,053 89</u>
Total liabilities and surplus.....	<u>\$407,813 62</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$18,124,020	\$196,035 65
Written during the year.....	13,753,133	145,224 66
Total.....	<u>\$31,877,153</u>	<u>\$341,261 31</u>
Expired and terminated.....	14,600,751	156,609 45
In force at end of the year	\$17,276,402	\$184,651 86
Deduct amount re-insured	781,109	7,482 03
Net amount in force	<u>\$16,495,293</u>	<u>\$177,169 83</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$87,222 08
Net premiums earned during the year.....	\$130,766 44	
Interest earned during the year	<u>17,944 76</u>	
Total interest and premium earned.....		\$148,711 20
Losses incurred during the year.....	\$64,693 37	
Expenses incurred during the year	<u>51,186 02</u>	
Total losses and expenses incurred.....		115,879 39
Net gain during the year		\$32,831 81
Total dividends incurred during the year.....		<u>16,000 00</u>
Increase in surplus during the year.....		16,831 81
Surplus December 31, 1897.....		<u>\$104,053 89</u>
Ratio of "net losses incurred" to "net premiums earned," 49.47 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 39.14 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....		\$193,125 00
Premiums received.....		2,282 65
Losses paid.....		195 23
Losses incurred		195 23
Amount at risk.....		<u>284,525 00</u>

COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

CHARLES SEWALL, *President.*

A. H. WRAY, *Secretary.*

Principal Office, 58 William Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$57,770 91
Interest and dividends on stocks and bonds.....	\$7,204 44	
Interest from all other sources	<u>7 05</u>	7,211 49
Total income.....		\$64,982 40
Net ledger assets December 31, 1896		<u>246,343 18</u>
Total		<u>\$311,325 58</u>

DISBURSEMENTS.

Net amount paid for losses (fire)	\$34,854 11
Interest and dividends to stockholders	6,000 00
Commissions to agents	12,821 36
Salaries and other compensation of office employes.....	1,164 96
Taxes on premiums	923 50
Insurance department fees and agents' licenses	926 60
Municipal licenses.....	190 00
Advertising, printing and stationery.....	608 41
Miscellaneous expenses	472 74
Reduction in book value of bonds	52 36
Total disbursements	\$58,014 04
Balance	\$253,311 54

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$243,356 25
Cash in office and in bank.....	9,955 29
Ledger assets, per balance	\$253,311 54

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$ 1,247 08
Net uncollected premiums, not more than three months due.....	15,527 47
Gross assets	\$270,086 09

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$3,811 25
Total admitted assets	\$266,274 84

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,783 05
Losses in process of adjustment.....	1,000 00
Total unpaid losses.....	\$ 2,783 05
Unearned premiums on outstanding risks	30,092 83
Due for return premiums and re-insurance.....	3,152 75
Total liabilities, except capital	\$36,028 63
Cash capital	\$200,000 00
Surplus over all liabilities	30,246 21
Surplus to policy holders	230,246 21
Total liabilities and surplus	\$266,274 84

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$ 5,602,478	\$60,420 88
Written during the year.....	11,965,801	110,627 55
Total	\$17,568 279	\$171,048 43
Expired and terminated	8,837,110	84,602 16
In force at end of the year.....	\$8,731,169	\$86,446 27
Deduct amount re-insured	2,292,256	27,100 27
Net amount in force.....	\$6,438,913	\$59,346 00

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$23,737 32
Net premiums earned during the year.....	\$55,400 32	
Interest earned during the year	9,062 87	
Total interest and premiums earned.....	\$64,463 19	
Losses incurred during the year.	\$34,720 26	
Expenses incurred during the year.....	17,234 04	
Total losses and expenses incurred.....	51,954 30	
Net gain during the year.....	\$12,508 89	
Total dividends incurred during the year	6,000 00	
Increase in surplus during the year		6,508 89
Surplus December 31, 1897		\$30,246 21
Ratio of "net losses incurred" to "net premiums earned," 62.67 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 31.11 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....		\$25,250 00
Premiums received.....		367 79
Amount at risk.....		12,750 00

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)		\$1,674,232 64
Interest on real estate mortgage loans	\$50,510 41	
Interest on collateral loans.....	688 05	
Interest and dividends on stocks and bonds	87,436 38	
Interest from all other sources.....	1,923 98	140,558 82
Total income.....		\$1,814,791 46
Net ledger assets December 31, 1896		3,171,487 09
Total		\$4,986,278 55

DISBURSEMENTS.

Net amount paid for losses (fire)	\$802,786 09
Interest and dividends to stockholders	100,000 00
Commissions to agents	305,790 43
Rents	7,917 23
Salaries and other compensation of officers and office employes	134,760 76
Taxes on premiums	} 41,991 30
Insurance department fees and agents' licenses	
Municipal licenses	
Advertising, printing and stationery	} 117,622 34
Legal expenses	
Furniture, fixtures and miscellaneous	
Loss on sale or maturity of ledger assets	23,716 73
All other disbursements	38,247 27
Total disbursements	\$1,572,832 15
Balance	\$3,413,446 40

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$ 269,325 00
Loans on mortgage of real estate	1,090,659 00
Loans secured by collateral	2,000 00
Book value of stocks and bonds, excluding interest	1,897,875 22
Cash in office and in bank	128,305 73
Bills receivable and agents debit balances	85,281 45
Ledger assets, per balance	\$3,413,446 40

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$67,880 78
Net uncollected premiums, not more than three months due	78,000 00
Gross assets	\$3,559,327 18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$31,607 26
Losses in process of adjustment	100,773 12
Losses resisted	16,221 81
Total claims for losses	\$148,602 19
Deduct re-insurance due and accrued	8,022 29
Net amount of unpaid losses	\$ 140,579 90
Unearned premiums on outstanding risks	1,434,729 63
Total liabilities, except capital	\$1,575,309 53
Cash capital	\$1,000,000 00
Surplus over all liabilities	984,017 65
Surplus to policy holders	1,984,017 65
Total liabilities and surplus	\$3,559,327 18

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$227,280,789	\$2,852,658 38
Written during the year	155,122,989	1,913,533 42
Total	\$382,403,778	\$4,766,191 80
Expired and terminated	145,440,893	1,855,379 79
In force at end of the year	\$236,962,885	\$2,910,812 01
Deduct amount re-insured	8,297,836	99,542 66
Net amount in force	\$228,665,049	\$2,811,269 35

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$668,331 50
Net premiums earned during the year.....	\$1,664,118 18	
Interest earned during the year.....	161,344 81	
Total interest and premiums earned.....	\$1,825,462 99	
Losses incurred during the year.....	\$801,094 78	
Expenses incurred during the year.....	608,682 06	
Total losses and expenses incurred.....	1,409,776 84	
Net gain during the year.....	\$415,686 15	
Total dividends incurred during the year.....	100,000 00	
Increase in surplus during the year.....		315,686 15
Surplus December 31, 1897.....		\$984,017 65
Ratio of "net losses incurred" to "net premiums earned," 48.14 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.58 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....	\$2,198,309 00	
Premiums received.....	34,219 34	
Losses paid.....	19,736 08	
Losses incurred.....	20,265 69	

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

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

Principal Office, 46 Cedar Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$3,648,085 13
Rents, including company's use of own buildings.....	\$63,461 52
Interest on real estate mortgage loans.....	5,678 83
Interest and dividends on stocks and bonds.....	276,351 46
Interest from all other sources.....	10,975 13
Profit on sale or maturity of ledger assets.....	45,559 37
Total income.....	\$4,050,111 44
Net ledger assets December 31, 1896.....	7,197,315 86
Total.....	\$11,247,427 30

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,658,913.26; marine, \$55,728.21	\$1,714,641 47
Interest and dividends to stockholders	198,800 00
Commissions to agents	740,256 06
Rents—including company's use of own buildings	8,459 99
Salaries and other compensation of officers and office employes	325,594 37
Taxes on premiums, \$41,682.62; real estate, \$12,026.03	53,708 65
Insurance department fees and agents' licenses	11,521 50
Municipal licenses, \$15,723.91; tax on franchise, \$1,200.00	16,923 91
Advertising, printing and stationery	28,783 50
Legal expenses	1,731 38
Repairs and expenses on real estate	27,573 60
Furniture and fixtures, \$844.66; miscellaneous, \$173,684.12	174,528 78
Scrap or certificates of profit redeemed in cash, \$98.00; interest paid to scrip holders, \$1.68	99 68
Total disbursements	\$3,302,622 89
Balance	\$7,944,804 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,111,250 00
Loans on mortgage of real estate	85,860 00
Book value of stocks and bonds, excluding interest	6,520,422 00
Cash in office and in bank	227,272 41
Ledger assets, per balance	\$7,944,804 41

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,816 25
Interest accrued on stocks and bonds	66,881 03
Interest accrued on other assets	210 54
Rents accrued on company's property	1,230 84
Total interest and rents	\$70,138 66
Market value of bonds and stocks over book value	13,809 00
Net uncollected premiums, not more than three months due	558,455 61
Gross premiums, more than three months due	\$318,801 33
Gross assets	\$8,582,207 68

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate	5,000 00
Total admitted assets	\$8,582,207 68

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$298,386 63
Losses resisted	35,275 00
Total claims for losses	\$333,661 63
Deduct re-insurance due and accrued	17,075 89
Net amount of unpaid losses	\$ 316,585 74
Unearned premiums on outstanding risks	3,666,749 49
Scrap or certificates of profit unpaid	28,725 00
Interest due and accrued	6,091 68
Dividends remaining unpaid	1,800 00

Salaries, rents, taxes and expenses due and accrued	\$ 15,000 00
Commissions and other charges due agents and brokers.....	129,260 29
Reserve for contingencies.....	300,000 00
Total liabilities, except capital	\$4,464,212 20
Cash capital.....	\$1,000,000 00
Reserve or guaranty fund, represented by scrip.....	600,000 00
Surplus over all liabilities.....	2,517,995 48
Surplus to policy holders.....	4,117,995 48
Total liabilities and surplus.....	\$8,582,207 68

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$698,309,163	\$7,066,713 86
Written during the year	463,225,461	4,150,221 02
Total	\$1,161,534,624	\$11,216,934 88
Expired and terminated.....	415,971,791	3,926,289 29
In force at end of the year	\$745,562,833	\$7,290,645 59
Deduct amount re-insured	4,649,568	37,763 17
Net amount in force.....	\$740,913,265	\$7,252,882 42

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$2,564,218 76
Net premiums earned during the year.....	\$3,564,379 59
Interest earned during the year.....	361,054 32
Total interest and premiums earned.....	\$3,925,433 91
Losses incurred during the year.....	\$1,760,592 41
Expenses incurred during the year.....	1,361,064 78
Total losses and expenses incurred	3,121,657 19
Net gain during the year	\$803,776 72
Total dividends incurred during the year.....	\$200,000 00
Reserve for contingencies.....	50,000 00 250,000 00
Increase in surplus during the year	553,776 72
Surplus and reserve or guaranty fund December 31, 1897	\$3,117,995 48
Ratio of "net losses incurred" to "net premiums earned,"	49.39 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	38.19 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,318,001 00
Premiums received.....	33,432 67
Losses paid	8,159 85
Losses incurred.....	11,209 53
Amount at risk	5,397,668 00

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

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

Principal Office, Corner Third and Walnut Streets.

Cash Capital, \$702,875.

INCOME.

Net premiums received (fire).....		\$717,053 78
Deposits received on perpetual risks.....		10,634 38
Rents—including company's use of own buildings.....	\$10,121 83	
Interest on real estate mortgage loans.....	4,682 66	
Interest on collateral loans.....	2,338 51	
Interest and dividends on stocks and bonds.....	40,469 85	57,612 85
Interest from all other sources.....		
Profit on sale or maturity of ledger assets.....		1,191 67
Income from all other sources.....		461 25
Total income.....		\$786, 953 93
Net ledger assets December 31, 1896.....		1,450,331 09
Total.....		\$2,237,285 02

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$359,027 00	
Less salvage from marine losses of former years.....	2,533 64	\$356,493 36
Deposit premiums returned.....		2,594 20
Interest and dividends to stockholders.....		42,172 50
Commissions to agents.....		154,266 82
Rents—including company's use of own buildings.....		8,379 10
Salaries and other compensation of officers and office employes.....		76,331 59
Taxes on premiums, \$17,843.12; real estate, \$1,998.....		19,841 12
Insurance department fees and agents' licenses.....		2,950 00
Municipal licenses, \$475; tax on franchise, \$1,945.94.....		2,420 94
Advertising, printing and stationery.....		10,497 10
Repairs and expenses on real estate.....		3,659 59
Furniture and fixtures, \$4,275.48; miscellaneous, \$46,395.54.....		50,671 02
Total disbursements.....		\$730,277 34
Balance.....		\$1,507,007 68

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$155,264 50
Loans on mortgage of real estate.....	131,200 00
Loans secured by collateral	55,000 00
Book value of stocks and bonds, excluding interest	1,028,732 55
Cash in office and in bank.....	101,282 58
Bills receivable and agents' debit balances.....	40,604 66
All other assets, viz: Book accounts	2,846 31
Total	\$1,514,930 60

DEDUCT LEDGER LIABILITIES.

Due for re-insurance.....	\$7,922 92
Net ledger assets, per balance.	\$1,507,007 68

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,932 64
Interest due and accrued on stocks and bonds.....	13,471 99
Rents due and accrued on company's property.....	729 18
Total interest and rents	\$16,133 81
Market value of real estate over book value	4,735 50
Net uncollected premiums, not more than three months due.....	102,375 45
Premiums on perpetual policies in course of collection.....	423 44
Furniture, fixtures and supplies	22,500 00
Gross assets	\$1,653,175 88

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	\$ 2,500 00
Furniture, fixtures and safes.....	20,000 00
Depreciation on stocks and bonds	14,692 79
Total	\$37,192 79
Total admitted assets	\$1,615,983 09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,307 00
Losses in process of adjustment.....	68,380 00
Losses resisted	8,000 00
Total claims for losses.....	\$82,687 00
Deduct re-insurance due and accrued.....	8,432 00
Net amount of unpaid losses	\$ 74,255 00
Unearned premiums on outstanding risks	580,280 45
Amount reclaimable on perpetual fire policies	94,866 88
Dividends remaining unpaid.....	97 00
Total liabilities, except capital.....	\$749,499 33
Cash capital.....	\$702,875 00
Surplus over all liabilities	163,608 76
Surplus to policy holders	866,483 76
Total liabilities and surplus	\$1,615,983 09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$101,213,976	\$1,188,096 44
Written during the year.....	80,787,561	936,824 23
Total.....	<u>\$182,001,537</u>	<u>\$2,124,920 67</u>
Expired and terminated.....	72,760,077	867,641 45
In force at end of the year.....	\$109,241,460	\$1,257,279 22
Deduct amount re-insured.....	10,428,899	126,665 56
Net amount in force.....	<u>\$98,812,561</u>	<u>\$1,130,613 66</u>

Perpetual risks in force, \$3,839,650; premiums on same, \$103,455.68.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$154,568 76
Net premiums earned during the year.....	\$700,930 08	
Interest earned during the year.....	50,382 67	
Total interest and premiums earned.....	<u>\$751,312 75</u>	
Losses incurred during the year.....	\$374,088 36	
Expenses incurred during the year.....	326,011 89	
Total losses and expenses incurred.....	<u>700,100 25</u>	
Net gain during the year.....	\$51,212 50	
Total dividends incurred during the year.....	42,172 50	
Increase in surplus during the year.....		<u>9,040 00</u>
Surplus December 31, 1897.....		<u>\$163,608 76</u>
Ratio of "net losses incurred" to "net premiums earned,"	53.37 per cent.	
Ratio of "expenses incurred" to "net premiums earned,"	46.51 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$396,349 00
Premiums received.....	6,131 30
Losses paid.....	1,058 89
Losses incurred.....	1,470 39
Amount at risk.....	<u>674,982 00</u>

EQUITABLE FIRE AND MARINE INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President*.

JAMES E. TILLINGHAST, *Secretary*.

Principal Office, 1 Custom House Street.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$286,482.44; marine, \$1,700.94		\$288,183 38
Rents	\$7,054 00	
Interest on real estate mortgage loans	8,199 04	
Interest and dividends on stocks and bonds	17,245 15	32,498 19
Total income		\$320,681 57
Net ledger assets December 31, 1896		661,639 87
Total		\$982,321 44

DISBURSEMENTS.

Net amount paid for losses. Fire, \$133,464; marine, \$302.23		\$133,766 23
Interest and dividends to stockholders	18,000 00	
Commissions to agents	56,249 09	
Salaries and other compensation of officers and office employes	26,692 84	
Taxes on premiums, \$5,879.54; real estate, \$1,975.05	7,854 59	
Insurance department fees and agents' licenses	3,616 12	
Advertising, printing and stationery	4,771 89	
Repairs and expenses on real estate	3,374 90	
Miscellaneous expenses	16,671 57	
Premiums on investments	3,583 33	
Reduction in book value of real estate	3,000 00	
Doubtful accounts charged to profit and loss	151 63	
Total disbursements		\$277,732 19
Balance		\$704,589 25

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$124,000 00
Loans on mortgage of real estate	143,950 00
Book value of stocks and bonds, excluding interest	365,510 00
Cash in office and in bank	21,651 01
Agents' debit balances	49,478 24
Ledger assets, per balance	\$704,589 25

NON-LEDGER ASSETS.

Rents accrued on company's property	\$ 1,485 00
Market value of bonds and stocks over book value	30,991 50
Gross assets	<u>\$737,065 75</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums more than three months due	\$181 53
Total admitted assets	<u>\$736,884 22</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 7,211 00
Losses in process of adjustment	10,959 00
Losses resisted	1,828 00
Total unpaid losses	<u>\$ 19,998 00</u>
Unearned premiums on outstanding risks	215,098 77
Salaries, rents, taxes and expenses due and accrued	3,000 00
Commissions and other charges due agents and brokers	5,000 00
Due for return premiums and re-insurance.....	1,437 08
Total liabilities, except capital	<u>\$244,533 85</u>
Cash capital.....	\$300,000 00
Surplus over all liabilities.....	<u>192,350 37</u>
Surplus to policy holders	<u>492,350 37</u>
Total liabilities and surplus.....	<u>\$736,884 22</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$36,260,966	\$421,345 25	\$23,061	\$ 733 19
Written during the year.....	30,014,757	348,341 52	249,485	1,751 64
Total.....	<u>\$66,275,723</u>	<u>\$769,686 77</u>	<u>\$272,546</u>	<u>\$2,484 83</u>
Expired and terminated.....	28,155,110	334,893 41	237,110	1,652 58
In force at end of the year	\$38,120,613	\$434,793 36	\$35,436	\$832 25
Deduct amount re-insured.....	1,821,250	20,718 61	-	-
Net amount in force....	<u>\$36,299,363</u>	<u>\$414,074 75</u>	<u>\$35,436</u>	<u>\$832 25</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$141,171 72
Net premiums earned during the year	\$281,808 96
Interest earned during the year.....	38,153 69
Total interest and premiums earned.....	<u>\$319,962 65</u>
Losses incurred during the year	\$133,879 23
Expenses incurred during the year.....	116,904 77
Total losses and expenses incurred.....	<u>250,784 00</u>
Net gain during the year	<u>\$69,178 65</u>
Total dividends incurred during the year	18,000 00
Increase in surplus during the year	<u>51,178 65</u>
Surplus December 31, 1897	<u>\$192,350 37</u>

Ratio of "net losses incurred" to "net premiums earned," 47.51 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 41.48 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$280,827 00
Premiums received.....	3,482 68
Losses paid	244 23
Losses incurred	299 23

FIRE ASSOCIATION,
PHILADELPHIA, PA.

—
INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVING, *President.*

BENJ. T. HERKNES, *Secretary.*

—
Cash Capital, \$500,000.
—

INCOME.

Net premiums received (fire).....	\$2,627,818	08
Deposits received on perpetual risks.....	76,809	55
Rents.....	\$ 5,065	10
Interest on real estate mortgage loans.....	125,074	82
Interest on collateral loans.....	8,448	42
Interest and dividends on stocks and bonds.....	119,298	00
Interest from all other sources.....	2,092	44
	259,978	78
Profit on sale or maturity of ledger assets.....	9,182	50
Income from all other sources.....	1,986	50
Total income.....	\$2,975,775	41
Net ledger assets December 31, 1896.....	4,928,741	99
Total.....	\$7,904,517	40

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,351,057	41
Deposit premiums returned.....	52,147	98
Interest and dividends to stockholders.....	200,000	00
Commissions to agents.....	580,931	73
Salaries and other compensation of officers and office employes.....	159,739	93
Taxes on premiums, \$49,291.83; real estate, \$3,634.56; other investments, \$10,034.10.....	62,960	79
Insurance department fees and agents' licenses.....	12,571	79
Advertising, printing and stationery.....	30,593	90
Legal expenses.....	1,442	02
Repairs and expenses on real estate.....	1,847	64
Miscellaneous expenses.....	143,032	81
Total disbursements.....	\$2,596,331	00
Balance.....	\$5,308,186	40

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 271,624	17
Loans on mortgage of real estate.....	2,108,135	51
Loans secured by collateral.....	188,750	00
Book value of stocks and bonds, excluding interest.....	2,423,249	95
Cash in office and in bank.....	316,426	77
Ledger assets, per balance.....	\$5,308,186	40

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$51,105 66	
Interest due and accrued on stocks and bonds.....	22,675 98	
Interest due and accrued on collateral loans	640 70	
Rents due and accrued on company's property	1,801 50	
Total interest and rents		\$76,223 84
Market value of real estate over book value.....		5,175 83
Market value of bonds and stocks over book value.....		222,863 17
Net uncollected premiums, not more than three months due.....		511,304 44
Due from other companies for re-insurance		3,296 94
Gross assets		\$6,127,050 62

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$79,200 00	
Loans on company's stock.....	2,550 00	
Total		\$81,750 00
Total admitted assets.....		\$6,045,300 62

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$115,668 18	
Losses in process of adjustment	122,425 94	
Losses resisted.....	47,668 42	
Total claims for losses	\$285,762 54	
Deduct re-insurance due and accrued	38,188 27	
Net amount of unpaid losses		\$247,574 27
Unearned premiums on outstanding risks	1,990,541 95	
Amount reclaimable on perpetual fire policies	1,950,807 57	
Due for return premiums and re-insurance.....	126,179 67	
Total liabilities, except capital		4,315,103 46
Cash capital.....	\$ 500,000 00	
Surplus over all liabilities	1,230,197 16	
Surplus to policy holders.....		1,730,197 16
Total liabilities and surplus.....		\$6,045,300 62

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$371,903,732	\$4,014,684 61
Written during the year.....	297,205,435	3,317,857 37
Total.....	\$669,109,167	\$7,332,541 98
Expired and terminated.....	266,134,135	3,228,073 38
In force at end of the year.....	\$402,975,032	\$4,104,468 60
Deduct amount re-insured.....	19,322,650	231,156 56
Net amount in force	\$383,652,382	\$3,873,312 04

Perpetual risks in force \$88,592,244; premiums on same, \$2,117,576.55

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,006,383 73
Net premiums earned during the year.....	\$2,398,293 76
Interest earned during the year.....	195,265 26
Total interest and premiums earned	\$2,593,559 02
Losses incurred during the year.....	\$1,369,312 31
Expenses incurred during the year.....	800,433 28
Total losses and expenses incurred	2,169,745 59
Net gain during the year	\$423,813 43
Total dividends incurred during the year.....	200,000 00
Increase in surplus during the year.....	223,813 43
Surplus December 31, 1897	\$1,230,197 16
Ratio of "net losses incurred" to "net premiums earned," 57.09 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 33.38 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,683,346 00
Premiums received.....	40,865 70
Losses paid	19,100 76
Losses incurred	21,634 01

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

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

Principal Office, 401-407 California Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. Fire, \$1,438,305.79; marine, \$308,448.62	\$1,746,754 41
Rents, including company's use of own buildings.....	\$25,107 50
Interest on real estate mortgage loans.....	29,168 34
Interest on collateral loans.....	15,914 95
Interest and dividends on stocks and bonds	91,954 43
Interest from all other sources	3,230 03
Total income.....	\$1,912,129 66
Net ledger assets December 31, 1896.....	3,100,337 43
Total.....	\$5,012,467 09

DISBURSEMENTS.

Net amount paid for losses. Fire, \$693,531.73; marine, \$229,742.58.....	\$923,274 31
Interest and dividends to stockholders	120,000 00
Commissions to agents.....	232,150 53
Rents, including company's use of own buildings	8,400 00
Salaries and other compensation of officers and office employes.....	209,712 05
Taxes on premiums, \$20,204.21; real estate, \$3,776.56; other investments, \$359.19.....	24,339 96
Insurance department fees and agents' licenses.....	11,508 07
Municipal licenses, \$5,430.00; tax on franchise, \$18.45.....	5,446 45
Advertising, printing and stationery.....	18,006 04
Legal expenses	2,006 68
Repairs and expenses on real estate	8,651 79
Miscellaneous expenses.....	137,056 68
All other disbursements, viz: Profit and loss	2,509 11
Total disbursements.....	<u>\$1,703,061 67</u>
Balance	\$3,309,405 42

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$431,146 10
Loans on mortgage of real estate	463,484 85
Loans secured by collateral	160,689 34
Book value of stocks and bonds, excluding interest.....	1,905,976 25
Cash in office and in bank.....	359,836 01
Bills receivable and agents debit balances	14,593 52
All other assets, viz: Warrants, \$3,075.45; book accounts, \$3,850.79	6,926 24
Total	<u>\$3,342,652 31</u>

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$30,086.16; bills payable, \$3,160.73	<u>\$33,246 89</u>
Net ledger assets, per balance.....	\$3,309,405 42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$9,322 69
Interest due and accrued on collateral loans	540 51
Total interest	<u>\$9,863 20</u>
Market value of bonds and stocks over book value.....	7,503 75
Net uncollected premiums, not more than three months due.....	375,324 68
Gross assets	<u>\$3,702,097 05</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	<u>\$51,946 10</u>
Total admitted assets.....	\$3,650,150 95

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$34,569 70
Losses in process of adjustment.....	131,551 30
Losses resisted	7,000 00
Total claims for losses	\$173,121 00
Deduct re-insurance due and accrued.....	37,776 29
Net amount of unpaid losses	\$135,344 71
Unearned premiums on outstanding risks.....	1,232,756 51
All other liabilities, viz: Voluntary reserve to offset cut rates in California	25,000 00
Total liabilities, except capital	\$1,393,101 22
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,257,049 73
Surplus to policy holders	2,257,049 73
Total liabilities and surplus	\$3,650,150 95

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$211,065,199	\$2,508,860 10	\$5,969,185	\$174,002 77
Written during the year.....	167,331,860	2,050,058 39	65,031,020	514,678 62
Total.....	\$378,397,059	\$4,558,918 49	\$71,000,205	\$688,681 39
Expired and terminated.....	159,219,278	1,943,093 76	62,538,102	483,146 06
In force at end of the year.....	\$219,177,781	\$2,615,824 73	\$8,462,103	\$205,535 33
Deduct amount re-insured	23,621,141	303,652 18	2,234,329	68,864 74
Net amount in force	\$195,556,640	\$2,312,172 55	\$6,227,774	\$136,670 59

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$1,104,726 41
Net premiums earned during the year	\$1,758,372 87
Interest earned during the year.....	148,213 12
Total interest and premiums earned	\$1,906,585 99
Losses incurred during the year.....	\$962,469 78
Expenses incurred during the year.....	671,792 89
Total losses and expenses incurred.....	1,634,262 67
Net gain during the year.....	\$272,323 32
Total dividends incurred during the year.....	120,000 00
Increase in surplus during the year	152,323 32
Surplus December 31, 1897.....	\$1,257,049 73
Ratio of "net losses incurred" to "net premiums earned," 54.73 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 38.20 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,060,593 83
Premiums received.....	14,032 80
Losses paid.....	7,904 29
Losses incurred	9,382 08

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

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

Principal Office, 421 Walnut Street.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)		\$443,137 64
Deposits received on perpetual risks		10,879 08
Interest on real estate mortgage loans	\$12,882 70	
Interest on collateral loans	8,640 12	
Interest and dividends on stocks and bonds	111,163 08	
Interest from all other sources	10,846 49	\$143,532 39
Total income		\$597,549 11
Net ledger assets December 31, 1896		3,030,612 17
Total		\$3,628,161 28

DISBURSEMENTS.

Net amount paid for losses (fire)	\$188,669 95
Deposit premiums returned	39,059 56
Interest and dividends to stockholders	99,902 50
Commissions to agents	85,579 30
Salaries and other compensation of officers and office employes	41,714 16
Taxes on premiums, \$9,011.43; real estate, \$3,670.28;	12,681 71
Insurance department fees and agents' licenses	2,702 20
Municipal licenses, \$942.86; tax on franchise, \$4,386.00	5,328 86
Advertising, printing and stationery	4,345 09
Legal expenses	1,918 56
Repairs and expenses on real estate	2,102 67
Agency expenses, \$65,378.68; miscellaneous, \$15,233.56	80,612 24
Loss on sale or maturity of ledger assets	19,291 11
All other disbursements, viz: Profit and loss account	25,953 99
Total disbursements	\$609,861 90
Balance	\$3,018,299 38

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$226,972 12
Loans on mortgage of real estate	204,558 00
Loans secured by collateral	61,500 00
Book value of stocks and bonds, excluding interest	2,419,263 51
Cash in office and in bank	106,005 75
Ledger assets, per balance	\$3,018,299 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,173 37	
Interest due and accrued on collateral loans.....	554 43	
Total interest		\$3,727 80
Market value of real estate over book value.....		20,027 88
Market value of bonds and stocks over book value.....		15,682 49
Net uncollected premiums, not more than three months due.....		57,957 79
Gross assets		\$3,115,695 34

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$13,080 49	
Losses in process of adjustment.....	23,022 34	
Losses resisted.....	7,455 00	
Total claims for losses	\$43,557 83	
Deduct re-insurance due and accrued	1,863 21	
Net amount of unpaid losses		\$41,694 62
Unearned premiums on outstanding risks		431,669 99
Amount reclaimable on perpetual fire policies.....		1,134,277 51
Dividends remaining unpaid.....		317 50
Total liabilities, except capital		\$1,607,959 62
Cash capital	\$400,000 00	
Surplus over all liabilities.....	1,107,735 72	
Surplus to policy holders		1,507,735 72
Total liabilities and surplus		\$3,115,695 34

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$78,737,220	\$886,323 24
Written during the year.....	49,191,904	538,860 03
Total	\$127,929,124	\$1,425,183 27
Expired and terminated	47,898,650	549,152 38
In force at end of the year	\$80,060,474	\$876,030 89
Deduct amount re-insured	3,837,046	40,966 82
Net amount in force	\$76,223,428	\$835,064 07
Perpetual risks in force, \$55,629,175; premiums on same, \$1,232,280.94.		

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$1,070,127 55
Net premiums earned during the year.....	\$452,280 51
Interest earned during the year.....	120,612 47
Total interest and premiums earned	\$572,892 98
Losses incurred during the year.....	\$203,376 87
Expenses incurred during the year.....	231,907 94
Total losses and expenses incurred	435,284 81
Net gain during the year	\$137,608 17
Total dividends incurred during the year	100,000 00
Increase in surplus during the year	37,608 17
Surplus December 31, 1897.....	\$1,107,735 72

Ratio of "net losses incurred" to "net premiums earned," 44.97 per cent.

Ratio of "expenses incurred" to "net premiums earned," 51.28 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$370,250 00
Premiums received	4,731 17
Losses paid.....	1,403 28
Losses incurred.....	1,440 35

GERMAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

ADOLPH A. STROHN, *President.* WILLIAM N. KREMER, *Secretary.*

Principal Office, 115 Broadway.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$175,137 09
Interest and dividends on stocks and bonds	8,438 17
Income from all other sources, viz: Surplus subscribed by stockholders	100,000 00
Total income	\$283,575 26
Net ledger assets February 8, 1897 (at organization of company).....	200,000 00
Total	\$483,575 26

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$23,668 67
Commissions to agents	45,296 97
Salaries and other compensation of officers and office employes	895 80
Insurance department fees and agents' licenses	4,717 01
Advertising, printing and stationery.....	260 91
Miscellaneous expenses.....	539 50
Total disbursements	\$75,378 86
Balance	\$408,196 40

Invested as follows.

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	373,117 61
Cash in bank	35,078 79
Ledger assets, per balance	\$408,196 40

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$17,982 39
Net uncollected premiums, not more than three months due.....	14,057 11
Gross assets.....	\$440,235 90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$1,434 00	
Losses in process of adjustment.....	6,321 87	
Total unpaid losses.....		\$7,755 87
Unearned premiums on outstanding risks		102,024 08
Due for return premiums.....		174 17
Total liabilities, except capital		\$109,954 12
Cash capital	\$200,000 00	
Surplus over all liabilities	130,281 78	
Surplus to policy holders		330,281 78
Total liabilities and surplus.....		\$440,235 90

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$24,567,407	\$231,371 42
Expired and terminated.....	6,467,025	50,975 32
In force at end of the year	\$18,100,382	\$180,396 10
Deduct amount re-insured	30,980	171 65
Net amount in force.....	\$18,069,402	\$180,224 45

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$100,000 00
Net premiums earned during the year.....	\$92,775 17	
Interest earned during the year	26,420 56	
Total interest and premiums earned		\$119,195 73
Losses incurred during the year.....	\$31,424 54	
Expenses incurred during the year.....	57,489 41	
Total losses and expenses incurred.....		88,913 95
Net gain during the year.....	\$30,281 78	
Increase in surplus during the year		30,281 78
Surplus December 31, 1897.....		\$130,281 78

Ratio of "net losses incurred" to "net premiums earned," 33.87 per cent.

Ratio of "expenses incurred" to "net premiums earned," 61.97 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$98,000 00
Premiums received.....	1,416 46
Amount at risk.....	95,500 00

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

ERNEST L. ALLEN, *President*.WILLIAM N. KREMER, *Secretary*.

Principal Office, 115 Broadway.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....		\$2,720,969	24
Rents	\$ 2,215	00	
Interest and dividends on stocks and bonds.....	275,956	09	
Interest from all other sources	2,882	32	281,053 41
Profit on sale or maturity of ledger assets.....			22,661 88
Total income.....		\$3,024,684	53
Net ledger assets December 31, 1896		6,610,055	05
Total		\$9,634,739	58

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$1,239,306	63
Interest and dividends to stockholders		250,000	00
Commissions to agents		456,719	68
Rents.....		28,540	07
Salaries and other compensation of officers and office employes		183,277	31
Taxes on premiums, \$56,049.39; real estate, \$709.76		56,759	15
Insurance department fees and agents' licenses.....		18,353	91
Municipal licenses.....		9,327	38
Advertising, printing and stationery.....		41,913	83
Repairs and expenses on real estate.....		1,175	05
Furniture and fixtures, \$2,695.25; miscellaneous, \$194,812.13		197,507	38
Total disbursements.....		\$2,482,880	39
Balance		\$7,151,859	19

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....		\$15,000	00
Loans on mortgage of real estate		58,000	00
Book value of stocks and bonds, excluding interest.....		6,792,725	23
Cash in office and in bank		286,133	96
Ledger assets, per balance		\$7,151,859	19

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 844	89	
Interest accrued on stocks and bonds	10,136	17	
Total interest		\$10,981	06
Market value of bonds and stocks over book value.....		176,877	77
Net uncollected premiums, not more than three months due.....		399,021	21
Gross assets		\$7,738,739	23

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 70,450 72
Losses in process of adjustment.....	205,992 18
Losses resisted.....	34,502 40
<u>Total claims for losses.....</u>	<u>\$310,945 30</u>
Deduct re-insurance due and accrued	8,330 87
<u>Net amount of unpaid losses.....</u>	<u>\$302,614 43</u>
Unearned premiums on outstanding risks.....	2,601,689 81
Salaries, rents, taxes and expenses due and accrued	33,044 21
Due for return premiums and re-insurance.....	122,391 40
<u>Total liabilities, except capital</u>	<u>\$3,059,739 85</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	3,678,999 38
<u>Surplus to policy holders</u>	<u>4,678,999 38</u>
<u>Total liabilities and surplus</u>	<u>\$7,738,739 23</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$550,078,010	\$5,272,614 21
Written during the year.....	415,515,753	3,927,062 25
<u>Total</u>	<u>\$965,593,763</u>	<u>\$9,199,676 46</u>
Expired and terminated	391,034,987	3,809,848 91
In force at end of the year	\$574,558,776	\$5,389,827 55
Deduct amount re-insured.....	23,404,863	249,241 97
<u>Net amount in force.....</u>	<u>\$551,153,913</u>	<u>\$5,140,585 58</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$3,007,088 22
Net premiums earned during the year.....	\$2,706,280 82
Interest earned during the year	482,381 64
<u>Total interest and premiums earned</u>	<u>\$3,188,662 46</u>
Losses incurred during the year	\$1,265,794 69
Expenses incurred during the year.....	1,000,956 61
<u>Total losses and expenses incurred</u>	<u>2,266,751 30</u>
Net gain during the year.....	\$921,911 16
Total dividends incurred during the year.....	250,000 00
<u>Increase in surplus during the year</u>	<u>671,911 16</u>
<u>Surplus December 31, 1897.....</u>	<u>\$3,678,999 38</u>
Ratio of "net losses incurred" to "net premiums earned," 46.77 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 36.99 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,505,603 00
Premiums received.....	37,324 99
Losses paid.....	7,379 94
Losses incurred.....	8,427 94
<u>Amount at risk.....</u>	<u>4,558,831 00</u>

GERMAN FIRE INSURANCE COMPANY,

PITTSBURGH, PA.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. E. SUCCOP, *President.*A. H. ECKERT, *Secretary.*

Principal Office, 323 Fourth Avenue.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$207,161 56
Rents	\$ 407 98	
Interest on real estate mortgage loans.....	15,150 61	
Interest on collateral loans	1,143 08	
Interest and dividends on stocks and bonds	7,286 00	23,987 67
Profit on sale or maturity of ledger assets		7,000 00
Total income.....		\$238,149 23
Net ledger assets December 31, 1896.....		446,293 73
Total		\$684,442 96

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$101,201 31
Interest and dividends to stockholders	20,000 00
Commissions to agents	51,649 19
Rents	1,675 00
Salaries and other compensation of officers and office employes.....	9,519 96
Taxes on premiums.....	3,830 38
Insurance department fees and agents' licenses	1,531 64
Municipal licenses	270 00
Advertising, printing and stationery	8,779 19
Legal expenses	150 00
Furniture and fixtures, \$245; miscellaneous, \$1,630	1,875 00
All other disbursements, viz: Adjusting expense	1,809 81
Total disbursements.....	\$202,291 48
Balance	\$482,151 48

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 1,500 00
Loans on mortgage of real estate.....	282,155 00
Loans secured by collateral	16,300 00
Book value of stocks and bonds, excluding interest.....	156,049 15
Cash in bank.....	26,147 33
Ledger assets, per balance	\$482,151 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,482 24	
Interest accrued on stocks and bonds	742 83	
Interest due and accrued on collateral loans.....	22 23	
	<hr/>	
Total interest		\$5,247 30
Market value of real estate over book value		700 00
Market value of bonds and stocks over book value		13,542 35
Net uncollected premiums, not more than three months due.....		28,155 96
		<hr/>
Gross assets		\$529,797 09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$10,753 50	
Losses in process of adjustment.....	9,630 97	
Losses resisted.....	2,147 50	
	<hr/>	
Total claims for losses	\$22,531 97	
Deduct re-insurance due and accrued.....	1,144 56	
	<hr/>	
Net amount of unpaid losses		\$ 21,387 41
Unearned premiums on outstanding risks.....		165,979 87
Salaries, rents, taxes and expenses due and accrued		912 40
All other liabilities, viz: Reserve for contingencies		5,000 00
		<hr/>
Total liabilities, except capital		\$193,279 68
Cash capital	\$200,000 00	
Surplus over all liabilities.....	136,517 41	
	<hr/>	
Surplus to policy holders		336,517 41
		<hr/>
Total liabilities and surplus		\$529,797 09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$26,009,703	\$819,606 86
Written during the year.....	17,728,726	261,464 78
	<hr/>	<hr/>
Total	\$43,738,429	\$581,071 64
Expired and terminated	19,546,204	244,458 91
	<hr/>	<hr/>
In force at end of the year	\$24,192,225	\$336,612 73
Deduct amount re-insured	886,293	11,019 37
	<hr/>	<hr/>
Net amount in force	\$23,305,932	\$325,593 36

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$122,530 17
Net premiums earned during the year.....	\$202,162 26	
Interest earned during the year	20,758 50	
	<hr/>	
Total interest and premiums earned	\$222,920 76	
Losses incurred during the year	\$108,846 09	
Expenses incurred during the year	80,087 43	
	<hr/>	
Total losses and expenses incurred.....	188,933 52	
Net gain during the year.....	\$33,987 24	
Total dividends incurred during the year	20,000 00	
	<hr/>	
Increase in surplus during the year.....		13,987 24
		<hr/>
Surplus December 31, 1897.....		\$136,517 41

Ratio of "net losses incurred" to "net premiums earned," 53.84 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 39.62 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$236,248 00
Premiums received.....	3,591 25
Losses paid.....	248 46
Losses incurred.....	597 03
Amount at risk.....	241,648 00

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Principal Office, 62-64 William Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$1,187,312 14
Rents—including company's use of own buildings.....	446,328 30
Interest on real estate mortgage loans.....	16,573 12
Interest and dividends on stocks and bonds.....	123,416 27
Interest from all other sources.....	1,288 24
Total income.....	1,874,918 07
Net ledger assets December 31, 1896.....	3,893,240 74
Total.....	\$5,268,158 81

DISBURSEMENTS.

Net amount paid for losses, (fire).....	\$431,815 80
Interest and dividends to stockholders.....	120,000 00
Commissions to agents.....	195,696 98
Rents—including company's use of own buildings.....	41,311 89
Salaries and other compensation of officers and office employes.....	125,714 14
Taxes on premiums, \$11,030.59; real estate, \$4,683.00.....	15,713 59
Insurance department fees and agents' licenses.....	6,252 84
Municipal licenses.....	3,181 07
Advertising, printing and stationery.....	15,302 38
Legal expenses.....	91 98
Repairs and expenses on real estate.....	17,766 08
Miscellaneous expenses.....	44,605 69
All other disbursements, viz: Profit and loss.....	32,160 69
Total disbursements.....	\$1,049,613 13
Balance.....	\$4,218,545 68

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$655,000 00
Loans on mortgage of real estate.....	299,100 00
Book value of stocks and bonds, excluding interest	3,014,734 64
Cash in office and in bank	104,533 02
Agents debit balances.....	168,762 09
All other assets, viz: Cash in hands of managers	16,415 93
Total	<u>\$4,258,545 68</u>

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	\$40,000 00
Net ledger assets, per balance	<u>\$4,218,545 68</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$6,956 25
Interest accrued on stocks and bonds	2,500 00
Rents due and accrued on company's property.....	3,268 09
Total interest and rents.....	<u>\$12,724 34</u>
Market value of bonds and stocks over book value	60,740 36
Net uncollected premiums, not more than three months due.....	24,993 85
Gross premiums, more than three months due	\$1,683 85
Gross assets	<u>\$4,317,004 23</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$20,304 39
Losses in process of adjustment.....	35,007 53
Losses resisted.....	13,450 00
Total claims for losses	<u>\$68,761 92</u>
Deduct re-insurance due and accrued	7,508 62
Net amount of unpaid losses.....	<u>\$ 61,253 30</u>
Unearned premiums on outstanding risks.....	1,411,908 64
Interest due on mortgage.....	1,075 00
Total liabilities, except capital.....	<u>\$1,474,236 94</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities	<u>1,842,767 29</u>
Surplus to policy holders.....	<u>2,842,767 29</u>
Total liabilities and surplus	<u>\$4,317,004 23</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$317,571,740	\$2,733,575 84
Written during the year.....	206,187,985	1,622,051 87
Total.....	<u>\$523,759,725</u>	<u>\$4,355,627 71</u>
Expired and terminated.....	186,164,056	1,486,936 36
In force at end of the year	<u>\$337,595,669</u>	<u>\$2,868,691 35</u>
Deduct amount re-insured.....	16,511,903	146,090 70
Net amount in force.....	<u>\$321,083,766</u>	<u>\$2,722,600 65</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$1,532,626 15
Net premiums earned during the year.....	\$1,094,388 60	
Interest earned during the year	209,198 25	
Total interest and premiums earned	\$1,303,586 85	
Losses incurred during the year	\$423,185 68	
Expenses incurred during the year	448,260 03	
Total losses and expenses incurred.....	873,445 71	
Net gain during the year.....	\$430,141 14	
Total dividends incurred during the year.....	120,000 00	
Increase in surplus during the year.....		310,141 14
Surplus December 31, 1897.		\$1,842,767 29
Ratio of "net losses incurred" to "net premiums earned," 38.85 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 40.96 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$647,007 00
Premiums received.....	9,045 40
Losses paid.....	686 80
Losses incurred.....	773 86
Amount at risk	1,277,347 00

GLOBE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

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

Principal Office, 80-82 William Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$600,432.79; marine, \$56,844.21.....	\$657,277 00
Interest on real estate mortgage loans	\$ 2,773 50
Interest and dividends on stocks and bonds	19,038 38
Profit on sale or maturity of ledger assets	25 00
Total income.....	\$679,113 88
Net ledger assets December 31, 1896	508,612 95
Total	\$1,187,726 83

DISBURSEMENTS.

Net amount paid for losses. Fire, \$409,085.48; marine, \$16,332.55	\$425,418 03
Interest and dividends to stockholders	12,000 00
Commissions to agents.....	188,316 41
Rents	1,000 00
Salaries and other compensation of officers and office employes.....	4,930 00
Taxes on premiums	8,597 99
Insurance department fees and agents' licenses	3,138 97
Municipal licenses.....	685 46
Advertising, printing and stationery	} 1,556 32
Legal expenses	
Repairs and expenses on real estate	
Furniture, fixtures and miscellaneous.....	
Loss on sale or maturity of ledger assets	62 50
Total disbursements.....	<u>\$645,705 68</u>
Balance	\$542,021 15

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$ 64,500 00
Book value of stocks and bonds, excluding interest.....	433,996 11
Cash in office and in bank.....	<u>43,525 04</u>
Ledger assets, per balance	\$542,021 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 916 54
Interest accrued on stocks and bonds	<u>3,350 00</u>
Total interest	\$ 4,266 54
Market value of bonds and stocks over book value	21,640 14
Net uncollected premiums, not more than three months due.....	<u>116,341 94</u>
Gross assets	\$684,269 77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 17,950 00
Losses in process of adjustment	105,481 10
Losses resisted	<u>4,070 00</u>
Total claims for losses	\$127,501 10
Deduct re-insurance due and accrued.....	<u>5,000 00</u>
Net amount of unpaid losses	\$122,501 10
Unearned premiums on outstanding risks	202,524 74
Due for re-insurance.....	<u>34,057 30</u>
Total liabilities, except capital	\$359,083 14
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>125,186 63</u>
Surplus to policy holders	325,186 63
Total liabilities and surplus.....	<u>\$684,269 77</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$54,739,312	\$595,336 84	-	-
Written during the year.....	94,605,480	941,183 27	\$1,705,700	\$56,844 21
Total.....	\$149,344,792	\$1,536,520 11	\$1,705,700	\$56,844 21
Expired and terminated.....	75,740,479	822,821 17	16,125	33,861 39
In force at end of the year	\$73,604,313	\$713,698 94	\$1,689,575	\$22,982 82
Deduct amount re-insured.....	33,786,060	342,960 50	-	-
Net amount in force....	\$39,818,253	\$370,738 44	\$1,689,575	\$22,982 82

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$41,705 20
Net premiums earned during the year	\$723,156 12
Interest earned during the year.....	47,478 99
Total interest and premiums earned.....	\$770,635 11
Losses incurred during the year	\$465,911 13
Expenses incurred during the year.....	209,242 55
Total losses and expenses incurred.....	675,153 68
Net gain during the year	\$85,481 43
Total dividends incurred during the year	12,000 00
Increase in surplus during the year	83,481 43
Surplus December 31, 1897	\$125,186 63

Ratio of "net losses incurred" to "net premiums earned," 64.43 per cent.

Ratio of "expenses incurred" to "net premiums earned," 28.93 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$725,770 00
Premiums received.....	14,099 22
Losses paid	4,313 04
Losses incurred	5,363 04

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

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal Office, 32 Congress Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$314,215 35
Rents.....	\$ 897 22	
Interest on real estate mortgage loans.....	563 03	
Interest on collateral loans	327 41	
Interest and dividends on stocks and bonds.....	11,954 44	
Interest from all other sources.....	880 65	14,622 75
Total income.....		\$328,838 10
Net ledger assets December 31, 1896.....		391,783 40
Total		\$720,621 50

DISBURSEMENTS.

Net amount paid for losses (fire)		\$151,840 39
Interest and dividends to stockholders		12,000 00
Commissions to agents		61,108 36
Rents		1,435 00
Salaries and other compensation of officers and office employes		11,127 00
Taxes on premiums		3,186 97
Insurance department fees and agents' licenses		533 00
Tax on franchise.....		2,000 00
Advertising, printing and stationery.....		1,506 50
Legal expenses.....		1,012 00
Furniture and fixtures, \$535; miscellaneous, \$6,050.51.....		6,585 51
Inspection and adjustment expenses.....		13,646 63
All other disbursements.....		10,716 55
Total disbursements		\$276,697 91
Balance		\$443,923 59

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....		\$29,681 98
Loans on mortgage of real estate		31,047 51
Loans secured by collateral		4,000 00
Book value of stocks and bonds, excluding interest.....		335,507 35
Cash in office and in bank		43,686 75
Ledger assets, per balance		\$443,923 59

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 475 15
Interest due and accrued on stocks and bonds.....	1,973 43
Interest accrued on collateral loans	20 00
Rents accrued on company's property	55 50
Total interest and rents.....	32,524 08
Net uncollected premiums, not more than three months due	37,625 53
Due from other companies for re-insurance on losses already paid.....	78 80
Gross assets	\$484,152 00

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets, viz:	
Real estate, \$2,881.98; stocks and bonds, \$3,165.45	\$6,047 43
Total admitted assets	\$478,104 57

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 6,754 52
Losses in process of adjustment.....	15,585 75
Losses resisted.....	5,500 00
Total claims for losses	\$27,840 27
Deduct re-insurance due and accrued.....	4,223 96
Net amount of unpaid losses	\$23,616 31
Unearned premiums on outstanding risks.....	180,218 78
Due for return premiums and re-insurance	14,024 74
Total liabilities, except capital	\$217,859 83
Cash capital.....	\$200,000 00
Surplus over all liabilities	60,244 74
Surplus to policy holders	260,244 74
Total liabilities and surplus.....	\$478,104 57

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$36,927,849	\$449,684 02
Written during the year.....	30,949,284	407,180 30
Total	\$67,877,133	\$856,864 32
Expired and terminated.....	29,226,593	391,932 16
In force at end of the year.....	\$38,650,540	\$464,932 16
Deduct amount re-insured.....	11,199,362	127,872 75
Net amount in force	\$27,451,178	\$337,059 41

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$41,548 31
Net premiums earned during the year.....	\$290,857 31	
*Interest earned during the year	—1,374 80	
Total interest and premiums earned.....	\$289,482 51	
Losses incurred during the year.....	\$154,111 33	
Expenses incurred during the year.....	104,674 75	
Total losses and expenses incurred	258,786 08	
Net gain during the year.....	\$30,696 43	
Total dividends incurred during the year.....	12,000 00	
Increase in surplus during the year.....		18,696 43
Surplus December 31, 1897.....		\$60,244 74

Ratio of "net losses incurred" to "net premiums earned," 52.89 per cent.

Ratio of "expenses incurred" to "net premiums earned," 35.98 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,268,675 00
Premiums received	82,749 81
Losses paid	34,689 26
Losses incurred	34,730 87
Amount at risk	7,921,750 00
*Interest and rents received	\$14,622 75
Decrease in accrued interest, market values, unadmitted assets and balance of profit and loss items	15,997 55
Net loss	\$1,374 80

GREENWICH INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

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

Principal Office, 161 Broadway.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$743,615.82; marine, \$139,300.17	\$882,915 99
Rents—including company's use of own buildings	\$16,937 52
Interest on collateral loans	181 46
Interest and dividends on stocks and bonds	40,575 01
Interest from all other sources	97 70
Income from all other sources, viz: Taxes refunded	4,765 44
Total income	\$ 945,473 12
Net ledger assets December 31, 1896	1,097,268 38
Total	\$2,042,741 50

DISBURSEMENTS.

Net amount paid for losses. Fire, \$396,427.95; marine, \$76,978.08	\$473,406 03
Interest and dividends to stockholders	20,000 00
Commissions to agents	167,334 54
Rents—including company's use of own buildings	12,000 00
Salaries and other compensation of officers and office employes	105,821 39
Taxes on premiums, \$11,882.92; real estate, \$2,937.46	14,820 38
Insurance department fees and agents' licenses	8,185 07
Advertising, printing and stationery	13,331 44
Repairs and expenses on real estate	1,755 81
Furniture and fixtures, \$743.05; miscellaneous, \$55,418.94	56,161 99
Loss on sale or maturity of ledger assets	13,856 25
All other disbursements	2,481 11
Total disbursements	\$889,154 01
Balance	\$1,153,587 49

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$127,500 00
Loans secured by collateral	5,000 00
Book value of stocks and bonds, excluding interest.....	928,392 43
Cash in office and in bank	67,061 74
Bills receivable and agents debit balances.....	27,386 72
Total	<u>\$1,155,340 89</u>

DEDUCT LEDGER LIABILITIES.

Bills payable	1,753 40
Net ledger assets, per balance	<u>\$1,153,587 49</u>

NON-LEDGER ASSETS.

Interest due on stocks and bonds	\$ 437 50
Market value of real estate over book value	72,500 00
Market value of bonds and stocks over book value	115,502 57
Net uncollected premiums, not more than three months due.....	118,404 55
Gross premiums, more than three months due.....	<u>\$12,456 28</u>
Gross assets	<u>\$1,460,432 11</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets	5,000 00
Total admitted assets.....	<u>\$1,455,432 11</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 6,649 53
Losses in process of adjustment.....	122,841 89
Losses resisted.....	40,039 84
Total claims for losses	<u>\$169,531 26</u>
Deduct re-insurance due and accrued	13,890 93
Net amount of unpaid losses	\$155,640 33
Unearned premiums on outstanding risks.....	643,147 91
Amount reclaimable on perpetual fire policies.....	931 50
Due for return premiums.....	9,583 50
All other liabilities, viz: Taxes to become due, \$5,000.00; contingencies, \$5,000.00.....	10,000 00
Total liabilities, except capital.....	<u>\$819,303 24</u>
Cash capital	\$200,000 00
Surplus over all liabilities.....	<u>436,128 87</u>
Surplus to policy holders.....	636,128 87
Total liabilities and surplus.....	<u>\$1,455,432 11</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$234,560,433	\$1,432,213 09	\$ 1,998,488	\$ 65,850 65
Written during the year	127,628,414	964,565 83	44,503,809	154,696 80
Total	<u>\$362,188,847</u>	<u>\$2,396,778 92</u>	<u>\$46,502,297</u>	<u>\$220,547 45</u>
Expired and terminated	139,076,041	1,067,056 69	43,631,386	128,344 47
In force at end of the year.....	<u>\$223,112,806</u>	<u>\$1,329,722 23</u>	<u>\$2,870,911</u>	<u>\$92,202 98</u>
Deduct amount re-insured.....	19,742,140	130,091 80	112,700	3,409 79
Net amount in force.....	<u>\$203,370,666</u>	<u>\$1,199,630 43</u>	<u>\$2,758,211</u>	<u>\$88,793 19</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$284,612 36
Net premiums earned during the year.....	\$913,132 73	
Interest earned during the year	99,038 20	
Total interest and premiums earned	\$1,012,170 93	
Losses incurred during the year.....	\$452,591 62	
Expenses incurred during the year.....	388,062 80	
Total losses and expenses incurred....	\$840,654 42	
Net gain during the year.....	\$171,516 51	
Total dividends incurred during the year.....	20,000 00	
Increase in surplus during the year.....		151,516 51
Surplus December 31, 1897.....		\$436,128 87
Ratio of "net losses incurred" to "net premiums earned," 49.56 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 42.49 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written		\$452,117 45
Premiums received.....		6,108 92
Losses paid.....		1,390 93
Losses incurred.....		1,370 66
Amount at risk.....		629,989 00

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President.*

CHARLES L. ROE, *Secretary.*

Principal Office, 34 Pine Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)		\$1,422,325 31
Rents—including company's use of own buildings.....	\$28,400 82	
Interest on real estate mortgage loans.....	350 00	
Interest on collateral loans.....	213 74	
Interest and dividends on stocks and bonds.....	83,805 57	112,770 13
Profit on sale or maturity of ledger assets.....		69,587 50
Total income		\$1,604,682 94
Net ledger assets December 31, 1896.....		2,401,039 64
Total.....		\$4,005,722 58

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$721,778 60
Interest and dividends to stockholders.....	80,000 00
Commissions to agents	259,557 94
Rents—including company's use of own buildings.....	16,660 00
Salaries and other compensation of officers and office employes	149,112 23
Taxes on premiums, \$21,425.50; real estate, \$4,897.90.....	26,323 40
Insurance department fees and agents' licenses	10,491 01
Advertising, printing and stationery.....	16,882 61
Legal expenses.....	358 82
Repairs and expenses on real estate	3,477 38
Furniture and fixtures, \$384.09; miscellaneous, \$96,529.98.....	96,914 07
Loss on sale or maturity of ledger assets	1,556 25
All other disbursements, viz: Agents' balances	243 00
Total disbursements	\$1,383,355 31
Balance	\$2,622,367 27

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$420,368 75
Loans on mortgage of real estate.....	7,000 00
Loans secured by collateral	5,500 00
Book value of stocks and bonds, excluding interest.....	2,090,051 80
Cash in office and in bank	99,446 72
Ledger assets, per balance	\$2,622,367 27

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 29 16
Interest accrued on stocks and bonds	17,592 50
Interest accrued on collateral loans	13 75
Rents due on company's property.....	871 12
Total interest and rents.....	\$18,506 53
Market value of real estate over book value	29,631 25
Market value of bonds and stocks over book value.....	77,996 20
Net uncollected premiums, not more than three months due.....	203,894 37
Gross premiums, more than three months due	\$4,612 76
Gross assets.....	\$2,952,395 62

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$105,062 58
Losses in process of adjustment.....	79,111 77
Losses resisted.....	43,042 52
Total claims for losses.....	\$227,216 87
Deduct re-insurance due and accrued.....	16,710 79
Net amount of unpaid losses	\$210,506 08
Unearned premiums on outstanding risks	1,157,019 26
Total liabilities, except capital	\$1,367,525 34
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	584,870 28
Surplus to policy holders	1,584,870 28
Total liabilities and surplus	\$2,952,395 62

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$204,753,127 87	\$2,337,375 13
Written during the year.....	157,078,711 95	1,796,592 61
Total	<u>\$361,831,839 82</u>	<u>\$4,133,967 74</u>
Expired and terminated.....	151,344,072 22	1,770,623 04
In force at end of the year.....	\$210,487,767 60	\$2,363,344 70
Deduct amount re-insured	11,679,529 38	123,490 20
Net amount in force	<u>\$198,808,238 22</u>	<u>\$2,239,854 50</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$289,133 61
Net premiums earned during the year.....	\$1,470,561 80	
Interest earned during the year.....	270,755 57	
Total interest and premiums earned	<u>\$1,741,317 37</u>	
Losses incurred during the year	\$787,398 33	
Expenses incurred during the year.....	578,182 37	
Total losses and expenses incurred	<u>1,365,580 70</u>	
Net gain during the year	\$375,736 67	
Total dividends incurred during the year.....	80,000 00	
Increase in surplus during the year.....		<u>295,736 67</u>
Surplus December 31, 1897.....		\$584,870 28
Ratio of "net losses incurred" to "net premiums earned" 53.54 per cent.		
Ratio of "expenses incurred" to "net premiums earned" 39.32 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,131,805 99
Premiums received.....	35,629 38
Losses paid.....	14,613 38
Losses incurred	17,535 04
Amount at risk.....	4,624,650 80

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Principal Office, 53 Trumbull Street.

Cash Capital, \$1,250,000.

INCOME.

Net premiums received (fire).....		\$5,761,787 33
Rents.....	\$ 6,735 35	
Interest on real estate mortgage loans.....	71,498 19	
Interest on collateral loans.....	695 00	
Interest and dividends on stocks and bonds.....	317,912 61	396,841 15
Old agency balances collected.....		150 04
Increase in reserve of re-insurance.....		103,737 57
Total income.....		\$6,262,516 09
Net ledger assets December 31, 1896.....		£,208,984 36
Total.....		\$15,471,500 45

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$3,212,619 45
Interest and dividends to stockholders.....		375,000 00
Commissions to agents.....		903,621 37
Salaries and other compensation of officers and office employes.....		434,730 37
Taxes on premiums, real estate, other investments, insurance department fees and agents' licenses, municipal licenses, tax on franchise, }		127,663 34
Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture, fixtures and miscellaneous..... }		506,333 49
Total disbursements.....		\$5,560,018 02
Balance.....		\$9,911,482 43

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 662,221 18
Loans on mortgage of real estate.....	1,554,590 00
Loans secured by collateral.....	14,800 00
Book value of stocks and bonds, excluding interest.....	6,256,230 39
Cash in office and in bank.....	815,769 49
Agents debit balances.....	607,871 37
Ledger assets, per balance.....	\$9,911,482 43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$28,938 49
Interest due and accrued on collateral loans	56 75
Rents due and accrued on company's property	1,034 44
Total interest and rents	\$30,029 68
Market value of bonds and stocks over book value.....	468,338 36
Net uncollected premiums, not more than three months due.....	425,000 00
Gross assets.....	\$10,834,850 47

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets.....	\$15,221 18
Total admitted assets.....	\$10,819,629 29

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$147,326 26
Losses in process of adjustment	290,967 85
Losses resisted.....	72,455 28
Total unpaid losses	\$510,749 39
Unearned premiums on outstanding risks	4,809,083 79
Total liabilities, except capital	\$5,319,833 18
Cash capital.....	\$1,250,000 00
Surplus over all liabilities	4,249,796 11
Surplus to policy holders.....	5,499,796 11
Total liabilities and surplus	\$10,819,629 29

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$798,171,633	\$9,758,096 25
Written during the year.....	591,318,441	7,286,258 32
Total.....	\$1,389,490,074	\$17,044,354 57
Expired and terminated.....	598,934,881	7,489,931 60
In force at end of the year.....	\$790,555,193	\$9,554,422 97
Deduct amount re-insured.....	5,960,787	78,059 59
Net amount in force	\$784,594,406	\$9,476,363 38

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$3,264,392 15
Net premiums earned during the year.....	\$5,975,178 69
Interest earned during the year.....	556,690 79
Total interest and premiums earned	\$6,531,869 48
Losses incurred during the year.....	\$3,198,720 28
Expenses incurred during the year.....	1,972,745 24
Total losses and expenses incurred	5,171,465 52
Net gain during the year	\$1,360,403 96
Total dividends incurred during the year.....	375,000 00
Increase in surplus during the year.....	985,403 96
Surplus December 31, 1897	\$4,249,796 11

Ratio of "net losses incurred" to "net premiums earned," 53.53 per cent.

Ratio of "expenses incurred" to "net premiums earned," 33.02 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,117,606 00
Premiums received.....	84,275 70
Losses paid.....	17,610 87
Losses incurred.....	18,472 05

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, <i>President.</i>	WM. L. BIGELOW, THOMAS B. GREENE, }	<i>Secretaries.</i>
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Principal Office, 119 Broadway.

Cash Capital, \$3,000,000.

INCOME.

Net premiums received. Fire, \$4,322,485.32; marine, \$191,926.34.....	\$4,514,411 66
Rents, including company's use of own buildings.....	\$163,927 34
Interest on real estate mortgage loans.....	22,730 15
Interest on collateral loans.....	6,398 77
Interest and dividends on stocks and bonds.....	341,039 41
Interest from all other sources.....	5,975 57
	540,071 24
Profit on sale or maturity of ledger assets.....	50,651 25
Income from all other sources.....	800 00
Total income.....	\$5,105,934 15
Net ledger assets December 31, 1896.....	9,565,996 59
Total.....	\$14,671,930 74

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,123,991.10; marine, \$79,405.43.....	\$2,203,396 53
Interest and dividends to stockholders.....	300,000 00
Commissions to agents.....	829,582 36
Rents, including company's use of own buildings.....	49,820 47
Salaries and other compensation of officers and office employees.....	405,028 30
Taxes on premiums, \$61,159.87; real estate, \$20,257.71.....	81,417 58
Insurance department fees and agents' licenses.....	14,501 11
Municipal licenses.....	7,444 82
Advertising, printing and stationery.....	58,844 68
Legal expenses.....	1,932 92
Repairs and expenses on real estate.....	60,737 48
Miscellaneous expenses.....	223,983 72
All other disbursements, viz: Profit and loss charges.....	66,979 59
Total disbursements.....	\$4,303,669 56
Balance.....	\$10,368,261 18

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$1,744,014 55
Loans on mortgage of real estate	325,612 33
Loans secured by collateral	136,725 00
Book value of stocks and bonds, excluding interest.....	7,325,200 68
Cash in bank.....	554,222 51
Bills receivable and agents debit balances	283,960 60
Total	\$10,369,735 67

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$1,474 49
Net ledger assets, per balance.....	\$10,368,261 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 7,766 00
Interest accrued on stocks and bonds	47,021 00
Interest accrued on collateral loans	878 73
Interest accrued on other assets	1,189 61
Total interest	\$ 56,855 34
Market value of bonds and stocks over book value.....	691,121 01
Net uncollected premiums, not more than three months due.....	180,777 53
Gross premiums, more than three months due.....	\$579 46
Gross assets	\$11,297,015 06

DEDUCT ASSETS NOT ADMITTED.

Bills receivable past due	\$511 91
Total admitted assets.....	\$11,296,503 15

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$90,293 32
Losses in process of adjustment.....	586,417 03
Losses resisted	51,614 70
Total claims for losses	\$728,325 05
Deduct re-insurance due and accrued.....	307,574 00
Net amount of unpaid losses	\$420,751 05
Unearned premiums on outstanding risks.....	4,155,150 00
Due for re-insurance	150,333 63
Total liabilities, except capital.....	\$4,726,234 68
Cash capital	\$3,000,000 00
Surplus over all liabilities	3,570,268 47
Surplus to policy holders	6,570,268 47
Total liabilities and surplus	\$11,296,503 15

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$933,147,095	\$9,063,727 00	\$3,981,334	\$221,095 00
Written during the year.....	646,877,844	5,680,204 37	74,065,847	310,590 45
Total.....	\$1,580,024,939	\$14,743,931 37	\$84,047,181	\$531,685 45
Expired and terminated.....	644,707,425	5,844,764 37	73,227,736	292,138 45
In force at end of the year.....	\$935,317,514	\$8,899,167 00	\$10,819,445	\$239,547 00
Deduct amount re-insured.....	104,468,585	539,413 00	2,552,621	53,838 00
Net amount in force.....	\$830,848,929	\$8,359,754 00	\$8,266,824	\$185,709 00

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$2,346,268 71
Net premiums earned during the year.....	\$4,614,342 23
Interest earned during the year.....	718,049 13
Total interest and premiums earned.....	\$5,332,391 36
Net losses incurred during the year.....	\$2,159,770 51
Expenses incurred during the year.....	1,648,621 09
Total losses and expenses incurred.....	3,808,391 60
Net gain during the year.....	\$1,523,999 76
Total dividends incurred during the year.....	300,000 00
Increase in surplus during the year.....	1,223,999 76
Surplus December 31, 1897.....	\$3,570,268 47
Ratio of "net losses incurred" to "net premiums earned,"	46.81 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	35.75 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$11,329,811 60
Premiums received.....	84,637 26
Losses paid.....	44,071 87
Losses incurred.....	36,730 16
Amount at risk.....	14,552,009 00

HOME MUTUAL INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WM. J. DUTTON, *President.*

STEPHEN D. IVES, *Secretary.*

Principal Office, 318 California Street.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$318,065.48; marine, \$39,580.05.....		\$357,645 53
Rents—including company's use of own buildings.....	\$11,861 90	
Interest on real estate mortgage loans.....	27,747 29	
Interest on collateral loans.....	1,834 81	
Interest and dividends on stocks and bonds.....	7,183 00	
Interest from all other sources.....	579 60	49,206 60
Profit on sale or maturity of ledger assets.....		6,629 00
Income from all other sources.....		5,321 17
Total income.....		\$418,802 30
Net ledger assets December 31, 1896.....		794,025 78
Total.....		\$1,212,828 08

DISBURSEMENTS.

Net amount paid for losses. Fire, \$142,892.96; marine, \$26,049.08.....		\$168,942 04
Interest and dividends to stockholders.....		36,000 00
Commissions to agents.....		63,811 55
Salaries and allowances to agents.....		8,982 19
Rents—including company's use of own buildings.....		5,280 00
Salaries and other compensation of officers and office employes.....		49,801 49
Taxes on premiums, \$869.48; real estate, \$1,618.43; other investments, \$5,811.49.....		8,299 40
Insurance department fees and agents' licenses.....		3,373 16
Municipal licenses, \$644.76; tax on franchise, \$13.98.....		658 74
Advertising, printing and stationery.....		6,019 29
Legal expenses.....		906 91
Repairs and expenses on real estate.....		896 11
Miscellaneous expenses.....		7,413 84
All other disbursements, viz: Profit and loss.....		2,926 94
Total disbursements.....		\$363,311 66
Balance.....		\$849,516 42

Invested as follows:

LEDGER ASSETS.

Market value of real estate	\$306,200 00
Loans on mortgage of real estate.....	269,266 00
Loans secured by collateral	36,500 00
Market value of stocks and bonds, excluding interest.....	163,425 00
Cash in office and in bank	75,508 45
Total	<u>\$850,899 45</u>

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$340.28; all other, \$1,042.75	\$1,383 03
Net ledger assets, per balance.	<u>\$849,516 42</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,276 20
Interest accrued on collateral loans.....	166 60
Total interest	<u>\$3,442 80</u>
Net uncollected premiums, not more than three months due.....	59,682 36
Gross assets	<u>\$912,641 58</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 2,949 20
Losses in process of adjustment.....	11,810 43
Total claims for losses	<u>\$14,759 63</u>
Deduct re-insurance due and accrued	635 00
Net amount of unpaid losses	<u>\$14,124 63</u>
Unearned premiums on outstanding risks.....	246,689 90
Total liabilities, except capital	<u>\$260,814 53</u>
Cash capital	\$300,000 00
Surplus over all liabilities.....	351,827 05
Surplus to policy holders	<u>651,827 05</u>
Total liabilities and surplus	<u>\$912,641 58</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$32,812,380	\$427,952 45	\$ 721,724	\$35,805 40
Written during the year	32,141,771	439,527 01	1,882,424	50,292 03
Total	<u>\$64,954,151</u>	<u>\$867,479 46</u>	<u>\$2,604,148</u>	<u>\$86,097 43</u>
Expired and terminated.....	26,198,251	360,933 17	2,018,934	56,252 72
In force at end of the year	\$38,755,900	\$506,546 29	\$585,214	\$29,844 71
Deduct amount re-insured.....	3,145,255	46,510 86	76,695	4,440 73
Net amount in force	<u>\$35,610,645</u>	<u>\$460,035 43</u>	<u>\$ 508,519</u>	<u>\$25,403 98</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$339,615 82
Net premiums earned during the year.....	\$318,214 38	
Interest earned during the year.....	50,809 27	
Total interest and premiums earned	\$369,023 65	
Net losses incurred during the year.....	\$169,179 29	
Expenses incurred during the year.....	151,633 13	
Total losses and expenses incurred	320,812 42	
Net gain during the year	\$48,211 23	
Total dividends incurred during the year	36,000 00	
Increase in surplus during the year		12,211 23
Surplus December 31, 1897.....		\$351,827 05
Ratio of "net losses incurred" to "net premiums earned,"	53.17 per cent.	
Ratio of "expenses incurred" to "net premiums earned,"	47.65 per cent.	

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....		\$89,650 00
Premiums received		1,209 93
Losses paid.....		1,789 89
Losses incurred.....		1,789 89

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

Principal Office, 232 Walnut Street.

Cash Capital, \$3,000,000.

INCOME.

Net premiums received. Fire, \$3,854,777.76; marine, \$1,595,352.26	\$5,450,130 02	
Deposits received on perpetual risks.....		17,772 01
Rents	\$ 8,500 84	
Interest on real estate mortgage loans	79,773 80	
Interest on collateral loans	1,727 37	
Interest and dividends on stocks and bonds.....	229,523 46	
Interest from all other sources	19,602 98	339,128 45
Income from all other sources, viz: Perpetual permits, transfer fees and earned deposits, \$1,978.20; accounts charged to profit and loss in previous years, \$648.16		2,626 36
Total income.....	\$5,809,656 84	
Net ledger assets December 31, 1896	8,395,564 70	
Total	\$14,205,221 54	

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,990,160.06; marine, \$1,428,276.30.....	\$3,418,436 36
Deposit premiums returned.....	18,816 00
Interest and dividends to stockholders	360,000 00
Commissions to agents	982,776 94
Salaries and other compensation of officers and other employes	286,750 51
Taxes on premiums	102,177 66
Taxes, repairs and expenses on real estate.....	13,851 89
Insurance department fees, agents' licenses, municipal licenses and miscellaneous items	343,995 08
Tax on franchise.....	21,169 03
Loss on sale or maturity of ledger assets	3,050 00
All other disbursements, viz: Bad debts charged off, \$5,095.41; reduction in book value of investments, \$35,345.00.....	40,440 41
Total disbursements.....	<u>\$5,591,464 48</u>
Balance	\$8,613,757 06

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$540,936 99
Loans on mortgage of real estate	2,386,743 49
Loans secured by collateral.....	35,000 00
Book value of stocks and bonds, excluding interest.....	4,806,530 00
Cash in bank	779,947 15
All other assets, viz: Book accounts, \$63,924.82; re-insurance claims on losses paid (marine) \$43,366.70.....	107,491 52
Total	<u>\$8,656,649 15</u>

DEDUCT LEDGER LIABILITIES.

Due other companies for re-insurance	\$42,892 09
Net ledger assets, per balance.....	<u>\$8,613,757 06</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$51,526 90
Market value of bonds and stocks over book value.....	450,660 00
Net uncollected premiums	864,384 88
Gross assets	<u>\$9,980,328 44</u>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$36,750 00
Bills receivable past due	2,510 67
Total	<u>\$39,260 67</u>
Total admitted assets	<u>\$9,941,068 17</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 88,507 62
Losses in process of adjustment.....	417,860 33
Losses resisted.....	42,702 05
Total claims for losses.....	\$549,070 00
Deduct re-insurance due and accrued	126,135 00
Net amount of unpaid losses.....	\$ 422,935 00
Unearned premiums on outstanding risks.....	3,174,237 19
Amount reclaimable on perpetual fire policies.....	780,559 51
Total liabilities, except capital	\$4,377,731 70
Cash capital	\$3,000,000 00
Surplus over all liabilities	2,563,336 47
Surplus to policy holders	5,563,336 47
Total liabilities and surplus	\$9,941,068 17

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$609,153,802	\$5,985,504 32	\$ 41,898,256	\$ 244,159 00
Written during the year	617,245,193	4,690,674 52	379,029,726	2,206,837 68
Total	\$1,226,398,995	\$10,676,178 84	\$420,927,982	\$2,450,996 68
Expired and terminated	596,693,294	4,647,266 89	415,659,105	2,197,484 35
In force at end of the year	\$629,705,701	\$6,028,911 95	\$5,268,877	\$253,512 33
Deduct amount re-insured	23,252,961	245,205 97	-	-
Net amount in force.....	\$606,452,740	\$5,783,705 98	\$5,268,877	\$253,512 33

Perpetual risks in force, \$34,049,227.26; premiums on same, \$857,723.22.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$2,319,773 52
Net premiums earned during the year.....	\$5,497,087 98
Interest earned during the year	370,058 74
Total interest and premiums earned	\$5,867,146 72
Net losses incurred during the year	\$3,492,714 55
Expenses incurred during the year.....	1,770,869 22
Total losses and expenses incurred	5,263,583 77
Net gain during the year	\$603,562 95
Total dividends incurred during the year.....	360,000 00
Increase in surplus during the year	243,562 95
Surplus December 31, 1897.....	\$2,563,336 47

Ratio of "net losses incurred" to "net premiums earned," 63.54 per cent.

Ratio of "expenses incurred" to "net premiums earned," 32.21 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$4,994,836 00	\$176,889 00	\$5,171,725 00
Premiums received.....	77,695 53	1,814 38	79,509 91
Losses paid.....	21,866 18	1,501 26	23,367 44
Losses incurred	25,759 08	1,501 26	27,260 34

*INSURANCE COMPANY OF THE STATE OF
NEW YORK,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

FRANCIS HENDRICKS, *President.*

WILLIAM COWIE, *Secretary.*

Principal Office, 80-82 William Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$484,234.81; marine, \$44,666.51.....	\$528,901 32
Interest on real estate mortgage loans	\$ 1,250 00
Interest and dividends on stocks and bonds	18,572 75
	19,822 75
Profit on sale or maturity of ledger assets.....	1,375 00
Total income	\$550,099 07
Net ledger assets December 31, 1896.....	240,000 00
Total	\$790,099 07

DISBURSEMENTS.

Net amount paid for losses. Fire, \$231,759.77; marine, \$5,453.55	\$237,213 32
Interest and dividends to stockholders	10,000 00
Commissions to agents	84,431 82
Salaries and other compensation of officers.....	2,067 70
Tax on franchise.....	250 00
Miscellaneous expenses.....	989 04
Total disbursements.....	\$334,951 88
Balance.....	\$455,147 19

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate	\$ 25,000 00
Book value of bonds, excluding interest.....	366,704 92
Cash in bank	63,442 27
	63,442 27
Ledger assets, per balance	\$455,147 19

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$208 33
Interest accrued on bank balances	375 00
	375 00
Total interest.....	\$ 583 33
Market value of bonds over book value.....	6,957 58
Net uncollected premiums, not more than three months due.....	47,298 65
Gross assets	\$509,986 75

* Admitted February 14, 1898.

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$98,306 62	
Losses resisted.....	<u>2,750 00</u>	
Total claims for losses	\$101,056 62	
Deduct re-insurance due and acerued	<u>33,000 00</u>	
Net amount of unpaid losses	\$ 68,056 62	
Unearned premiums on outstanding risks	<u>164,579 04</u>	
Total liabilities, except capital	\$232,635 66	
Cash capital	\$200,000 00	
Surplus over all liabilities	<u>77,351 09</u>	
Surplus to policy holders.....	277,351 09	
Total liabilities and surplus	<u>\$509,986 75</u>	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
Written during the year.....	\$81,269,151	\$719,835 90	\$1,705,700	\$56,844 21
Expired and terminated.....	<u>53,392,273</u>	<u>403,588 84</u>	<u>16,125</u>	<u>33,861 39</u>
In force at end of the year.....	\$25,876,878	\$316,247 06	\$1,689,575	\$22,982 82
Deduct amount re-insured.....	<u>1,770,063</u>	<u>14,617 00</u>	-	-
Net amount in force.....	\$24,106,815	\$301,630 06	\$1,689,575	\$22,982 82

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$40,000 00
Net premiums earned during the year.....	\$434,328 87
Interest earned during the year.....	<u>28,288 90</u>
Total interest and premiums earned	\$462,617 77
Net losses incurred during the year.....	\$305,269 94
Expenses incurred during the year	<u>109,996 74</u>
Total losses and expenses incurred	415,266 68
Net gain during the year	\$47,351 09
Total dividends incurred during the year	<u>10,000 00</u>
Increase in surplus during the year	37,351 09
Surplus December 31, 1897.....	<u>\$77,351 09</u>
Ratio of "net losses incurred" to "net premiums earned," 70.29 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 25.32 per cent.	

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

Principal Office, 136-138 South Fourth Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$265,717 30
Deposits received on perpetual risks		17,666 05
Rents—including company's use of own buildings	\$21,924 33	
Interest on real estate mortgage loans	2,155 30	
Interest and dividends on stocks and bonds	7,689 05	31,768 68
Suspense account		5,736 40
Income from all other sources		979 14
Total income		\$321,867 57
Net ledger assets December 31, 1896		676,524 97
Total		\$998,392 54

DISBURSEMENTS.

Net amount paid for losses (fire)	\$127,614 62	
Perpetual losses	13,371 64	\$140,986 26
Deposit premiums returned		9,379 72
Interest and dividends to stockholders		10,000 00
Commissions to agents		65,325 84
Salaries and allowances to agents		7,600 00
Rents—including company's use of own buildings		5,000 00
Salaries and other compensation of officers and office employes		16,175 00
Taxes on premiums, \$5,609.72; real estate, \$3,843.29; capital, \$600		10,053 01
Insurance department fees and agents' licenses		1,237 50
Advertising, printing and stationery		2,068 43
Repairs and expenses on real estate		8,706 70
Furniture and fixtures, \$24.25; miscellaneous, \$12,495.18		12,519 43
Bills payable, \$45,000; maps, \$314		45,314 00
Adjusting, \$23.50; commissions, \$1,260.40		1,283 90
All other disbursements		19 83
Total disbursements		\$335,669 62
Balance		\$662,722 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$311,388 45
Loans on mortgage of real estate.....	47,600 00
Book value of stocks and bonds, excluding interest.....	186,893 01
Cash in office and in bank.....	29,350 89
Bills receivable.....	1,963 25
Cash in hands of managers and agents	65,952 63
Due from other companies for re-insurance.....	6,721 72
Book debts, \$568.75; reclaimable on perpetual re-insurance, \$8,894.15; George Gorham, receiver, \$90.07; marine salvage, \$3,300.....	12,852 97
Ledger assets, per balance	\$662,722 92

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,015 81
Interest accrued on stocks and bonds.....	120 00
Rents due and accrued on company's property.....	4,632 67
Total interest and rents	\$ 5,768 48
Market value of real estate over book value	37,630 92
Market value of bonds and stocks over book value	5,451 99
Net uncollected premiums, not more than three months due.....	42,907 08
Gross assets.....	\$754,481 39

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,647 76
Losses in process of adjustment.....	23,720 24
Losses resisted.....	1,875 00
Total unpaid losses.....	\$28,243 00
Unearned premiums on outstanding risks	172,861 95
Amount reclaimable on perpetual fire policies.....	215,859 92
Total liabilities, except capital	\$416,964 87
Cash capital	\$200,000 00
Surplus over all liabilities	137,516 52
Surplus to policy holders	337,516 52
Total liabilities and surplus.....	\$754,481 39

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$83,155,136	\$425,105 67
Written during the year.....	28,533,272	356,504 77
Total	\$61,688,408	\$781,610 44
Expired and terminated.....	30,084,021	383,201 47
In force at end of the year	\$31,604,387	\$398,408 97
Deduct amount re-insured	5,309,738	59,979 04
Net amount in force.....	\$26,294,649	\$338,429 93

Perpetual risks in force, \$7,178,167; premiums on same, \$239,844.36.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$110,030 56
Net premiums earned during the year.....	\$283,869 13	
Interest earned during the year.....	19,611 47	
Total interest and premiums earned.....	\$303,480 60	
Net losses incurred during the year.....	\$155,523 66	
Expenses incurred during the year.....	110,470 98	
Total losses and expenses incurred.....	265,994 64	
Net gain during the year.....	\$37,485 96	
Total dividends incurred during the year.....	10,000 00	
Increase in surplus during the year.....		27,485 96
Surplus December 31, 1897.....		\$137,516 52
Ratio of "net losses incurred" to "net premiums earned," 54.80 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 38.92 per cent.		

BUSINESS IN MAINE.

	<i>Fig.</i>
Risks written.....	\$1,501,976 00
Premiums received.....	24,603 29
Losses paid.....	13,472 57
Losses incurred.....	17,083 95

*MANHATTAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1882.

PHILANDER B. ARMSTRONG, *President.*H. F. NEEFUS, *Secretary.*

Principal Office, 45-49 Cedar Street.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire).....	\$466,828 55
Interest and dividends on stocks and bonds.....	22,978 00
Profit on sale or maturity of ledger assets.....	9,343 13
Income from all other sources.....	54 67
Total income.....	\$499,204 35
Net ledger assets December 31, 1896.....	\$846,475 86
Increase in capital during 1897.....	25,000 00
Total.....	\$1,370,680 21

* Formerly the Mutual Fire.

DISBURSEMENTS.

Net amount paid for losses (fire)	\$382,699 97
Interest and dividends to stockholders	28,423 07
Commissions to agents	108,935 03
Salaries and allowances to agents	18,200 00
Rents	9,473 54
Salaries and other compensation of officers and office employes.....	69,471 54
Taxes on premiums	8,499 66
Insurance department fees and agents' licenses	8,339 67
Municipal licenses, \$2,940.39; tax on franchise, \$312.50.....	3,252 89
Advertising, printing and stationery	7,407 13
Legal expenses	10,634 60
Furniture and fixtures, \$871.56; miscellaneous, \$38,118.48	38,990 04
Loss on sale or maturity of ledger assets	8,333 30
All other disbursements, viz: Scrip or certificates of profit redeemed in cash, \$42.40; interest paid to scripholders, \$5,476.81.....	5,519 21
Total disbursements.....	\$702,579 65
Balance	\$668,100 56

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$655,540 66
Cash in office and in bank.....	37,132 60
Deposited with Guarantee Trust and Safe Deposit Co., Philadelphia ...	200 00
Agents' debit balances	86,229 00
Total	\$779,102 26

DEDUCT LEDGER LIABILITIES.

Borrowed money, \$100,000; all other, \$11,001.70	\$111,001 70
Net ledger assets, per balance.....	\$668,100 56

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$14,425 66
Total admitted assets	\$653,674 90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$15,223 60
Losses in process of adjustment.....	67,265 53
Losses resisted	10,222 42
Total claims for losses.....	\$92,711 55
Deduct re-insurance due and accrued.....	9,379 74
Net amount of unpaid losses	\$83,331 81
Interest due and accrued	595 78
Salaries, rents, taxes and expenses due and accrued	22,256 82
Commissions and other charges due agents and brokers	15,000 00
Due for return premiums and re-insurance	104,520 10
Total liabilities, except capital.....	\$225,704 51
Cash capital.....	\$250,000 00
Surplus over all liabilities	177,970 39
Surplus to policy holders	427,970 39
Total liabilities and surplus	\$653,674 90

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$39,403,424 27	\$568,410 90
Written during the year.....	54,120,849 00	798,106 80
Total.....	\$93,524,273 27	\$1,366,517 70
Expired and terminated.....	62,435,019 27	878,340 87
In force at end of the year.....	\$31,089,254 00	\$488,176 83
Deduct amount re-insured.....	31,089,254 00	488,176 83

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$277,191 68
Net premiums earned during the year.....	\$656,689 10
Interest earned during the year.....	18,000 10
Total interest and premiums earned.....	\$674,689 20
Net losses incurred during the year.....	\$416,663 25
Expenses incurred during the year.....	325,929 82
Total losses and expenses incurred.....	742,593 07
Net loss during the year.....	\$67,903 87
Total dividends incurred during the year.....	31,317 42
Decrease in surplus during the year.....	99,221 29
Surplus December 31, 1897.....	\$177,970 39
Ratio of "net losses incurred" to "net premiums earned,"	63.45 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	49.63 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$325,502 00
Premiums received.....	6,688 23
Losses paid.....	1,275 11
Losses incurred.....	1,004 23

MANUFACTURERS AND MERCHANTS INSURANCE
COMPANY.

PITTSBURGH, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

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

Principal Office, 417 Wood Street.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire).....		\$232,920 66
Rents—including company's use of own buildings.....	\$ 4,362 52	
Interest on real estate mortgage loans	17,314 38	
Interest on collateral loans	2,276 49	
Interest and dividends on stocks and bonds.....	6,315 54	
Interest from all other sources.....	1,571 23	31,840 16
Total income.....		\$264,760 82
Net ledger assets December 31, 1896.....		519,460 74
Total		\$784,221 56

DISBURSEMENTS.

Net amount paid for losses (fire)		\$103,904 32
Interest and dividends to stockholders		15,000 00
Commissions to agents		63,815 88
Rents—including company's use of own buildings.....		2,500 00
Salaries and other compensation of officers and office employes.....		9,513 37
Taxes on premiums, \$4,494.79; real estate, \$680.49		5,175 28
Insurance department fees and agents' licenses		1,278 40
Municipal licenses, \$248.86; tax on franchise, \$750		998 86
Advertising, printing and stationery.....		3,503 91
Repairs and expenses on real estate.....		743 25
Miscellaneous expenses.....		5,360 45
Total disbursements		\$211,793 72
Balance.....		\$572,427 84

Invested as follows:

LEDGER ASSETS.

Book value of real estate		\$ 38,574 64
Loans on mortgage of real estate		281,381 67
Loans secured by collateral.....		5,400 00
Book value of stocks and bonds, excluding interest.....		183,396 60
Cash in office and in bank		31,353 12
Agents debit balances.....		31,560 81
All other assets		911 00
Total		\$572,577 84

DEDUCT LEDGER LIABILITIES.

Outstanding claim against the company.....	\$150 00
Net ledger assets, per balance.....	<u>\$572,427 84</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,899 52
Interest accrued on collateral loans	6 56
Rents due and accrued on company's property	<u>220 85</u>
Total interest and rents.....	\$5,126 93
Market value of real estate over book value	6,425 36
Market value of bonds and stocks over book value	5,408 40
Gross premiums, more than three months due	<u>\$1,159 81</u>
Gross assets.....	<u>\$589,388 53</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 3,694 69
Losses in process of adjustment.....	<u>20,530 27</u>
Total claims for losses	\$24,224 96
Deduct re-insurance due and accrued	<u>262 41</u>
Net amount of unpaid losses	\$ 23,962 55
Unearned premiums on outstanding risks	174,768 67
Due for re-insurance	<u>1,289 22</u>
Total liabilities, except capital	<u>\$200,020 44</u>
Cash capital	\$250,000 00
Surplus over all liabilities	<u>139,368 09</u>
Surplus to policy holders	<u>389,368 09</u>
Total liabilities and surplus.....	<u>\$589,388 53</u>

RISKS AND PREMIUMS.

	<i>Five Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$25,216,819 02	\$307,700 80
Written during the year.....	<u>25,181,245 97</u>	<u>293,051 44</u>
Total	\$50,398,064 99	\$600,752 24
Expired and terminated	<u>19,945,271 56</u>	<u>243,179 31</u>
In force at end of the year	\$30,452,793 43	\$357,572 93
Deduct amount re-insured.....	<u>2,157,306 95</u>	<u>28,701 71</u>
Net amount in force.....	<u>\$28,295,486 48</u>	<u>\$328,871 22</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$124,400 75
Net premiums earned during the year.....	\$206,674 82
Interest earned during the year	<u>29,920 03</u>
Total interest and premiums earned	\$236,594 85
Net losses incurred during the year.....	\$117,781 78
Expenses incurred during the year	<u>88,845 73</u>
Total losses and expenses incurred.....	<u>206,627 51</u>
Net gain during the year	\$29,967 34
Total dividends incurred during the year	<u>15,000 00</u>
Increase in surplus during the year	<u>14,967 34</u>
Surplus December 31, 1897	<u>\$139,368 09</u>

Ratio of "net losses incurred" to "net premiums earned," 56.99 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 42.99 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$335,614 67
Premiums received.....	4,378 81
Losses paid.....	501 83
Losses incurred.....	1,939 33

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY.

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEO. R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Principal Office, 47 Kilby Street.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$171,530 82
Interest on real estate mortgage loans	\$ 4,530 00
Interest and dividends on stocks and bonds	19,304 33
Total income.....	\$195,365 15
Net ledger assets December 31, 1896.....	562,298 54
Total.....	\$757,663 69

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$60,201 84
Interest and dividends to stockholders.....	24,000 00
Commissions to agents	39,509 99
Salaries and other compensation of officers and office employes.....	21,496 25
Taxes on premiums	3,142 94
Insurance department fees and agents' licenses.....	731 50
Municipal licenses, \$180; tax on franchise, \$488.86	668 86
Advertising, printing and stationery.....	1,097 74
Miscellaneous expenses.....	9,528 77
Loss on sale or maturity of ledger assets	15,833 50
Total disbursements.....	\$176,211 39
Balance.....	\$581,452 30

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$135,600 00
Book value of stocks and bonds, excluding interest.....	404,942 97
Cash in office and in bank.....	38,904 12
Agents debit balances.....	3,581 72
Total	\$583,028 81

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$1,576 51
Net ledger assets, per balance	\$581,452 30

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,220 45
Interest accrued on stocks and bonds	1,553 29
Total interest	\$2,773 74
Market value of bonds and stocks over book value.....	33,712 03
Net uncollected premiums, not more than three months due.....	17,831 72
Gross assets	\$635,769 79

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$11,053 35
Losses resisted.....	1,697 00
Total claims for losses	\$12,750 35
Deduct re-insurance due and accrued	3,751 07
Net amount of unpaid losses	\$ 8,999 28
Unearned premiums on outstanding risks.....	148,777 79
Salaries, rents, taxes and expenses due and accrued.....	449 18
Due for return premiums and re-insurance	2,361 04
Total liabilities, except capital	\$160,587 29
Cash capital	\$400,000 00
Surplus over all liabilities	75,182 50
Surplus to policy holders	475,182 50
Total liabilities and surplus	\$635,769 79

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$30,253,267	\$331,768 18
Written during the year.....	21,165,675	221,613 93
Total	\$51,418,942	\$553,382 11
Expired and terminated	20,889,338	222,818 10
In force at end of the year	\$30,529,604	\$330,564 01
Deduct amount re-insured	3,766,431	40,135 64
Net amount in force	\$26,763,173	\$290,428 37

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$41,705 47
Net premiums earned during the year.....	\$168,535 93	
Interest earned during the year	23,292 70	
Total interest and premiums earned	\$191,828 63	
Losses incurred during the year	\$57,319 12	
Expenses incurred during the year.....	77,032 48	
Total losses and expenses incurred.....	134,351 60	
Net gain during the year	\$57,477 03	
Total dividends incurred during the year.....	24,000 00	
Increase in surplus during the year		33,477 03
Surplus December 31, 1897.....		\$75,182 50
Ratio of "net losses incurred" to "net premiums earned," 34.01 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 45.71 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,030,670 00
Premiums received.....	13,172 21
Losses paid	5,076 49
Losses incurred.....	6,783 45
Amount at risk	2,405,063 00

MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President.*

J. R. MULLIKIN, *Secretary.*

Principal Office, 776-778 Broad Street.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire).....		\$936,715 93
Rents	\$17,164 83	
Interest on real estate mortgage loans	13,189 75	
Interest on collateral loans.....	723 79	
Interest and dividends on stocks and bonds.....	32,897 65	
Interest from all other sources.....	1,971 29	65,947 31
Profit on sale or maturity of ledger assets.....		1,350 00
Income from all other sources		14 30
Total income.....	\$1,004,027 54	
Net ledger assets December 31, 1896.		1,248,056 82
Total		\$2,252,084 36

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$463,519 78
Interest and dividends to stockholders	32,000 00
Commissions to agents	185,108 95
Salaries and allowances to agents	114,494 08
Salaries and other compensation of officers and office employes.....	48,512 76
Taxes on premiums, \$28,006.34; real estate, \$2,454.17; other investments, } \$345.49	30,806 00
Insurance department fees and agents' licenses	4,559 09
Advertising, printing and stationery	7,134 58
Legal expenses.....	1,153 74
Repairs and expenses on real estate.....	762 31
Miscellaneous expenses.....	20,160 67
Loss on sale or maturity of ledger assets	457 86
All other disbursements, viz: Profit and loss	13,933 52
Total disbursements	<u>\$922,603 34</u>
Balance	\$1,329,481 02

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$331,664 14
Loans on mortgage of real estate.....	295,600 00
Loans secured by collateral.....	5,000 00
Book value of stocks and bonds, excluding interest.....	647,862 50
Cash in office and in bank.....	49,354 38
Ledger assets, per balance	<u>\$1,329,481 02</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,653 92
Interest accrued on stocks and bonds	5,167 69
Interest accrued on collateral loans	68 61
Rents due and accrued on company's property.....	465 00
Total interest and rents.....	<u>\$10,355 22</u>
Market value of real estate over book value	24,435 29
Market value of bonds and stocks over book value.. ..	140,012 00
Net uncollected premiums, not more than three months due.....	115,772 75
Due from other companies for re-insurance on losses paid	94 68
Gross premiums, more than three months due.....	\$7,051 51
Gross assets	<u>\$1,620,150 96</u>

DEDUCT ASSETS NOT ADMITTED.

Deposit in Illinois National Bank, Chicago, in liquidation.....	<u>\$1,028 74</u>
Total admitted assets	<u>\$1,619,122 22</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$24,329 73
Losses in process of adjustment.....	43,918 95
Losses resisted.....	15,014 80
Total claims for losses.....	<u>\$83,263 48</u>
Deduct re-insurance due and accrued.....	6,118 07
Net amount of unpaid losses	\$ 77,145 41

Unearned premiums on outstanding risks.....	722,875 69
Salaries, rents, taxes and expenses due and accrued	10,075 84
Due for return premiums and re-insurance.....	17,773 75
Total liabilities, except capital	\$827,870 69
Cash capital.....	\$400,000 00
Surplus over all liabilities	391,251 53
Surplus to policy holders	791,251 53
Total liabilities and surplus.....	\$1,619,122 22

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$132,143,874	\$1,387,985 26
Written during the year.....	107,898,761	1,140,586 50
Total.....	\$240,042,635	\$2,528,571 76
Expired and terminated.....	96,887,731	1,061,826 28
In force at end of the year	\$143,154,904	\$1,466,745 48
Deduct amount re-insured	10,287,234	86,127 07
Net amount in force	\$132,867,670	\$1,380,618 41

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$309,040 10
Net premiums earned during the year.....	\$882,580 74
Interest earned during the year	77,437 41
Total interest and premiums earned.....	\$960,018 15
Losses incurred during the year.....	\$439,197 72
Expenses incurred during the year	406,609 00
Total losses and expenses incurred.....	845,806 72
Net gain during the year	\$114,211 43
Total dividends incurred during the year.....	32,000 00
Increase in surplus during the year.....	82,211 43
Surplus December 31, 1897.....	\$391,251 53
Ratio of "net losses incurred" to "net premiums earned,"	49.76 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	46.07 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written.....	\$1,029,581 00	\$850 00	\$1,030,431 00
Premiums received.....	13,404 04	2 94	13,406 98
Losses paid.....	2,789 66	-	2,789 66
Losses incurred.....	2,273 38	-	2,273 38
Amount at risk	1,245,050 00	3,550 00	1,248,600 00

MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Principal Office, 10 Weybosset Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$261,844	52
Interest on real estate mortgage loans	}	\$5,263	15
Interest on collateral loans			
Interest and dividends on stocks and bonds.....		19,187	54
			<u>24,450</u>
Total income.....		\$286,295	21
Net ledger assets December 31, 1896			548,532
			<u>13</u>
Total		\$834,827	34

DISBURSEMENTS.

Net amount paid for losses (fire)	\$131,470	39
Interest and dividends to stockholders	12,000	00
Commissions to agents	50,944	11
Rents.....	2,788	86
Salaries and other compensation of officers and office employes.....	22,465	20
Taxes on premiums	7,015	10
Insurance department fees and agents' licenses	992	00
Advertising, printing and stationery.....	5,167	57
Furniture and fixtures, \$5,454.97; miscellaneous, \$13,039.26	18,494	23
All other disbursements, viz: Premium on investments, \$350; worth- less account charged to profit and loss, \$109.66.....	459	66
Total disbursements	\$251,797	12
Balance	\$583,030	22

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$117,750	00
Loans secured by collateral.....	5,000	00
Book value of stocks and bonds, excluding interest	372,046	50
Cash in office and in bank.....	51,225	70
Bills and accounts receivable and agents debit balances.....	37,008	02
Ledger assets, per balance	\$583,030	22

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,085 06	
Interest accrued on stocks and bonds	2,939 99	
Total interest.....		\$4,025 05
Market value of bonds and stocks over book value.....		20,208 00
Gross assets.....		\$607,263 27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 3,392 50	
Losses in process of adjustment.....	10,685 66	
Losses resisted	528 00	
Total unpaid losses.....		\$14,606 16
Unearned premiums on outstanding risks		193,197 72
Commissions and other charges due agents and brokers		2,944 16
Total liabilities, except capital.....		\$210,748 04
Cash capital	\$200,000 00	
Surplus over all liabilities	196,515 23	
Surplus to policy holders		396,515 23
Total liabilities and surplus		\$607,263 27

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$32,995,960	\$385,997 88
Written during the year.....	26,386,825	308,682 40
Total	\$59,382,785	\$694,680 28
Expired and terminated	25,705,350	307,601 72
In force at end of the year.....	\$33,677,435	\$387,078 56
Deduct amount re-insured	1,004,135	10,704 08
Net amount in force.....	\$32,673,300	\$376,374 48

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$144,168 61
Net premiums earned during the year.....	\$262,489 66	
Interest earned during the year	31,153 37	
Total interest and premiums earned.....	\$293,643 03	
Losses incurred during the year	\$124,821 50	
Expenses incurred during the year.....	104,474 91	
Total losses and expenses incurred.....	229,296 41	
Net gain during the year.....	\$64,346 62	
Total dividends incurred during the year	12,000 00	
Increase in surplus during the year		52,346 62
Surplus December 31, 1897		\$196,515 23

Ratio of "net losses incurred" to "net premiums earned," 47.55 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 39.80 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$303,628 00
Premiums received.....	3,892 19
Losses paid.....	2,956 56
Losses incurred.....	2,911 56

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

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

Principal Office, 95 Pearl Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)		\$2,103,019 03
Rents—including company's use of own buildings.....	\$ 187 10	
Interest on real estate mortgage loans	43,487 96	
Interest and dividends on stocks and bonds	123,752 29	
Interest from all other sources.....	5,955 04	173,382 39
Total income.....		\$2,276,401 42
Net ledger assets December 31, 1896		3,740,656 74
Total		\$6,017,058 16

DISBURSEMENTS.

Net amount paid for losses (fire)	\$975,171 30
Interest and dividends to stockholders	120,000 00
Commissions to agents	393,706 91
Salaries and other compensation of officers and office employes	187,723 67
Taxes on premiums	48,826 17
Insurance department fees and agents' licenses	8,707 20
Municipal licenses	5,241 66
Advertising, printing and stationery.....	21,259 86
Legal expenses	4,656 29
Furniture and fixtures, \$8,644.11; miscellaneous, \$142,553.45	151,197 56
Loss on sale or maturity of ledger assets	1,900 02
All other disbursements.....	172 57
Total disbursements.....	\$1,918,563 21
Balance	\$4,098,494 95

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$ 289,614 44
Loans on mortgage of real estate.....	774,015 97
Book value of stocks and bonds, excluding interest.....	2,785,667 75
Cash in office and in bank.....	249,196 79
Ledger assets, per balance	\$4,098,494 95

NON-LEDGER ASSETS.

Uncollected premiums, not more than three months due.....	\$385,698 70
Gross assets.....	\$4,484,193 65

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets, viz: Real estate, \$36,636.04; stocks and bonds, \$14,538.75	\$51,174 79
Total admitted assets	\$4,433,018 86

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$80,620 03
Losses in process of adjustment	67,743 34
Losses resisted.....	19,216 64
Total unpaid losses	\$ 167,580 01
Unearned premiums on outstanding risks.....	1,734,945 34
Commissions and other charges due agents and brokers	74,318 25
Due for return premiums and re-insurance.....	50,755 76
All other liabilities, viz: Reserve fund for contingencies	25,000 00
Total liabilities, except capital	\$2,052,599 36
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,380,419 50
Surplus to policy holders.....	2,380,419 50
Total liabilities and surplus.....	\$4,433,018 86

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$317,703,967	\$3,806,255 54
Written during the year	217,025,628	2,510,923 39
Total	\$534,729,595	\$6,317,178 93
Expired and terminated.....	215,584,029	2,642,464 86
In force at end of the year	\$319,145,566	\$3,674,714 07
Deduct amount re-insured	18,845,323	216,569 80
Net amount in force.....	\$300,300,243	\$3,458,144 27

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,037,580 14
Net premiums earned during the year.....	\$2,169,062 95
Interest earned during the year	120,135 01
Total interest and premiums earned	\$2,289,197 96
Losses incurred during the year.....	\$970,989 08
Expenses incurred during the year	830,369 52
Total losses and expenses incurred.....	1,801,358 60
Net gain during the year.....	\$487,839 36
Total dividends incurred during the year	\$120,000 00
Special reserve fund for contingencies	25,000 00
Increase in surplus during the year	342,839 36
Surplus December 31, 1897.....	\$1,380,419 50

Ratio of "net losses incurred" to "net premiums earned," 44.77 per cent.

Ratio of "expenses incurred" to "net premiums earned," 38.28 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,976,690 00
Premiums received	37,803 97
Losses paid.....	12,259 94
Losses incurred	10,766 99

*NATIONAL FIRE INSURANCE COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

WM. C. JENNESS, *President.*GEO. E. TAYLOR, *Secretary.*

Principal Office, Corner Holliday and Water Streets.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$53,514 8
Rents.....	\$1,307 39	
Interest and dividends on stocks and bonds.....	3,736 65	5,044 04
Profit on sale or maturity of ledger assets.....		3,124 08
Total income.....		\$61,682 94
Net ledger assets December 31, 1896.....	\$155,072 37	
Increase in capital during 1897.....	100,000 00	255,072 37
Total.....		\$316,755 31

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$13,761 00
Interest and dividends to stockholders.....	6,030 70
Commissions to agents.....	11,550 45
Salaries and other compensation of officers and office employes.....	4,334 83
Taxes on premiums, \$274.50; real estate, \$728.04; other investments, \$652.97.....	1,655 51
Insurance department fees and agents' licenses.....	2,089 20
Municipal licenses.....	517 75
Advertising, printing and stationery.....	1,307 93
Repairs and expenses on real estate.....	129 42
Furniture and fixtures, \$318.75; miscellaneous, \$1,136.86.....	1,455 61
Loss on sale or maturity of ledger assets.....	453 68
All other disbursements, viz: Agents' expenses.....	1,178 28
Total disbursements.....	\$44,464 36
Balance.....	\$272,290 95

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 43,000 00
Book value of stocks and bonds, excluding interest.....	207,978 25
Cash in office and in bank.....	7,490 98
Agents debit balances.....	13,821 72
Ledger assets, per balance.....	\$272,290 95

* Admitted August 10, 1897.

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,593 10
Market value of bonds and stocks over book value.....	2,986 75
Net uncollected premiums, not more than three months due.....	1,089 46
Gross assets.....	<u>\$279,960 26</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,972 00
Losses in process of adjustment.....	2,550 00
Total unpaid losses	<u>\$ 4,522 00</u>
Unearned premiums on outstanding risks.....	37,233 21
Dividends remaining unpaid.....	149 95
Total liabilities, except capital	<u>\$41,905 16</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	38,055 10
Surplus to policy holders.....	238,055 10
Total liabilities and surplus.....	<u>\$279,960 26</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$5,004,362	\$54,699 14
Written during the year.....	6,248,260	67,386 00
Total	<u>\$11,252,622</u>	<u>\$122,085 14</u>
Expired and terminated.....	4,273,309	46,789 38
In force at end of the year.....	\$6,979,313	\$75,295 76
Deduct amount re-insured	423,690	4,998 20
Net amount in force	<u>\$6,555,623</u>	<u>\$70,297 56</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$31,999 49
Net premiums earned during the year.....	\$42,379 84	
Interest earned during the year.....	11,954 62	
Total interest and premiums earned.....	<u>\$54,334 46</u>	
Losses incurred during the year.....	\$18,283 00	
Expenses incurred during the year.....	23,815 20	
Total losses and expenses incurred	<u>42,098 20</u>	
Net gain during the year	\$12,236 26	
Total dividends incurred during the year	6,180 65	
Increase in surplus during the year.....		<u>6,055 61</u>
Surplus December 31, 1897.....		<u>\$38,055 10</u>

Ratio of "net losses incurred" to "net premiums earned," 43.38 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 56.19 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$99,965 00
Premiums received.....	1,226 94
Losses paid	252 26
Losses incurred.....	252 26
Amount at risk	89,865 00

NATIONAL-STANDARD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

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

Principal Office, 27-29 Pine Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$248,857.39; marine, \$27,306.10		\$276,163 49
Interest and dividends on stocks and bonds	\$16,000 00	
Interest from all other sources	1,662 28	17,662 28
Total income		\$293,825 77
Net ledger assets December 31, 1896		528,463 26
Total		\$822,289 03

DISBURSEMENTS.

Net amount paid for losses. Fire, \$79,457.17; marine, \$12,173.01.....		\$91,630 18
Interest and dividends to stockholders		30,000 09
Commissions to agents.....		73,036 72
Salaries and other compensation of officers		3,025 00
Taxes on premiums.....		5,458 20
Insurance department fees and agents' licenses		1,832 70
Municipal licenses.....		400 00
Legal expenses		960 00
Furniture and fixtures, \$98.44; miscellaneous, \$973.23		1,071 67
All other disbursements, viz: Maps, etc		307 50
Total disbursements		\$207,722 06
Balance		\$614,566 97

Invested as follows :

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$584,551 40
Cash in office and in bank.....		30,015 57
Ledger assets, per balance.....		\$614,566 97

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$ 3,791 67
Market value of bonds over book value.....		20,038 70
Net uncollected premiums, not more than three months due.....		54,219 44
Gross assets		\$692,616 78

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$53,365 06
Losses resisted.....	4,010 00
Total claims for losses	\$57,375 06
Deduct re-insurance due and accrued	18,188 94
Net amount of unpaid losses	\$ 39,186 12
Unearned premiums on outstanding risks.....	148,144 13
Due for return premiums and re-insurance	26,805 63
Total liabilities, except capital	\$214,135 88
Cash capital	\$200,000 00
Surplus over all liabilities.....	278,480 90
Surplus to policy holders.....	478,480 90
Total liabilities and surplus	\$692,616 78

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$28,351,118	\$250,409 31	-	-
Written during the year	50,080,005	452,935 97	\$1,633,820	\$57,554 90
Total	\$78,431,123	\$703,345 28	\$1,633,820	\$57,554 90
Expired and terminated	42,374,585	369,360 69	142,400	5,399 02
In force at end of the year	\$36,056,538	\$333,984 59	\$1,491,420	\$52,155 88
Deduct amount re-insured	10,699,622	82,110 24	745,710	26,077 94
Net amount in force..	\$25,356,916	\$251,874 35	\$745,710	\$26,077 94

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$231,754 64
Net premiums earned during the year.....	\$251,413 70
Interest earned during the year	38,825 98
Total interest and premiums earned	\$290,239 68
Losses incurred during the year.....	\$115,672 76
Expenses incurred during the year.....	97,840 66
Total losses and expenses incurred	213,513 42
Net gain during the year	\$76,726 26
Total dividends incurred during the year.....	30,000 00
Increase in surplus during the year	46,726 26
Surplus December 31, 1897	\$278,480 90

Ratio of "net losses incurred" to "net premiums earned," 46.01 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 38.92 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$99,382 00
Premiums received.....	1,459 30
Losses paid.....	843 20
Losses incurred.....	843 20

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JOHN C. FRENCH, *President.*

GEORGE E. KENDALL, *Secretary.*

Principal Office, 876 Elm Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)	\$1,026,388 36
Rents	\$ 5,308 68
Interest on real estate mortgage loans	28,724 49
Interest on collateral loans.....	4,540 46
Interest and dividends on stocks and bonds.....	81,518 92
Interest from all other sources.....	819 78
	<u>120,912 33</u>
Total income.....	\$1,147,300 69
Net ledger assets December 31, 1896.....	\$2,242,382 04
Increase in capital during 1897.....	100,000 00
	<u>2,342,382 04</u>
Total	\$3,489,682 73

DISBURSEMENTS.

Net amount paid for losses, (fire)	\$472,720 35
Interest and dividends to stockholders	81,000 00
Commissions to agents.....	224,311 35
Salaries and other compensation of officers and office employes.....	50,783 01
Taxes on premiums, \$22,836.95; real estate, \$3,245.06	26,082 01
Insurance department fees and agents' licenses.....	2,076 06
Municipal licenses, \$460; tax on franchise, \$9,000.....	9,460 00
Advertising, printing and stationery.....	10,395 54
Legal expenses	186 40
Repairs and expenses on real estate.....	814 58
Furniture and fixtures, \$3,502.70; miscellaneous expenses, \$101,443.64 ...	104,946 34
	<u>\$982,775 64</u>
Total disbursements.....	\$982,775 64
Balance	\$2,506,907 09

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$117,247 31
Loans on mortgage of real estate.....	653,001 99
Loans secured by collateral	63,300 00
Book value of stocks and bonds, excluding interest.....	1,494,087 50
Cash in office and in bank	177,270 29
	<u>\$2,506,907 09</u>
Ledger assets, per balance	\$2,506,907 09

* NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$290,266 50
Net uncollected premiums, not more than three months due.....	112,116 94
Gross assets	\$2,909,290 53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$38,814 12
Losses in process of adjustment.....	74,209 50
Total unpaid losses.....	\$113,023 62
Unearned premiums on outstanding risks.....	955,326 74
Total liabilities, except capital.....	\$1,068,350 36
Cash capital.....	\$1,000,000 00
Surplus over all liabilities	840,940 17
Surplus to policy holders.....	1,840,940 17
Total liabilities and surplus	\$2,909,290 53

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$134,476,064	\$1,807,149 74
Written during the year.....	106,626,111	1,227,919 62
Total.....	\$241,102,175	\$3,035,069 36
Expired and terminated.....	100,826,217	1,127,116 79
In force at end of the year.....	\$140,275,958	\$1,907,952 57
Deduct amount re-insured.....	5,933,836	74,484 56
Net amount in force.....	\$134,342 122	\$1,833,468 01

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$624,347 45
Net premiums earned during the year.....	\$968,023 03	
Interest earned during the year	225,133 19	
Total interest and premiums earned	\$1,193,156 22	
Losses incurred during the year	\$473,907 11	
Expenses incurred during the year	421,656 39	
Total losses and expenses incurred.....	895,563 50	
Net gain during the year.....	\$297,592 72	
Total dividends incurred during the year.....	81,000 00	
Increase in surplus during the year.....	216,592 72	
Surplus December 31, 1897.	\$840,940 17	

Ratio of "net losses incurred" to "net premiums earned," 48.96 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 43.56 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,922,201 00
Premiums received.....	25,853 42
Losses paid.....	9,193 26
Losses incurred.....	9,226 14

* Interest due and accrued on securities amounting to \$14,526.33 not included by company in its assets.

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Principal Office, 135-137 Broadway.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,623,595 00
Rents—including company's use of own buildings.....	\$27,328 00
Interest on real estate mortgage loans.....	7,097 00
Interest and dividends on stocks and bonds.....	44,442 58
Profit on sale or maturity of ledger assets.....	11,300 00
Income from all other sources, viz: Real estate	47,017 78
Total income	\$1,760,780 36
Net ledger assets December 31, 1896.....	2,087,792 41
Total.....	\$3,848,572 77

DISBURSEMENTS.

Net amount paid for losses. Fire, \$739,324.31; marine, \$1,287.20	\$740,611 51
Interest and dividends to stockholders.....	50,262 50
Commissions to agents	306,768 13
Rents—including company's use of own buildings.....	30,142 77
Salaries and other compensation of officers and office employes.....	158,427 68
Taxes on premiums.....	30,076 00
Insurance department fees and agents' licenses	6,676 92
Municipal licenses.....	3,841 59
Advertising, printing and stationery.....	16,956 65
Furniture and fixtures, \$1,321.45; miscellaneous, \$82,283.44.....	83,604 89
Loss on sale or maturity of ledger assets	18,142 50
Mortgage loan repaid	156,000 00
Total disbursements	\$1,595,511 14
Balance	\$2,253,061 63

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$823,968 01
Loans on mortgage of real estate.....	302,700 00
Book value of stocks and bonds, excluding interest.....	1,002,400 00
Cash in office and in bank	120,265 83
Bills receivable.....	333 34
Due from other companies for re-insurance.....	2,089 63
Other balances.....	1,304 82
Ledger assets, per balance	\$2,253,061 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,284 16
Interest due and accrued on stocks and bonds.....	} 4,202 31
Interest due and accrued on collateral loans	
Interest due and accrued on other assets.....	
Rents due and accrued on company's property.....	4,204 98
Total interest and rents	\$11,691 45
Market value of real estate over book value	176,031 99
Market value of bonds and stocks over book value.....	72,555 00
Net uncollected premiums, not more than three months due.....	211,137 38
Gross assets.....	\$2,724,477 45

NON-LEDGER LIABILITIES.

Claims for losses	\$147,992 79
Deduct re-insurance due and accrued.....	14,930 12
Net amount of unpaid losses	\$133,062 67
Unearned premiums on outstanding risks	1,297,624 47
Due for re-insurance.....	5,024 28
All other liabilities, viz: Reserve for contingent liability	75,000 00
Total liabilities, except capital	\$1,510,711 42
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	713,766 03
Surplus to policy holders	1,213,766 03
Total liabilities and surplus	\$2,724,477 45

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$296,023,321	\$2,731,311 99
Written during the year.....	212,275,658	2,133,295 22
Total	\$508,298,979	\$4,864,607 21
Expired and terminated.....	204,272,901	2,031,882 48
In force at end of the year.....	\$304,026,078	\$2,832,724 73
Deduct amount re-insured	34,749,603	331,503 95
Net amount in force	\$269,276,475	\$2,501,220 78

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....	\$478,164 89
Net premiums earned during the year.....	\$1,561,756 07
Interest earned during the year.....	84,704 83
Total interest and premiums earned	\$1,646,460 90
Net losses incurred during the year	\$726,535 66
Expenses incurred during the year.....	634,324 10
Total losses and expenses incurred	1,360,859 76
Net gain during the year	\$285,601 14
Total dividends incurred during the year.....	50,000 00
Increase in surplus during the year.....	235,601 14
Surplus December 31, 1897.....	\$713,766 03

Ratio of "net losses incurred" to "net premiums earned" 46.52 per cent.
 Ratio of "expenses incurred" to "net premiums earned" 40.62 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,083,425 00
Premiums received.....	17,692 76
Losses paid.....	2,633 42
Losses incurred	3,208 09
Amount at risk.....	1,083,425 00

*NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY OF NEW YORK,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897

H. E. BOWERS, *President.*

WEST POLLOCK, *Secretary.*

Principal Office, 54 William Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$4,052 63
Interest and dividends on stocks and bonds.....	945 25
<u>Total income.....</u>	<u>\$ 4,997 88</u>
Net ledger assets October 1, 1897	300,000 00
<u>Total</u>	<u>\$304,997 88</u>

DISBURSEMENTS.

Commissions to agents	\$621 70
Insurance department fees and agents' licenses	181 65
Advertising, printing and stationery.....	780 18
Leagl expenses.....	95 70
<u>Total disbursements</u>	<u>\$1,679 23</u>
Balance.....	\$303,318 65

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$280,097 56
Cash in bank	23,221 09
<u>Ledger assets, per balance</u>	<u>\$303,318 65</u>

* Admitted February 14, 1898.

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....		\$3,797 00
Market value of bonds and stocks over book value.....		944 44
Net uncollected premiums, not more than three months due		8,675 94
Gross assets		<u>\$316,736 03</u>

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....		\$7,470 50
Total liabilities, except capital		<u>\$7,470 50</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities	109,265 53	
Surplus to policy holders		<u>309,265 53</u>
Total liabilities and surplus.....		<u>\$316,736 03</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written or renewed	\$3,024,900	\$15,055 33
Expired and terminated.....	10,500	114 33
In force at end of the year.....	<u>\$3,014,400</u>	<u>\$14,941 00</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Net premiums earned.....	\$7,470 50	
Interest earned.....	5,686 69	
Total interest and premiums earned.....		<u>\$13,157 19</u>
Expenses incurred		3,891 66
Net gain.	\$ 9,265 53	
Surplus paid in by stockholders.....	100,000 00	
Surplus December 31, 1897.....		<u>\$109,265 53</u>

Ratio of "expenses incurred" to "net premiums earned," 52.09 per cent.

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.

INCOME.

Net premiums received (fire)		\$157,194 71
Interest and dividends on stocks and bonds.....	\$19,574 36	
Interest from all other sources.....	572 03	20,146 39
Increase in book value of bonds and stocks		4,927 87
Total income		\$182,268 97
Net ledger assets December 31, 1896		407,963 92
Total		\$590,232 89

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$53,477 69
Commissions to agents.....		35,044 14
Rents.....		1,319 67
Salaries and other compensation of officers and office employes.....		9,582 48
Taxes on premiums		2,142 61
Insurance department fees and agents' licenses		839 65
Municipal licenses, \$43; tax on franchise, \$2,982		3,025 00
Advertising, printing and stationery.....		649 72
Legal expenses.....		50 00
Miscellaneous expenses.....		5,402 88
Total disbursements		\$111,533 84
Balance		\$478,699 05

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$423,052 66
Cash in office and in bank	55,646 39
Ledger assets, per balance.....	\$478,699 05

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$ 6,375 34
Net uncollected premiums, not more than three months due.....	22,743 23
Due from other companies for re-insurance	20 12
Gross assets	\$507,837 74

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 201 00	
Losses in process of adjustment.....	12,719 00	
Total claims for losses	<u>\$12,920 00</u>	
Deduct re-insurance due and accrued	540 00	
Net amount of unpaid losses		\$12,380 00
Unearned premiums on outstanding risks.....		102,461 18
Salaries, rents, taxes and expenses due and accrued		2,086 20
Due for re-insurance		2,575 61
Total liabilities, except capital.....		<u>\$119,502 99</u>
Cash capital	\$200,000 00	
Surplus over all liabilities.....	188,334 75	
Surplus to policy holders.....		<u>388,334 75</u>
Total liabilities and surplus.....		<u>\$507,837 74</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$16,661,085	\$158,613 99
Written during the year.....	26,072,616	220,248 98
Total.....	<u>\$42,733,701</u>	<u>\$378,862 97</u>
Expired and terminated.....	18,523,561	158,997 62
In force at end of the year.....	\$24,210,140	\$219,865 35
Deduct amount re-insured.....	3,077,841	34,353 91
Net amount in force	<u>\$21,132,299</u>	<u>\$185,511 44</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$144,792 07
Net premiums earned during the year.....	\$134,115 49	
Interest earned during the year	24,661 26	
Total interest and premiums earned	<u>\$158,776 75</u>	
Net losses incurred during the year.....	\$57,186 22	
Expenses incurred during the year.....	58,047 85	
Total losses and expenses incurred.....	<u>115,234 07</u>	
Net gain during the year.....	\$43,542 68	
Increase in surplus during the year.....		<u>43,542 68</u>
Surplus December 31, 1897.....		<u>\$188,334 75</u>
Ratio of "net losses incurred" to "net premiums earned," 42.64 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 43.28 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$316,723 00
Premiums received.....	4,626 61
Losses paid.....	1,873 59
Losses incurred.....	1,877 59
Amount at risk.....	<u>336,761 00</u>

NORWOOD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOHN W. MURRAY, *President.*J. JAY NESTELL, *Secretary.*

Principal Office, 19 Liberty Street,

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$46,516.93; marine, \$250.		\$46,766 93
Interest and dividends on stocks and bonds	\$1,327 19	
Interest from all other sources.....	757 78	2,084 97
Realization of assets not admitted by New York Insurance Department, Oct. 27, 1897.....	\$6,604 63	
Received from other companies for re-insurance	3,854 55	10,459 18
Total income.....		\$59,311 08
Net ledger assets October 27, 1897.....		218,244 96
Total		\$277,556 04

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$3,490 40
Commissions to agents.....		5,850 75
Salaries and other compensation of officers and office employes.....		3,307 50
Insurance department fees and agents' licenses		139 25
Miscellaneous expenses.....		2,789 24
Total disbursements.....		\$ 15,577 14
Balance		\$261,978 90

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$196,012 50
Cash in office and in bank.....	31,674 30
Agents debit balances.....	19,601 16
All other assets, viz: Local premiums, ledger account.....	18,733 60
Total	\$266,021 56

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$4,042 66
Net ledger assets, per balance	\$261,978 90

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$1,245 82	
Interest due on other assets.....	896 90	
Total interest		\$2,142 72
Market value of bonds over book value.....		637 50
Gross assets		\$264,759 12

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$19,709 61	
Losses resisted	1,852 89	
Total claims for losses	\$21,562 50	
Deduct re-insurance due and accrued.....	785 00	
Net amount of unpaid losses		\$20,777 50
Unearned premiums on outstanding risks		23,322 90
Commissions and other charges due agents and brokers		3,413 92
Due for re-insurance.....		264 57
Total liabilities, except capital		\$47,778 89
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	16,980 23	
Surplus to policy holders		216,980 23
Total liabilities and surplus.....		\$264,759 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force October 27, 1897.....	-	-	-	-
Written or renewed.....	\$4,119,088	\$50,991 40	\$5,000	\$250 00
Expired and terminated.....	275,388	2,836 48	-	-
In force at end of the year	\$3,843,700	\$48,154 92	\$5,000	\$250 00
Deduct amount re-insured.....	171,050	1,709 33	-	-
Net amount in force....	\$3,672,650	\$46,445 59	\$5,000	\$250 00

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, October 27, 1897.....		\$4,901 07
Net premiums earned.....	\$23,444 03	
Interest earned.....	6,002 56	
Received from realization of unadmitted assets,	6,604 63	
Total interest and premiums earned.....		\$36,051 22
Net losses incurred	\$8,206 83	
Expenses incurred.....	15,765 23	
Total losses and expenses incurred.....		23,972 06
Net gain	\$12,079 16	
Increase in surplus.....		12,079 16
Surplus December 31, 1897.....		\$16,980 23

Ratio of "net losses incurred" to "net premiums earned," 35.01 per cent.

Ratio of "expenses incurred" to "net premiums earned," 67.25 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$129,355 00
Premiums received.....	1,822 62

ORIENT INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHAS. B. WHITING, *President.*

JAMES U. TAINTOR, *Secretary.*

Principal Office, 5 Haynes Street.

Cash Capital, \$500,000.

INCOME.

Net premiums received. Fire, \$1,228,864.06; marine, \$28,285.74	\$1,257,149 80
Rents.....	\$ 679 19
Interest on real estate mortgage loans.....	14,233 05
Interest on collateral loans	105 00
Interest and dividends on stocks and bonds.....	77,705 12 92,722 36
Total income.....	\$1,349,872 16
Net ledger assets December 31, 1896.	2,168,843 47
Total.....	\$3,518,715 63

DISBURSEMENTS.

Net amount paid for losses. Fire, \$680,825.12; marine, \$17,652.16.....	\$698,477 28
Interest and dividends to stockholders.....	50,000 00
Commissions to agents.....	240,128 17
Salaries and allowances to agents	35,439 57
Salaries and other compensation of officers and office employes.....	74,507 18
Taxes on premiums, \$29,199.00; real estate, \$211.93	29,410 93
Insurance department fees and agents' licenses	2,080 13
Tax on franchise.....	1,600 00
Loss on sale or maturity of ledger assets	1,100 00
General expense account	81,895 51
Total disbursements.....	\$1,214,633 77
Balance.....	\$2,304,076 86

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 62,851 03
Loans on mortgage of real estate.....	270,064 66
Loans secured by collateral	1,750 00
Book value of stocks and bonds, excluding interest	1,744,917 30
Cash in office and in bank.....	120,433 93
Agents' debit balances.....	106,615 96
Total	\$2,306,632 88

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$2,556 02
Net ledger assets, per balance.....	\$2,304,076 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 5,583 64
Interest due and accrued on stocks and bonds	12,385 34
Interest due on collateral loans	52 50
Rents due on company's property	207 90
Total interest and rents.....	\$18,229 38
Net uncollected premiums, not more than three months due.....	73,500 00
Gross assets	\$2,395,806 24

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets, viz:	
Real estate.....	\$ 3,891 60
Stocks and bonds	39,828 67
Other assets	2,714 00
Total	46,434 27
Total admitted assets.....	\$2,349,371 97

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	}	\$149,162 25
Losses in process of adjustment		
Losses resisted.....		20,871 25
Total claims for losses.....		\$170,033 50
Deduct re-insurance due and accrued.		18,528 14
Net amount of unpaid losses.....		\$151,505 36
Unearned premiums on outstanding risks		959,900 72
Salaries, rents, taxes and expenses due and accrued		2,687 48
Total liabilities, except capital		\$1,114,093 56
Cash capital.....		\$500,000 00
Surplus over all liabilities		735,278 41
Surplus to policy holders.....		1,235,278 41
Total liabilities and surplus		\$2,349,371 97

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$156,841,181	\$1,918,259 60	\$ 679,213	\$21,320 05
Written during the year	123,010,730	1,608,420 76	1,182,688	35,754 73
Total	\$279,851,911	\$3,521,680 36	\$1,861,901	\$57,074 78
Expired and terminated	118,274,404	1,576,703 31	985,608	28,379 47
In force at end of the year.....	\$161,577,507	\$1,944,977 05	\$876,293	\$28,695 31
Deduct amount re-insured.....	7,695,053	69,779 62	-	-
Net amount in force.....	\$153,882,454	\$1,875,197 43	\$876,293	\$28,695 31

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$562,165 37
Net premiums earned during the year.....	\$1,272,226 08	
Interest earned during the year.....	99,126 27	
Total interest and premiums earned	\$1,371,352 35	
Net losses incurred during the year.....	\$680,702 27	
Expenses incurred during the year.....	467,537 04	
Total losses and expenses incurred	1,148,239 31	
Net gain during the year	\$223,113 04	
Total dividends incurred during the year.....	50,000 00	
Increase in surplus during the year.....		173,113 04
Surplus December 31, 1897		\$735,278 41
Ratio of "net losses incurred" to "net premiums earned," 53.50 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.75 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,611,259 00
Premiums received.....	54,471 38
Losses paid	25,862 90
Losses incurred	30,445 21

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Principal Office, 32 Pine Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$371,886 31
Interest on real estate mortgage loans	\$12,745 00	
Interest and dividends on stocks and bonds	14,015 16	
Interest from all other sources	108 63	26,868 79
Total income		\$398,755 10
Net ledger assets December 31, 1896		658,064 70
Total		\$1,056,819 80

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$170,541 25
Interest and dividends to stockholders	20,000 00
Commissions to agents.....	81,673 56
Salaries and allowances to agents	830 45
Rents	2,475 00
Salaries and other compensation of officers and office employes.....	37,293 21
Taxes on premiums	7,442 23
Insurance department fees and agents' licenses.....	2,169 23
Municipal licenses.....	722 15
Advertising, printing and stationery.....	2,321 25
Legal expenses	50 00
Furniture and fixtures, \$200; miscellaneous, \$22,547.22	22,747 22
All other disbursements, viz: Advertising, \$279.60; loss by protested checks, etc., \$208.10	487 70
Total disbursements.....	\$348,753 25
Balance	\$708,066 55

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$259,000 00
Loans secured by collateral	1,000 00
Book value of stocks and bonds, excluding interest.....	427,000 00
Cash in office and in bank.....	21,066 55
Ledger assets, per balance	\$708,066 55

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,136 75
Interest accrued on stocks and bonds	1,482 50
Interest accrued on collateral loans.....	11 67
Rents accrued on company's property.....	200 00
Total interest and rents.....	\$3,830 92
Market value of bonds and stocks over book value	51,782 50
Net uncollected premiums, not more than three months due.....	57,050 99
Gross premiums, more than three months due	\$4,636 03
Gross assets	\$820,730 96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$14,846 34
Losses in process of adjustment.....	29,502 37
Losses resisted.....	8,669 00
Total claims for losses	\$53,017 71
Deduct re-insurance due and accrued.....	2,038 91
Net amount of unpaid losses	\$ 50,978 80
Unearned premiums on outstanding risks.....	286,653 49
Salaries, rents, taxes and expenses due and accrued	7,356 50
Due for return premiums and re-insurance	10,675 21
Total liabilities, except capital	\$355,664 00
Cash capital	\$200,000 00
Surplus over all liabilities	265,066 96
Surplus to policy holders	465,066 96
Total liabilities and surplus	\$820,730 96

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$57,023,234	\$574,006 10
Written during the year.....	50,251,677	484,694 82
Total	\$107,274,911	\$1,058,700 92
Expired and terminated	45,082,843	461,004 67
In force at end of the year	\$62,192,068	\$597,696 25
Deduct amount re-insured	4,727,272	41,071 72
Net amount in force	\$57,464,796	\$556,624 53

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$228,843 91
Net premiums earned during the year.....	\$366,651 74	
Interest earned during the year	42,711 05	
Total interest and premiums earned	\$409,362 79	
Net losses incurred during the year	\$188,045 37	
Expenses incurred during the year	165,094 37	
Total losses and expenses incurred	353,139 74	
Net gain during the year.....	\$56,223 05	
Total dividends incurred during the year	20,000 00	
Increase in surplus during the year		36,223 05
Surplus December 31, 1897		\$265,066 96
Ratio of "net losses incurred" to "net premiums earned,"	51.29 per cent.	
Ratio of "expenses incurred" to "net premiums earned,"	45.02 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$143,750 00
Premiums received	2,040 00
Losses paid	952 00
Losses incurred.....	1,410 00
Amount at risk	180,750 00

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

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

Principal Office, 510 Walnut Street.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$1,724,126	95
Deposits received on perpetual risks	43,393	23
Rents	\$ 1,685	00
Interest on real estate mortgage loans	42,368	52
Interest on collateral loans.....	7,287	23
Interest and dividends on stocks and bonds	150,734	85
Interest from all other sources.....	2,789	59
	204,865	19
Income from all other sources, viz: Transfers	413	00
Total income.....	\$1,972,798	37
Net ledger assets December 31, 1896.....	4,471,018	86
Total	\$6,443,817	23

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$897,216	80
Deposit premiums returned.....	21,335	63
Interest and dividends to stockholders.....	80,000	00
Commissions to agents	404,101	30
Salaries and allowances to agents.....	85,100	00
Salaries and other compensation of officers and office employes.....	46,278	00
Taxes on premiums, \$33,087.53; real estate, \$1,739.21	34,826	74
Insurance department fees and agents' licenses.....	2,809	66
Tax on dividend	8,250	66
Advertising, printing and stationery	64,142	26
Legal expenses		
Repairs and expenses on real estate		
Furniture, fixtures and miscellaneous expenses.....		
Loss on sale or maturity of ledger assets	1,740	83
All other disbursements	5,342	33
Total disbursements.....	\$1,651,143	61
Balance.....	\$4,792,673	62

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$169,481 87
Loans on mortgage of real estate	929,600 00
Loans secured by collateral	69,350 00
Book value of stocks and bonds, excluding interest.....	3,460,014 77
Cash in office and in bank.....	152,688 45
Bills receivable and agents debit balances	11,538 53
Ledger assets, per balance	<u>\$4,792,673 62</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$18,385 86
Interest accrued on collateral loans.....	729 57
Total interest	<u>\$19,115 43</u>
Market value of real estate over book value	14,018 13
Market value of bonds and stocks over book value.....	39,900 23
Net uncollected premiums, not more than three months due.....	242,117 16
Gross assets.....	<u>\$5,107,824 57</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$3,866 73
Loans on personal security.....	7,671 80
Total	<u>\$11,538 53</u>
Total admitted assets	<u>\$5,096,286 04</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 54,111 26
Losses in process of adjustment	154,612 14
Losses resisted.....	13,726 00
Total claims for losses	<u>\$222,449 40</u>
Deduct re-insurance due and accrued	14,833 22
Net amount of unpaid losses	<u>\$ 207,616 18</u>
Unearned premiums on out-standing risks.....	1,467,704 72
Amount reclaimable on perpetual fire policies.....	823,239 42
Total liabilities, except capital	<u>\$2,498,560 32</u>
Cash capital	\$400,000 00
Surplus over all liabilities	<u>2,197,725 72</u>
Surplus to policy holders.....	<u>2,597,725 72</u>
Total liabilities and surplus	<u>\$5,096,286 04</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$399,215,864	\$2,942,077 81
Written during the year.....	224,993,253	2,216,195 47
Total.....	<u>\$624,209,117</u>	<u>\$5,158,273 28</u>
Expired and terminated	191,507,222	2,050,365 04
In force at end of the year	\$342,701,895	\$3,107,908 24
Deduct amount re-insured	19,607,131	203,564 20
Net amount in force	<u>\$323,094,764</u>	<u>\$2,904,344 04</u>

Perpetual risks in force, \$36,344,362; premiums on same, \$901,542.52.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$1,966,449 81
Net premiums earned during the year.....	\$1,643,725 45	
Interest earned during the year	255,428 06	
Total interest and premiums earned	\$1,899,153 51	
Net losses incurred during the year.....	\$942,368 98	
Expenses incurred during the year.....	645,508 62	
Total losses and expenses incurred.....	1,587,877 60	
Net gain during the year	\$311,275 91	
Total dividends incurred during the year.....	80,000 00	
Increase in surplus during the year	231,275 91	
Surplus December 31, 1897.....	\$2,197,725 72	
Ratio of "net losses incurred" to "net premiums earned," 57.33 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 39.27 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written	\$2,323,804 45	
Premiums received.....	26,127 11	
Losses paid	5,104 88	
Losses incurred.....	5,354 88	
Amount at risk	3,807,429 00	

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. SHELDON, *President.* WILLIAM A. WRIGHT, *Secretary.*

Principal Office, 16 Court Street.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$3,190,991 23
Rents—including company's use of own buildings.....	\$39,473 02
Interest on real estate mortgage loans	5,808 32
Interest and dividends on stocks and bonds.....	169,667 30
Profit on sale or maturity of ledger assets.....	54,945 66
Total income.....	\$3,460,886 13
Net ledger assets December 31, 1896	4,700,223 36
Total	\$8,161,109 49

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,740,049 86
Interest and dividends to stockholders	100,000 00
Commissions to agents	581,255 77
Rents—including company's use of own buildings.....	23,151 26
Salaries and other compensation of officers and office employes.....	301,381 23
Taxes on real estate.....	8,966 71
Repairs and expenses on real estate	13,222 33
Miscellaneous expenses	76,122 93
Loss on sale or maturity of ledger assets	60,224 31
Advertising, printing, stationery and all other expenses	306,904 04
Total disbursements	<u>\$3,211,278 44</u>
Balance	\$4,949,831 05

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$401,404 39
Loans on mortgage of real estate.....	115,600 00
Book value of stocks and bonds, excluding interest	3,877,178 34
Cash in office and in bank.....	555,648 32
Ledger assets, per balance	<u>\$4,949,831 05</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,019 95
Interest accrued on stocks and bonds	9,076 67
Rents accrued on company's property	3,116 86
Total interest and rents.....	\$ 14,213 48
Market value of real estate over book value	147,595 61
Market value of bonds and stocks over book value.....	72,786 66
Net uncollected premiums, not more than three months due.....	474,815 85
Due from other companies for re-insurance	3,195 08
Gross assets.....	<u>\$5,662,437 73</u>

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$202,634 50
Losses resisted	34,500 00
Total claims for losses	\$237,134 50
Deduct re-insurance due and accrued	7,527 90
Net amount of unpaid losses	\$ 229,606 60
Unearned premiums on outstanding risks	3,148,215 33
Salaries, rents, taxes and expenses due and accrued	3,264 84
Due for return premiums and re-insurance.....	61,043 67
Total liabilities, except capital.....	<u>\$3,442,130 44</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,220,307 29
Surplus to policy holders	2,220,307 29
Total liabilities and surplus	<u>\$5,662,437 73</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1896.....	\$592,250,979	\$7,350,511 13
Written during the year.....	339,630,666	3,838,187 28
Total	<u>\$931,881,645</u>	<u>\$11,188,698 41</u>
Expired and terminated	355,555,744	4,252,455 49
In force at end of the year.....	\$576,325,901	\$6,936,242 92
Deduct amount re-insured	30,300,170	251,470 83
Net amount in force.....	<u>\$546,025,731</u>	<u>\$6,684,772 09</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$923,316 28
Net premiums earned during the year.....	\$3,205,213 43	
Interest earned during the year	240,298 06	
Total interest and premiums earned.	<u>\$3,445,511 49</u>	
Net losses incurred during the year.....	\$1,756,314 06	
Expenses incurred during the year.....	1,292,206 42	
Total losses and expenses incurred.....	<u>3,048,520 48</u>	
Net gain during the year.....	\$396,991 01	
Total dividends incurred during the year	100,000 00	
Increase in surplus during the year		<u>296,991 01</u>
Surplus December 31, 1897		\$1,220,307 29
Ratio of "net losses incurred" to "net premiums earned," 54.80 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 40.32 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,434,513 00
Premiums received.....	33,180 03
Losses paid.....	15,162 19
Losses incurred.....	13,492 79
Amount at risk	1,959,282 00

PHOENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

Principal Office, 64 Pearl Street.

Cash Capital, \$2,000,000.

INCOME.

Net premiums received (fire)		\$2,911,186 67
Rents	\$ 6,057 16	
Interest on real estate mortgage loans	15,763 62	
Interest on collateral loans.....	1,010 00	
Interest and dividends on stocks and bonds.....	177,943 33	200,774 11
Profit on sale or maturity of ledger assets.....		37,360 00
Total income		\$3,149,320 78
Net ledger assets December 31, 1896.		4,490,117 60
Total		\$7,639,438 38

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,646,585 46
Interest and dividends to stockholders	280,000 00
Commissions to agents	496,704 97
Rents.....	15,617 49
Salaries and other compensation of officers and office employes.....	188,228 71
Taxes on premiums	50,244 93
Insurance department fees and agents' licenses	12,834 01
Municipal licenses.....	8,333 53
Miscellaneous expenses.....	295,622 80
Loss on sale or maturity of ledger assets	3,574 20
Total disbursements	\$2,997,746 10
Balance	\$4,641,692 28

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$547,696 67
Loans on mortgage of real estate.....	132,340 70
Loans secured by collateral.....	20,200 00
Book value of stocks and bonds, excluding interest.....	3,367,299 59
Cash in office and in bank.....	272,120 89
Agents debit balances	302,222 84
Total	\$4,641,880 69

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$188 41
Net ledger assets, per balance	\$4,641,692 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,414 95	
Interest due and accrued on stocks and bonds.....	15,299 65	
Interest accrued on collateral loans	420 00	
Interest accrued on other assets	850 00	
Rents due and accrued on company's property.....	3,842 94	
Total interest and rents		\$26,827 54
Market value of bonds and stocks over book value..		709,823 41
Net uncollected premiums, not more than three months due.....		202,920 00
Due from other companies for re-insurance		7,043 86
		<hr/>
Gross assets		\$5,588,307 09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$29,927 59	
Depreciation on real estate.....	20,000 00	
Total		\$49,927 59
Total admitted assets.....		<hr/>
		\$5,538,379 50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$30,402 07	
Losses in process of adjustment.....	335,132 29	
Losses resisted.....	44,978 00	
Total claims for losses.....		\$410,512 36
Deduct re-insurance due and accrued.....	35,041 63	
Net amount of unpaid losses		\$375,470 73
Unearned premiums on outstanding risks		2,139,993 40
Total liabilities, except capital		<hr/>
		\$2,515,464 13
Cash capital	\$2,000,000 00	
Surplus over all liabilities	1,022,915 37	
Surplus to policy holders		3,022,915 37
Total liabilities and surplus.....		<hr/>
		\$5,538,379 50

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$397,514,478	\$4,523,474 46
Written during the year.....	313,717,520	3,373,914 24
Total	<hr/>	<hr/>
	\$711,231,998	\$7,897,388 70
Expired and terminated	305,964,694	3,406,933 48
In force at end of the year	<hr/>	<hr/>
	\$405,267,304	\$4,490,455 22
Deduct amount re-insured	6,327,371	57,883 98
Net amount in force	<hr/>	<hr/>
	\$398,939,933	\$4,432,571 24

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$730,511 57
Net premiums earned during the year.....	\$2,934,420 98	
Interest earned during the year.....	<u>328,390 31</u>	
Total interest and premiums earned.....	\$3,262,811 29	
Net losses incurred during the year.....	\$1,629,643 80	
Expenses incurred during the year.....	<u>1,060,763 69</u>	
Total losses and expenses incurred.....	2,690,407 49	
Net gain during the year.....	\$572,403 80	
Total dividends incurred during the year.....	<u>280,000 00</u>	
Increase in surplus during the year.....		292,403 80
Surplus December 31, 1897.....		<u>\$1,022,915 37</u>
Ratio of "net losses incurred" to "net premiums earned," 55.54 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.15 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,322,175 00
Premiums received.....	47,145 00
Losses paid.....	16,951 38
Losses incurred.....	<u>16,664 63</u>

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.

INCOME.

Net premiums received. Fire, \$1,069,597.19; marine, \$388,000.21.....	\$1,457,597 40
Interest and dividends on stocks and bonds.....	<u>56,097 44</u>
Total income.....	\$1,513,694 84
Net ledger assets December 31, 1896.....	<u>1,252,027 58</u>
Total.....	<u>\$2,765,722 42</u>

DISBURSEMENTS.

Net amount paid for losses. Fire, \$464,728.23; marine, \$251,913.29.	\$716,641 52
Interest and dividends to stockholders	32,000 00
Commissions to agents.....	276,056 69
Salaries and allowances to agents.....	25,565 75
Salaries and other compensation of officers and office employes.....	66,407 35
Taxes on premiums.....	} 30,458 51
Insurance department fees and agents' licenses	
Municipal licenses.....	
Advertising, printing and stationery.....	} 61,277 69
Legal expenses and rents	
Repairs and expenses on real estate	
Furniture, fixtures and miscellaneous	
Loss on sale or maturity of ledger assets	2,300 00
Premiums on investments	68,239 75
All other disbursements	18,842 25
Total disbursements	\$1,297,789 51
Balance	\$1,467,932 91

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,180,500 00
Cash in office and in bank.....	94,457 40
Bills receivable and agents debit balances.....	215,689 02
Total	\$1,490,646 42

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$22,713 51
Net ledger assets, per balance.....	\$1,467,932 91

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$ 6,978 48
Market value of bonds and stocks over book value.....	363,190 00
Gross premiums, more than three months due.....	\$2,779 24
Gross assets	\$1,838,101 39

DEDUCT ASSETS NOT ADMITTED.

Bills receivable past due	\$ 1,014 89
Depreciation on stocks and bonds	12,620 00
Total	\$13,634 89
Total admitted assets	\$1,824,466 50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 13,504 16
Losses in process of adjustment.....	240,582 11
Losses resisted.....	5,114 94
Total claims for losses	\$259,201 21
Deduct re-insurance due and accrued	60,291 80
Net amount of unpaid losses	\$198,909 41
Unearned premiums on outstanding risks.....	840,479 34
Total liabilities, except capital	\$1,039,388 75
Cash capital	\$400,000 00
Surplus over all liabilities.....	385,077 75
Surplus to policy holders	785,077 75
Total liabilities and surplus	\$1,824,466 50

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$139,694,259	\$1,442,625 40	\$ 6,411,886	\$211,228 77
Written during the year	149,700,258	1,376,240 44	114,165,714	504,026 07
Total	\$289,394,517	\$2,818,865 84	\$120,577,600	\$715,254 84
Expired and terminated	132,460,391	1,234,960 78	112,243,272	466,144 79
In force at end of the year	\$156,934,126	\$1,583,905 06	\$8,334,328	\$249,110 05
Deduct amount re-insured	18,916,320	162,731 68	1,188,464	35,845 05
Net amount in force..	\$138,017,806	\$1,421,173 38	\$7,145,864	\$213,265 00

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$224,545 62
Net premiums earned during the year.....	\$1,347,910 44
Interest earned during the year	80,427 66
Total interest and premiums earned	\$1,428,338 10
Net losses incurred during the year.....	\$776,039 98
Expenses incurred during the year.....	459,765 99
Total losses and expenses incurred	1,235,805 97
Net gain during the year	\$192,532 13
Total dividends incurred during the year.....	32,000 00
Increase in surplus during the year	160,532 13
Surplus December 31, 1897	\$385,077 75
Ratio of "net losses incurred" to "net premiums earned,"	57.27 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	34.11 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$628,105 00	\$209,125 00	\$837,230 00
Premiums received.....	7,827 24	7,274 53	15,101 77
Losses paid.....	1,359 67	1,951 81	3,311 48
Losses incurred.	2,574 67	3,276 81	5,851 48

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

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

Principal Office, 43 Cedar Street.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,911,527	08
Rents—including company's use of own buildings.....	\$ 8,653	46
Interest and dividends on stocks and bonds	129,021	75
Interest from all other sources.....	3,483	97
Profit on sale or maturity of ledger assets	13,066	11
Total income.....	\$2,065,752	37
Net ledger assets December 31, 1896	4,002,478	18
Total	\$6,068,230	55

DISBURSEMENTS.

Net amount paid for losses (fire)	\$992,391	73
Interest and dividends to stockholders	100,000	00
Commissions to agents	304,964	76
Salaries and allowances to agents	11,224	88
Rents—including company's use of own buildings.....	19,458	20
Salaries and other compensation of officers and office employes.....	169,418	98
Taxes on premiums, \$31,540.56; real estate, \$3,487.28; other investments, \$2,751.69.....	37,779	53
Insurance department fees and agents' licenses.....	6,757	83
Municipal licenses, \$8,138.21; tax on franchise, \$4,975.84	13,114	05
Advertising, printing and stationery.....	24,763	83
Legal expenses	1,218	52
Repairs and expenses on real estate.....	11,004	10
Furniture and fixtures, \$5,490.14; miscellaneous, \$70,336.88	75,827	02
Loss on sale or maturity of ledger assets	5,521	87
Depreciation on bonds, \$7,383.43; real estate, \$100,000.....	107,383	43
Total disbursements.....	\$1,880,828	73
Balance	\$4,187,401	82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 714,970	57
Book value of stocks and bonds, excluding interest.....	3,359,664	18
Cash in office and in bank.....	114,940	28
Bills receivable	196	00
Total	\$4,189,771	03

DEDUCT LEDGER LIABILITIES.

Ledger accounts	\$2,369	21
Net ledger assets, per balance.....	\$4,187,401	82

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$42,032	37
Interest due on bank balances.....	142	28
Rents due and accrued on company's property	2,895	83
Total interest and rents.....		\$45,070 48
Net uncollected premiums, not more than three months due.....		244,568 49
Due from other companies for re-insurance		8 84
Gross premiums, more than three months due.....	\$7,890	65
Gross assets.....	\$4,477,049	03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$73,585	76
Losses in process of adjustment	82,909	15
Losses resisted.....	41,042	74
Total claims for losses	\$197,537	65
Deduct re-insurance due and accrued.....	6,670	16
Net amount of unpaid losses	\$ 190,867	49
Unearned premiums on outstanding risks.....		1,574,027 77
Salaries, rents, taxes and expenses due and accrued.....		44,942 23
All other liabilities.....		23,900 84
Total liabilities, except capital	\$1,833,738	33
Cash capital	\$500,000	00
Surplus over all liabilities.....	2,143,311	30
Surplus to policy holders.....		2,643,311 30
Total liabilities and surplus.....	\$4,477,049	63

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$306,027,190	\$3,426,468 78
Written during the year	223,416,166	2,450,620 14
Total	\$529,443,356	\$5,877,088 92
Expired and terminated.....	225,258,814	2,545,438 87
In force at end of the year	\$304,184,542	\$3,331,650 05
Deduct amount re-insured	17,975,217	177,976 87
Net amount in force.....	\$286,209,325	\$3,153,673 18

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$1,913,548	67
Net premiums earned during the year.....	\$2,010,294	19
Interest earned during the year	27,700	84
Total interest and premiums earned	\$2,037,995	03
Net losses incurred during the year	\$1,013,917	94
Expenses incurred during the year	694,314	46
Total losses and expenses incurred.....	1,708,232	40
Net gain during the year.....	\$329,762	63
Total dividends incurred during the year	100,000	00
Increase in surplus during the year	229,762	63
Surplus December 31, 1897.....	\$2,143,311	30

Ratio of "net losses incurred" to "net premiums earned," 50.44 per cent.

Ratio of "expenses incurred" to "net premiums earned," 34.54 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$999,206 00
Premiums received	13,521 73
Losses paid.....	5,578 20
Losses incurred	6,568 06

READING FIRE INSURANCE COMPANY,

READING, PA.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

WILLIAM A. ARNOLD, *President.*

S. E. ANCONA, *Secretary.*

Principal Office, 19 North Fifth Street.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire).....	\$284,316 99
Deposits received on perpetual risks.....	130 00
Rents—including company's use of own buildings.....	\$ 4,155 72
Interest on real estate mortgage loans	18,815 45
Interest on collateral loans.....	3,540 21
Interest and dividends on stocks and bonds.....	8,066 35
Interest from all other sources.....	147 34
Income from all other sources	828 77
Total income.....	\$320,000 83
Net ledger assets December 31, 1896.....	756,095 36
Total	\$1,076,096 19

DISBURSEMENTS.

Net amount paid for losses, (fire)	\$160,224 16
Deposit premiums returned	23 75
Interest and dividends to stockholders	25,486 00
Commissions to agents.....	52,226 20
Rents—including company's use of own buildings.....	1,500 00
Salaries and other compensation of officers and office employes.....	12,983 00
Taxes on premiums, \$3,064.13; real estate, \$385.50; other investments, \$695.54	4,145 17
Insurance department fees and agents' licenses.....	1,076 75
Municipal licenses, \$906.93; tax on franchise, \$1,055.63.....	1,962 56
Advertising, printing and stationery.....	2,137 73
Legal expenses	1,036 39
Repairs and expenses on real estate.....	691 83
Miscellaneous expenses.....	19,095 45
Fire taxes.....	1,608 83
Total disbursements.....	\$284,197 82
Balance	\$791,898 37

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 66,863 23
Loans on mortgage of real estate.....	396,106 00
Loans secured by collateral	46,550 00
Book value of stocks and bonds, excluding interest.....	242,755 00
Cash in office and in bank	39,624 14
Ledger assets, per balance	<u>\$791,898 37</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,236 29
Interest accrued on collateral loans.....	762 16
Interest accrued on other assets.....	8 09
Rents due on company's property.....	182 48
Total interest and rents.....	<u>35,189 02</u>
Market value of bonds and stocks over book value.....	4,453 00
Net uncollected premiums, not more than three months due.....	27,205 50
Gross premiums, more than three months due	\$4,067 51
All other assets	694 75
Gross assets	<u>\$829,440 64</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	<u>\$2,663 23</u>
Total admitted assets	<u>\$826,777 41</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,671 11
Losses in process of adjustment.....	11,064 80
Losses resisted.....	7,092 19
Total unpaid losses.....	<u>\$ 32,828 10</u>
Unearned premiums on outstanding risks.....	237,686 03
Amount reclaimable on perpetual fire policies.....	4,536 17
Dividends remaining unpaid.....	662 80
Total liabilities, except capital.....	<u>\$275,713 10</u>
Cash capital.....	\$250,000 00
Surplus over all liabilities	301,064 31
Surplus to policy holders.....	551,064 31
Total liabilities and surplus	<u>\$826,777 41</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$43,586,999	\$500,966 96
Written during the year.....	33,137,548	351,011 97
Total	<u>\$76,724,547</u>	<u>\$851,978 93</u>
Expired and terminated.....	35,183,153	381,134 88
In force at end of the year.....	<u>\$41,541,394</u>	<u>\$470,844 05</u>
Deduct amount re-insured.....	754,317	7,731 40
Net amount in force.....	<u>\$40,787,077</u>	<u>\$463,112 65</u>

Perpetual risks in force, \$147,750.00; premiums on same, \$4,821.37.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$248,507 12
Net premiums earned during the year.....	\$303,378 93	
Interest earned during the year	35,268 76	
Total interest and premiums earned		\$338,647 69
Net losses incurred during the year	\$163,703 92	
Expenses incurred during the year	97,386 58	
Total losses and expenses incurred.....		261,090 50
Net gain during the year.....	\$77,557 19	
Total dividends incurred during the year.....	25,000 00	
Increase in surplus during the year.....		52,557 19
Surplus December 31, 1897.		\$301,064 31

Ratio of "net losses incurred" to "net premiums earned," 53.96 per cent.

Ratio of "expenses incurred" to "net premiums earned," 32.10 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$449,495 00
Premiums received.....	7,161 08
Losses paid.....	3,113 20
Losses incurred.....	5,601 15
Amount at risk	456,310 00

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Principal Office, Corner Irving Place and West Main Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$316,581 67
Rents.....	\$9,173 85	
Interest on real estate mortgage loans	20,299 37	
Interest and dividends on stocks and bonds.....	13,183 75	
Interest from all other sources	616 80	43,273 77
Total income.....		\$359,855 44
Net ledger assets December 31, 1896		900,255 21
Total		\$1,260,110 65

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$127,992 76
Interest and dividends to stockholders.....	20,000 00
Commissions to agents.....	65,526 05
Salaries and other compensation of officers and office employes.....	29,528 20
Taxes on premiums, \$9,240.50; real estate, \$3,255.77	12,496 27
Insurance department fees and agents' licenses.....	1,415 31
Municipal licenses.....	304 00
Advertising, printing and stationery.....	3,266 94
Legal expenses	1,291 91
Repairs and expenses on real estate.....	17,935 84
Miscellaneous expenses.....	20,837 94
Profit and loss account, \$1,587.63; suspense account, \$614.48.	2,202 11
Total disbursements.....	\$302,797 33
Balance	\$957,313 32

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$196,036 06
Loans on mortgage of real estate	400,942 40
Book value of stocks and bonds, excluding interest.....	293,990 11
Cash in office and in bank.....	66,344 75
Ledger assets, per balance	\$957,313 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,255 02
Interest accrued on stocks and bonds	3,108 33
Total interest	\$10,363 35
Market value of bonds and stocks over book value.....	12,322 39
Net uncollected premiums, not more than three months due.....	37,598 06
Gross assets.....	\$1,017,597 12

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 9,554 79
Losses in process of adjustment.....	17,195 00
Losses resisted	2,659 51
Total unpaid losses	\$29,409 30
Unearned premiums on outstanding risks.....	301,971 58
Commissions and other charges due agents and brokers.....	1,054 10
Total liabilities, except capital	\$332,434 98
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	485,162 14
Surplus to policy holders.....	685,162 14
Total liabilities and surplus.....	\$1,017,597 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$54,494,435	\$569,484 21
Written during the year	46,184,430	483,555 22
Total	\$100,678,865	\$1,053,039 43
Expired and terminated.....	41,912,603	458,706 02
In force at end of the year.....	\$58,766,262	\$594,333 41
Deduct amount re-insured	732,850	6,645 50
Net amount in force	\$58,033,412	\$587,687 91

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$468,016 17
Net premiums earned during the year.....	\$291,425 56	
Interest earned during the year.....	21,110 96	
Total interest and premiums earned.....	\$312,536 52	
Net losses incurred during the year.....	\$145,153 21	
Expenses incurred during the year.....	130,237 34	
Total losses and expenses incurred	275,390 55	
Net gain during the year	\$87,145 97	
Total dividends incurred during the year	20,000 00	
Increase in surplus during the year		17,145 97
Surplus December 31, 1897.....		\$485,162 14
Ratio of "net losses incurred" to "net premiums earned," 49.81 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 44.68 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$290,490 00
Premiums received.....	3,885 48
Losses paid	326 03
Losses incurred.....	1,296 74
Amount at risk	351,540 00

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

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

Principal Office, 37 Center Street.

Cash Capital, \$200,006

INCOME.

Net premiums received. Fire, \$443,229.06; marine, \$47,712.17	\$490,941 23
Rents	\$1,234 62
Interest on real estate mortgage loans	8,052 51
Interest on collateral loans.....	} 21,199 71
Interest and dividends on stocks and bonds.....	
Interest from all other sources.....	30,486 84
Profit on sale or maturity of ledger assets.....	5,205 00
Income from all other sources	12 77
Total income.....	\$526,645 84
Net ledger assets December 31, 1896.....	636,554 01
Total	\$1,163,199 85

DISBURSEMENTS.

Net amount paid for losses. Fire, \$231,325.20; marine, \$27,331.91	\$258,657 11
Interest and dividends to stockholders.....	13,000 00
Commissions to agents	116,466 49
Salaries and other compensation of officers and office employes.....	54,173 74
Taxes on premiums	7,114 49
All other disbursements, viz: Profit and loss	11,978 92
Total disbursements.....	<u>\$461,390 75</u>
Balance.....	\$701,809 10

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 90,545 22
Loans on mortgage of real estate.....	182,188 78
Loans secured by collateral	28,000 00
Book value of stocks and bonds, excluding interest	358,830 00
Cash in office and in bank	37,905 80
Bills receivable	4,339 30
Ledger assets, per balance	<u>\$701,809 10</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 817 83
Interest accrued on stocks and bonds.....	2,122 06
Interest accrued on collateral loans.....	19 53
Total interest.....	<u>\$ 2,959 42</u>
Market value of bonds and stocks over book value.....	63,448 08
Net uncollected premiums, not more than three months due.....	56,705 43
Gross assets	<u>\$824,922 03</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$1,345 22
Total admitted assets.....	<u>\$823,576 81</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$17,045 37
Losses in process of adjustment.....	31,394 19
Losses resisted	5,581 00
Total claims for losses	<u>\$54,020 56</u>
Deduct re-insurance due and accrued	8,682 76
Net amount of unpaid losses	<u>\$ 45,337 80</u>
Unearned premiums on outstanding risks.....	372,153 63
Total liabilities, except capital	<u>\$417,491 43</u>
Cash capital	\$200,000 00
Surplus over all liabilities.....	206,085 38
Surplus to policy holders	<u>406,085 38</u>
Total liabilities and surplus	<u>\$823,576 81</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$78,892,581	\$741,976 46	\$629,213	\$20,641 26
Written during the year	55,611,713	578,423 32	4,778,205	58,096 11
Total	\$134,504,294	\$1,320,399 78	\$5,407,418	\$78,737 37
Expired and terminated	53,617 718	564,137 30	4,822,858	53,562 55
In force at end of the year	\$80,886,576	\$756,262 48	\$584,560	\$25,174 82
Deduct amount re-insured	4,529,631	53,778 12	114,266	3,279 41
Net amount in force	\$76,356,945	\$702,484 36	\$470,294	\$21,895 41

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$123,257 98
Net premiums earned during the year	\$501,936 55	
Interest earned during the year	42,393 08	
Total interest and premiums earned		\$544,329 63
Net losses incurred during the year	\$267,709 21	
Expenses incurred during the year	180,793 02	
Total losses and expenses incurred		448,502 23
Net gain during the year		\$85,827 40
Total dividends incurred during the year		13,000 00
Increase in surplus during the year		82,827 40
Surplus December 31, 1897		\$206,085 38

Ratio of "net losses incurred" to "net premiums earned," 53.33 per cent.

Ratio of "expenses incurred" to "net premiums earned," 36.02 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$161,492 00	\$28,650 00	\$190,142 00
Premiums received	2,341 14	1,270 90	3,612 04
Losses paid	-	300 00	300 00
Losses incurred	-	300 00	300 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

A. W. DAMON, *President.*

S. J. HALL, *Secretary.*

Principal Office, 292 Main Street.

Cash Capital, \$1,500,000.

INCOME.

Net premiums received (fire).....	\$1,747,024	22
Rents	\$4,539	66
Interest on real estate mortgage loans	30,929	62
Interest on collateral loans.....	4,444	62
Interest and dividends on stocks and bonds.....	133,394	40
	<u>173,308</u>	<u>30</u>
Total income.....	\$1,920,332	52
Net ledger assets December 31, 1896..	3,458,843	26
Total	\$5,379,175	78

DISBURSEMENTS.

Net amount paid for losses (fire)	\$809,542	15
Interest and dividends to stockholders	150,000	00
Commissions to agents	296,773	93
Salaries and other compensation of officers and office employes.....	97,979	96
Taxes on premiums, \$36,718.82; real estate, \$1,523	38,241	82
Insurance department fees and agents' licenses	8,763	72
Municipal licenses, \$3,480.49; tax on franchise, \$20,150.71	23,631	20
Advertising, printing and stationery	18,307	06
Legal expenses	4,118	99
Loss on sale or maturity of ledger assets	59,979	76
Incidental expenses, \$37,515.95; traveling expenses, \$108,751.09; board expenses, \$23,503.63; maps and surveys, \$7,782.70; patrol, \$4,545.74.....	182,098	51
Total disbursements.....	\$1,689,437	10
Balance	\$3,689,738	68

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 88,184	63
Loans on mortgage of real estate	727,770	00
Loans secured by collateral	88,275	00
Book value of stocks and bonds, excluding interest	2,596,236	05
Cash in office and in bank.....	189,272	97
Ledger assets, per balance.....	\$3,689,738	68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$19,473 46	
Interest accrued on stocks and bonds.....	29,434 20	
Interest accrued on collateral loans	2,355 24	
Rents accrued on company's property	978 16	
Total interest and rents.....		\$52,241 06
Market value of real estate over book value		39,815 34
Market value of bonds and stocks over book value.....		408,218 95
Net uncollected premiums, not more than three months due.....		253,810 26
Gross assets		<u>\$4,443,824 29</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$36,918 86	
Losses in process of adjustment.....	96,642 68	
Losses resisted	24,259 51	
Total claims for losses.....		\$157,821 05
Deduct re-insurance due and accrued.....	12,223 76	
Net amount of unpaid losses		\$ 145,597 29
Unearned premiums on outstanding risks.....		1,447,327 05
Total liabilities, except capital.....		<u>\$1,592,924 34</u>
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities	1,350,899 95	
Surplus to policy holders		2,550,899 95
Total liabilities and surplus		<u>\$4,443,824 29</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$272,320,920	\$3,065,623 56
Written during the year.....	190,543,690	2,136,672 59
Total.....	<u>\$462,864,610</u>	<u>\$5,202,296 15</u>
Expired and terminated.....	198,207,746	2,162,711 87
In force at end of the year	\$264,656,864	\$3,039,584 28
Deduct amount re-insured.....	14,965,016	139,579 71
Net amount in force.....	<u>\$249,691,848</u>	<u>\$2,900,004 57</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$885,430 09
Net premiums earned during the year.....	\$1,853,756 78	
Interest earned during the year.....	238,208 57	
Total interest and premiums earned		\$2,091,965 35
Net losses incurred during the year.....	\$799,182 57	
Expenses incurred during the year.....	677,312 92	
Total losses and expenses incurred.....		<u>1,476,495 49</u>
Net gain during the year.....	\$615,469 86	
Total dividends incurred during the year	150,000 00	
Increase in surplus during the year		465,469 86
Surplus December 31, 1897.....		<u>\$1,350,899 95</u>
Ratio of "net losses incurred" to "net premiums earned," 43.11 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.54 per cent.		

BUSINESS IN MAINE.

	<i>Fire and Tornado</i>
Risks written	\$2,160,511 00
Premiums received	30,760 16
Losses paid	11,486 62
Losses incurred	10,331 75

ST. PAUL FIRE AND MARINE INSURANCE
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

Principal Office, Corner Third and Jackson Streets.

Cash Capital, \$500,000.

INCOME.

Net premiums received. Fire, \$1,296,816.30; marine, \$268,052.09.....	\$1,564,868 39
Rents—including company's use of own buildings	\$29,464 79
Interest on real estate mortgage loans	24,092 43
Interest on collateral loans	8,982 74
Interest and dividends on stocks and bonds.....	29,342 09
Interest from all other sources	6,463 98
	98,346 03
Total income.....	\$1,663,214 42
Net ledger assets December 31, 1896	2,252,317 48
Total	\$3,915,531 90

DISBURSEMENTS.

Net amount paid for losses. Fire, \$660,659.19; marine, \$198,471.84.....	\$859,131 03
Interest and dividends to stockholders	50,000 00
Commissions to agents	326,908 50
Rents—including company's use of own buildings	5 400 00
Salaries and other compensation of officers and office employes	71,108 51
Taxes on premiums, \$25,016.53; real estate, \$5,468.95	30,485 48
Insurance department fees and agents' licenses	3,271 46
Municipal licenses.....	3,909 64
Advertising, printing and stationery.....	9,210 96
Legal expenses	6,476 00
Repairs and expenses on real estate.....	12,512 00
Furniture and fixtures, \$197.15; miscellaneous, \$74,719.81.....	74,916 36
Loss on sale or maturity of ledger assets	58,496 37
	\$1,551,826 85
Total disbursements.....	\$1,551,826 85
Balance	\$2,363,705 05

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$574,853	43
Loans on mortgage of real estate.....	375,907	42
Loans secured by collateral.....	216,568	78
Book value of stocks and bonds, excluding interest.....	811,551	03
Cash in office and in bank.....	181,103	22
Bills receivable and agents debit balances.....	206,403	97
Total.....	\$2,366,387	85

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$2,682	80
Net ledger assets, per balance.....	\$2,363,705	05

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 31,926	55
Losses in process of adjustment.....	123,680	70
Losses resisted.....	11,607	14
Total claims for losses.....	\$167,214	39
Deduct re-insurance due and accrued.....	26,219	23
Net amount of unpaid losses.....	\$140,995	16
Unearned premiums on outstanding risks.....	964,111	99
Commissions and other charges due agents and brokers.....	26,584	81
Total liabilities, except capital.....	\$1,131,691	96
Cash capital.....	\$500,000	00
Surplus over all liabilities.....	732,013	09
Surplus to policy holders.....	1,232,013	09
Total liabilities and surplus.....	\$2,363,705	05

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$139,768,950	\$1,805,391 23	\$3,640,349	\$130,922 69
Written during the year.....	104,644,588	1,561,350 03	26,276,377	334,586 23
Total.....	\$244,413,538	\$3,366,741 26	\$29,916,726	\$465,508 92
Expired and terminated.....	101,930,964	1,491,234 05	24,685,156	295,099 15
In force at end of the year.....	\$142,482,574	\$1,875,507 21	\$5,231,570	\$170,409 77
Deduct amount re-insured.....	9,639,191	118,832 56	662,914	24,545 49
Net amount in force.....	\$132,843,383	\$1,756,674 65	\$4,568,656	\$145,864 28

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$673,934	14
Net premiums earned during the year.....	\$1,522,495	37
*Interest earned during the year.....	—	18,131 29
Total interest and premiums earned.....	\$1,504,364	08
Net losses incurred during the year.....	\$869,716	86
Expenses incurred during the year.....	526,568	27
Total losses and expenses incurred.....	1,396,285	13
Net gain during the year.....	\$108,078	95
Total dividends incurred during the year.....	50,000	00
Increase in surplus during the year.....	58,078	95
Surplus December 31, 1897.....	\$732,013	09

Ratio of "net losses incurred" to "net premiums earned," 57.12 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 34.58 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$258,800 00
Premiums received	3,774 13
Losses paid	2,176 46
Losses incurred.....	2,226 46
Amount at risk	498,168 00
<hr/>	
*Interest and rents received	\$80,365 08
Decrease in accrued interest, market values, unadmitted assets and balance of profit and loss items.	98,496 37
Net loss	<u>\$18,131 29</u>

*TRADERS INSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

E. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.*

Principal Office, 160 La Salle Street.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire).....	\$660,424 54
Rents	\$ 449 79
Interest on real estate mortgage loans	12,748 84
Interest on collateral loans	1,350 00
Interest and dividends on stocks and bonds.....	63,669 81
Profit on sale or maturity of ledger assets.	26,200 64
Income from all other sources.....	110 86
<hr/>	
Total income.....	\$ 764,954 48
Net ledger assets December 31, 1896.....	1,596,506 54
Total	<u>\$2,361,461 02</u>

DISBURSEMENTS.

Net amount paid for losses (fire)	\$325,282 39
Interest and dividends to stockholders	50,000 00
Commissions to agents	113,807 55
Salaries and allowances to agents	3,600 00
Rents.....	6,000 00
Salaries and other compensation of officers and office employes.....	63,783 93
Taxes on premiums, \$12,723.67; real estate, \$372.17	13,095 84

* Admitted March 12, 1898.

Insurance department fees and agents' licenses	\$4,658 82
Municipal licenses, \$953.32; tax on franchise, \$8,927.94	9,881 26
Advertising, printing and stationery	10,729 68
Repairs and expenses on real estate	272 68
Miscellaneous expenses	39,876 39
Loss on sale or maturity of ledger assets	3,573 00
Total disbursements	\$644,561 54
Balance	\$1,716,899 48

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 17,910 92
Loans on mortgage of real estate	216,750 00
Loans secured by collateral	22,500 00
Book value of stocks and bonds, excluding interest	1,403,391 27
Cash in office and in bank	50,891 43
All other assets	12,947 35
Total	\$1,724,390 97

DEDUCT LEDGER LIABILITIES.

Ledger accounts	\$7,491 49
Net ledger assets, per balance	\$1,716,899 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,430 41
Interest accrued on stocks and bonds	6,954 66
Interest accrued on collateral loans	337 50
Interest accrued on other assets	1,212 57
Total interest	\$14,935 14
Market value of bonds and stocks over book value	86,426 75
Net uncollected premiums, not more than three months due	57,857 57
Gross premiums, more than three months due	\$1,077 85
Gross assets	\$1,876,118 94

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate	\$200 00
Total admitted assets	\$1,875,918 94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$13,123 54
Losses in process of adjustment	52,220 04
Losses resisted	16,938 40
Total claims for losses	\$82,281 98
Deduct re-insurance due and accrued	9,832 41
Net amount of unpaid losses	\$ 72,449 57
Unearned premiums on outstanding risks	479,031 76
Total liabilities, except capital	\$551,481 33
Cash capital	\$500,000 00
Surplus over all liabilities	\$24,437 61
Surplus to policy holders	1,324,437 61
Total liabilities and surplus	\$1,875,918 94

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$70,208,928	\$988,749 26
Written during the year.....	67,247,669	847,571 69
Total	\$137,456,597	\$1,836,320 95
Expired and terminated	61,040,648	839,357 53
In force at end of the year	\$76,415,949	\$996,963 42
Deduct amount re-insured.....	4,770,044	61,282 18
Net amount in force.....	\$71,645,905	\$935,681 24

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$618,668 50
Net premiums earned during the year.....	\$658,469 26
Interest earned during the year	188,628 71
Total interest and premiums earned	\$847,097 97
Net losses incurred during the year.....	\$325,638 98
Expenses incurred during the year	265,689 88
Total losses and expenses incurred.....	591,328 86
Net gain during the year	\$255,769 11
Total dividends incurred during the year	50,000 00
Increase in surplus during the year	205,769 11
Surplus December 31, 1897	\$824,437 61
Ratio of "net losses incurred" to "net premiums earned,"	49.45 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	40.35 per cent.

UNION INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*

EDGAR R. DANIELS, *Secretary.*

Principal Office, Corner Third and Walnut Streets.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$297,712	97
Deposits received on perpetual risks	1,028	10
Rents	\$2,209	98
Interest on real estate mortgage loans.....	495	00
Interest on collateral loans	1,032	21
Interest and dividends on stocks and bonds.....	18,156	16
Income from all other sources.....	5,574	24
Total income.....	\$326,208	66
Net ledger assets December 31, 1896.....	571,065	48
Total	\$897,274	14

DISBURSEMENTS.

Net amount paid for losses (fire)	\$155,144	58
Deposit premiums returned	806	48
Interest and dividends to stockholders	13,659	44
Commissions to agents	61,287	50
Salaries and allowances to agents	16,627	48
Salaries and other compensation of officers and office employes.....	23,389	64
Taxes on premiums, \$6,401.16; real estate, \$1,998.....	8,399	16
Insurance department fees and agents' licenses	2,556	14
Tax on franchise.....	654	92
Advertising, printing and stationery.....	5,420	52
Legal expenses	851	85
Repairs and expenses on real estate	3,246	29
Miscellaneous expenses.....	14,193	29
Loss on sale or maturity of ledger assets	749	80
All other disbursements.....	584	05
Total disbursements	\$307,571	14
Balance	\$589,703	00

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$159,076	32
Loans on mortgage of real estate.....	9,900	00
Loans secured by collateral.....	24,509	75
Book value of stocks and bonds, excluding interest.....	361,026	62
Cash in office and in bank.....	23,417	57
Cash in hands of manager at San Francisco.....	10,772	74
Bills receivable.....	1,000	00
Ledger assets, per balance	\$589,703	60

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$ 97 50	
Interest accrued on stocks and bonds.....	200 00	
Total interest.....		\$ 297 50
Market value of real estate over book value		923 68
Market value of bonds and stocks over book value.....		21,237 63
Net uncollected premiums, not more than three months due.....		46,915 73
Gross premiums, more than three months due.....		742 38
Due from perpetual insurance on building.....		742 50
Gross assets.....		<u>\$659,820 04</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$12,857 38	
Losses in process of adjustment.....	27,169 56	
Losses resisted.....	160 00	
Total claims for losses.....	\$40,186 94	
Deduct re-insurance due and accrued.....	111 87	
Net amount of unpaid losses		\$40,075 07
Unearned premiums on outstanding risks		214,301 73
Amount reclaimable on perpetual fire policies		35,020 33
All other liabilities.....		29 70
Total liabilities, except capital		<u>\$289,426 83</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	170,393 21	
Surplus to policy holders.....		<u>370,393 21</u>
Total liabilities and surplus.....		<u>\$659,820 04</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$58,131,197	\$425,424 83
Written during the year.....	33,046,778	361,415 05
Total.....	<u>\$71,177,975</u>	<u>\$786,839 88</u>
Expired and terminated.....	31,650,499	358,324 73
In force at end of the year	\$39,527,476	\$428,515 15
Deduct amount re-insured	964,538	10,318 90
Net amount in force.....	\$38,562,938	\$418,196 25
Perpetual risks in force, \$1,313,828; premiums on same, \$38,911.48.		

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$145,131 97
Net premiums earned during the year.....	\$300,822 66	
Interest earned during the year	26,328 28	
Total interest and premiums earned		\$327,150 94
Net losses incurred during the year.....	\$163,228 82	
Expenses incurred during the year.....	126,660 88	
Total losses and expenses incurred.....	289,889 70	
Net gain during the year.....	\$37,261 24	
Total dividends incurred during the year.....	12,000 00	
Increase in surplus during the year		<u>25,261 24</u>
Surplus December 31, 1897.....		<u>\$170,393 21</u>
Ratio of "net losses incurred" to "net premiums earned," 54.26 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 42.10 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$604,649 00
Premiums received.....	8,081 43
Losses paid.....	3,574 13
Losses incurred.....	4,392 74

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

DENNIS J. SWEENEY, *Secretary.*

Principal Office, 419 Walnut Street.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire)	\$254,445 29
Deposits received on perpetual risks	37,913 01
Rents	\$ 3,727 50
Interest on real estate mortgage loans	39,862 69
Interest on collateral loans.....	5,827 51
Interest and dividends on stocks and bonds	18,559 86
Income from all other sources	72 66
Total income	\$ 360,408 52
Net ledger assets December 31, 1896.....	1,396,410 05
Total	\$1,756,818 57

DISBURSEMENTS.

Net amount paid for losses (fire)	\$108,516 48
Deposit premiums returned	16,385 71
Interest and dividends to stockholders	30,000 00
Commissions to agents	55,289 51
Salaries and other compensation of officers and office employes.....	26,309 63
Taxes on premiums, \$5,239.38; real estate, \$1,907.88	7,147 26
Insurance department fees, agents' and municipal licenses	1,539 22
Tax on franchise.....	1,500 75
Advertising, printing and stationery.....	6,361 42
Legal expenses	105 61
Repairs and expenses on real estate	4,234 95
Furniture, fixtures and miscellaneous expenses.....	19,437 08
Loss on sale or maturity of ledger assets	19,430 00
All other disbursements	11 21
Total disbursements.....	\$296,208 83
Balance.....	\$1,460,609 74

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$181,385 81
Loans on mortgage of real estate	707,940 38
Loans secured by collateral	56,500 00
Book value of stocks and bonds, excluding interest.....	412,614 38
Cash in office and in bank	69,608 30
Bills receivable and agents debit balances	32,360 87
All other assets	200 00
Ledger assets, per balance	<u>\$1,460,609 74</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$13,130 85
Interest accrued on stocks and bonds.....	171 66
Interest accrued on collateral loans.....	838 60
Rents accrued on company's property.....	485 58
Total interest and rents	<u>\$14,626 69</u>
Market value of bonds and stocks over book value.....	23,914 37
Gross assets	<u>\$1,499,150 80</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 506 49
Depreciation on real estate	1,435 81
Total	<u>1,942 30</u>
Total admitted assets	<u>\$1,497,208 50</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$10,123 05
Losses in process of adjustment.....	16,907 36
Losses resisted	9,246 34
Total unpaid losses	<u>\$ 36,276 75</u>
Unearned premiums on outstanding risks.....	202,880 72
Amount reclaimable on perpetual fire policies	707,669 86
Salaries, rents, taxes and expenses due and accrued	822 98
All other liabilities, viz: State taxes, etc.....	1,800 90
Total liabilities, except capital.....	<u>\$949,451 21</u>
Cash capital	\$300,000 00
Surplus over all liabilities	247,757 29
Surplus to policy holders	<u>547,757 29</u>
Total liabilities and surplus	<u>\$1,497,208 50</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$37,112,626	\$414,423 44
Written during the year.....	29,972,348	306,402 34
Total.....	<u>\$67,084,974</u>	<u>\$720,825 78</u>
Expired and terminated.....	28,197,551	309,460 16
In force at end of the year.....	<u>\$38,887,423</u>	<u>\$411,365 62</u>
Deduct amount re-insured.....	2,212,264	24,759 34
Net amount in force	<u>\$36,675,159</u>	<u>\$386,606 28</u>

Perpetual risks in force, \$34,284,487.57; premiums on same, \$782,803.12.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$202,568 69
Net premiums earned during the year.....	\$271,620 79	
Interest earned during the year.....	62,204 12	
Total interest and premiums earned	\$333,824 91	
Net losses incurred during the year.....	\$125,863 33	
Expenses incurred during the year	132,772 98	
Total losses and expenses incurred	258,636 31	
Net gain during the year	\$75,188 60	
Total dividends incurred during the year	30,000 00	
Increase in surplus during the year		45,188 60
Surplus December 31, 1897.....		\$247,757 29
Ratio of "net losses incurred" to "net premiums earned," 46.34 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 48.88 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....		\$221,458 00
Premiums received.....		2,958 13
Losses paid.....		286 50
Losses incurred		286 50

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*

W. H. GRIFFEN, *Secretary.*

Principal Office, 46 Pine Street.

Cash Capital, \$250,000.

INCOME.

Net premiums received. Fire, \$266,865.35; marine, \$31,625.31.....		\$298,490 66
Interest on real estate mortgage loans	\$21,013 88	
Interest and dividends on stocks and bonds.....	5,023 56	26,037 44
Income from all other sources, viz: Returned taxes, \$7,836.25; satisfaction pieces, \$7.50		7,843 75
Total income.....		\$332,371 85
Net ledger assets December 31, 1896.		595,330 36
Total.....		\$927,702 21

DISBURSEMENTS.

Net amount paid for losses. Fire, \$118,156.21; marine, \$12,740.62.....	\$130,896 83
Interest and dividends to stockholders.....	20,000 00
Commissions to agents.....	76,065 42
Rents.....	7,000 00
Salaries and other compensation of officers and office employes.....	25,220 07
Taxes on premiums, real estate, other investments.....	} 6,668 00
Insurance department fees and agents' licenses.....	
Municipal licenses and tax on franchise.....	
Advertising, printing and stationery.....	4,154 04
Miscellaneous expenses.....	16,918 80
Total disbursements.....	<u>\$286,923 16</u>
Balance.....	\$640,779 05

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$376,200 00
Book value of stocks and bonds, excluding interest.....	231,487 30
Cash in office and in bank.....	6,285 28
Agents' debit balances.....	26,806 47
Ledger assets, per balance.....	<u>\$640,779 05</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,535 30
Interest accrued on stocks and bonds.....	3,620 00
Total interest.....	\$ 6,153 30
Market value of bonds and stocks over book value.....	52,533 95
Net uncollected premiums, not more than three months due.....	14,275 76
Gross assets.....	<u>\$713,742 06</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 6,698 30
Losses in process of adjustment.....	20,322 00
Losses resisted.....	6,543 21
Total claims for losses.....	<u>\$33,563 51</u>
Deduct re-insurance due and accrued.....	2,341 00
Net amount of unpaid losses.....	\$ 31,222 51
Unearned premiums on outstanding risks.....	222,575 74
Salaries, rents, taxes and expenses due and accrued.....	1,166 00
Due for return premiums and re-insurance.....	2,422 56
Total liabilities, except capital.....	<u>\$257,386 81</u>
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	206,355 25
Surplus to policy holders.....	<u>456,355 25</u>
Total liabilities and surplus.....	<u>\$713,742 06</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$45,676,645	\$458,854 93	\$ 730,551	\$23,064 64
Written during the year	33,889,845	345,246 31	1,407,693	36,782 73
Total	\$79,566,490	\$804,101 24	\$2,138,244	\$59,847 37
Expired and terminated	35,825,778	362,599 43	956,610	26,699 16
In force at end of the year	\$43,740,712	\$441,501 81	\$1,181,634	\$33,148 21
Deduct amount re-insured	3,187,442	30,418 36	35,500	900 20
Net amount in force	\$40,553,270	\$411,083 45	\$1,146,134	\$32,248 01

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$154,058 38
Net premiums earned during the year	\$302,003 81	
Interest earned during the year	30,601 71	
Total interest and premiums earned		\$332,605 52
Net losses incurred during the year	\$129,940 42	
Expenses incurred during the year	130,368 23	
Total losses and expenses incurred		260,308 65
Net gain during the year		\$72,296 87
Total dividends incurred during the year		20,000 00
Increase in surplus during the year		52,296 87
Surplus December 31, 1897		\$206,355 25

Ratio of "net losses incurred" to "net premiums earned," 43.02 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 43.13 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$204,312 00
Premiums received	2,726 27
Losses paid	680 98
Losses incurred	675 86
Amount at risk	219,372 00

*VICTORIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

HENRY H. HALL, *President*.E. K. BEDDALL, *Secretary*.

Principal Office, 32 Pine Street.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$84,089 54
Interest and dividends on stocks and bonds	7,701 72
Total income	\$ 91,791 26
Net ledger assets December 31, 1896	227,118 50
Total	\$318,909 76

DISBURSEMENTS.

Net amount paid for losses (fire)	\$24,357 60
Commissions to agents	16,363 61
Salaries and allowances to agents	294 64
Salaries and other compensation of officers	1,950 00
Taxes on premiums	1,133 80
Insurance department fees and agents' licenses	551 64
Municipal licenses	150 00
Advertising, printing and stationery	5 00
Miscellaneous expenses	991 67
All other disbursements	298 77
Total disbursements	\$46,096 73
Balance	\$272,813 03

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	241,932 50
Cash in bank	20,835 63
Agents debit balances	8,029 91
All other assets	2,100 00
Total	\$272,898 04

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$85 01
Net ledger assets, per balance	\$272,813 03

*Admitted August 2, 1897.

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$ 550 00
Market value of bonds and stocks over book value	17,519 50
Gross assets	<u>\$290,882 53</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$19,441 98
Unearned premiums on outstanding risks.....	41,310 46
Total liabilities, except capital	<u>\$60,752 44</u>
Cash capital	\$200,000 00
Surplus over all liabilities	30,130 09
Surplus to policy holders.....	<u>230,130 09</u>
Total liabilities and surplus	<u>\$290,882 53</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$ 3,229,968	\$ 34,571 50
Written during the year.....	10,341,770	102,861 49
Total	<u>\$13,571,738</u>	<u>\$137,432 99</u>
Expired and terminated	5,773,444	56,637 23
In force at end of the year	\$7,798,294	\$80,795 76
Deduct amount re-insured	424,300	2,857 30
Net amount in force	<u>\$7,373,994</u>	<u>\$77,938 46</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$17,036 44
Net premiums earned during the year.....	\$60,064 83	
Interest earned during the year	18,458 72	
Total interest and premiums earned	<u>\$78,523 55</u>	
Net losses incurred during the year	\$43,690 77	
Expenses incurred during the year	21,739 13	
Total losses and expenses incurred	<u>65,429 90</u>	
Net gain during the year.....	\$13,093 65	
Increase in surplus during the year.....		13,093 65
Surplus December 31, 1897.....		<u>\$30,130 09</u>
Ratio of "net losses incurred" to "net premiums earned,"	72.74 per cent.	
Ratio of "expenses incurred" to "net premiums earned,"	36.19 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$34,773 75
Premiums received	234 87
Amount at risk	<u>34,774 00</u>

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

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

Principal Office, 66 Wall Street.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire)		\$1,257,407	62
Rents	\$ 559	98	
Interest on real estate mortgage loans	29,406	01	
Interest and dividends on stocks and bonds	54,844	90	84,810 89
Profit on sale or maturity of ledger assets		13,352	50
Total income		\$1,355,570	41
Net ledger assets December 31, 1896		1,943,475	67
Total		\$3,299,046	08

DISBURSEMENTS.

Net amount paid for losses (fire)	\$589,465	14
Interest and dividends to stockholders	30,000	00
Commissions to agents	269,275	39
Salaries and other compensation of officers and office employes	100,036	61
Taxes on premiums, \$19,372.36; real estate, \$2,220.22	21,592	58
Insurance department fees and agents' licenses	5,148	43
Municipal licenses, \$3,010.31; tax on franchise, \$1,276.32	4,286	63
Advertising, printing and stationery	20,423	87
Legal expenses	1,053	81
Repairs and expenses on real estate	356	94
Furniture and fixtures, \$3,777.12; miscellaneous, \$87,422.85	91,199	97
Total disbursements	\$1,132,839	37
Balance	\$2,166,206	71

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$219,000	00
Loans on mortgage of real estate	501,030	00
Loans secured by collateral	2,500	00
Book value of stocks and bonds, excluding interest	1,345,177	63
Cash in bank	83,214	67
Agents debit balances	15,284	41
Ledger assets, per balance	\$2,166,206	71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,867 07	
Interest due on collateral loans.....	142 50	
Total interest		\$ 7,009 57
Market value of bonds and stocks over book value.....		120,822 37
Net uncollected premiums, not more than three months due.....		186,083 19
Gross premiums, more than three months due	\$10,490 18	
Gross assets.....		<u>\$2,480,121 84</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$30,768 90	
Losses in process of adjustment	71,167 22	
Losses resisted.....	9,100 00	
Total claims for losses	\$111,036 12	
Deduct re-insurance due and accrued	2,286 67	
Net amount of unpaid losses		\$ 108,749 45
Unearned premiums on outstanding risks.....		1,071,544 78
Total liabilities, except capital		\$1,180,294 23
Cash capital	\$300,000 00	
Surplus over all liabilities	999,827 61	
Surplus to policy holders		1,299,827 61
Total liabilities and surplus		<u>\$2,480,121 84</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$201,487,424	\$2,191,037 97
Written during the year.....	131,165,231	1,466,726 37
Total.....	\$332,652,655	\$3,657,764 34
Expired and terminated	130,245,028	1,465,289 50
In force at end of the year	\$202,407,627	\$2,192,474 84
Deduct amount re-insured	7,629,565	75,289 23
Net amount in force	\$194,778,062	\$2,117,185 61

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$703,389 47
Net premiums earned during the year.....	\$1,271,030 10	
Interest earned during the year	160,670 75	
Total interest and premiums earned.....	\$1,431,700 85	
Net losses incurred during the year	\$592,529 87	
Expenses incurred during the year.....	512,732 84	
Total losses and expenses incurred.....	1,105,262 71	
Net gain during the year	\$326,438 14	
Total dividends incurred during the year	30,000 00	
Increase in surplus during the year		296,438 14
Surplus December 31, 1897.....		<u>\$999,827 61</u>

Ratio of "net losses incurred" to "net premiums earned," 46.62 per cent.
Ratio of "expenses incurred" to "net premiums earned," 40.34 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$427,063 00
Premiums received.....	6,000 02
Losses paid	285 50
Losses incurred	259 00
Amount at risk	640,597 00

WILLIAMSBURG CITY FIRE INSURANCE
COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Principal Office, 15 Broadway.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire)	\$593,850 05
Rents—including company's use of own buildings	\$45,286 49
Interest on real estate mortgage loans	14,200 71
Interest and dividends on stocks and bonds.....	28,466 11
Profit on sale or maturity of ledger assets.....	27,964 31
Total income	\$709,767 67
Net ledger assets December 31, 1896	1,487,388 86
Total	\$2,197,156 53

DISBURSEMENTS.

Net amount paid for losses (fire)	\$232,257 96
Interest and dividends to stockholders	50,415 00
Commissions to agents	145,240 55
Rents—including company's use of own buildings	17,200 00
Salaries and other compensation of officers and office employes.....	65,802 96
Taxes on premiums, \$8,161.95; real estate, \$7,780.32; other investments, \$2,045.25	17,987 52
Repairs and expenses on real estate.....	11,521 30
Miscellaneous expenses.....	43,170 85
Total disbursements	\$583,586 14
Balance.....	\$1,613,560 39

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$629,000 00
Loans on mortgage of real estate.....	250,900 00
Book value of stocks and bonds, excluding interest.....	648,587 27
Cash in office and in bank.....	85,073 12
Ledger assets, per balance	\$1,613,560 39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,115 93
Interest due and accrued on stocks and bonds.....	4,758 85
Rents accrued on company's property.....	5,349 49
Total interest and rents	\$11,224 27
Market value of bonds and stocks over book value.....	80,657 73
Net uncollected premiums, not more than three months due.....	77,040 91
Gross premiums, more than three months due	\$1,974 98
Gross assets.....	\$1,782,483 30

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,225 47
Losses in process of adjustment.....	40,989 31
Losses resisted.....	4,217 77
Total claims for losses	\$59,432 55
Deduct re-insurance due and accrued.....	1,013 89
Net amount of unpaid losses	\$ 58,418 66
Unearned premiums on outstanding risks	532,531 17
Dividends remaining unpaid.....	15 00
Salaries, rents, taxes and expenses due and accrued	5,361 72
Due for re-insurance.....	1,008 89
Total liabilities, except capital	\$597,335 44
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	935,147 86
Surplus to policy holders	1,185,147 86
Total liabilities and surplus	\$1,782,483 30

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$126,512,496	\$1,055,943 07
Written during the year.....	78,340,123	695,383 82
Total	\$204,852,619	\$1,751,326 89
Expired and terminated.....	75,103,100	668,009 34
In force at end of the year.....	\$129,749,519	\$1,083,317 55
Deduct amount re-insured	5,183,286	43,349 33
Net amount in force	\$124,566,233	\$1,039,968 22

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$811,009 88
Net premiums earned during the year.....	\$584,711 75	
Interest earned during the year.....	<u>128,389 90</u>	
Total interest and premiums earned	\$713,101 65	
Net losses incurred during the year	\$255,659 64	
Expenses incurred during the year.....	<u>283,304 03</u>	
Total losses and expenses incurred	538,963 67	
Net gain during the year	<u>\$174,137 98</u>	
Total dividends incurred during the year.....	50,000 00	
Increase in surplus during the year.....		<u>124,137 98</u>
Surplus December 31, 1897.....		\$935,147 86
Ratio of "net losses incurred" to "net premiums earned" 43.73 per cent.		
Ratio of "expenses incurred" to "net premiums earned" 48.45 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$336,855 00
Premiums received.....	<u>3,838 77</u>
Losses paid.....	356 57
Losses incurred	<u>356 57</u>
Amount at risk.....	309,725 00

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, 1897.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Principal Office, 114 Washington Street.

Guaranty Capital, \$100,000.

INCOME.

Net premiums received (fire).....		\$151,118 53
Extra premiums.....		1,704 55
Rents.....	\$2,759 04	
Interest on real estate mortgage loans.....	5,316 25	
Interest and dividends on stocks and bonds.....	<u>31,164 97</u>	39,240 26
Profit on sale or maturity of ledger assets.....		<u>5,712 58</u>
Total income.....		\$197,775 92
Net ledger assets December 31, 1896.....		<u>795,345 33</u>
Total.....		\$993,121 25

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$56,972 72
Interest and dividends to stockholders.....		7,000 00
Commissions to agents.....		22,956 38
Salaries and other compensation of officers and office employes.....		15,462 59
Taxes on premiums, \$588.31; real estate, \$488.97.....		1,077 28
Insurance department fees and agents' licenses.....		184 20
Tax on franchise.....		59 73
Miscellaneous expenses.....		5,301 06
Loss on sale or maturity of ledger assets.....		<u>11,335 00</u>
All other disbursements, viz: Dividends to policy holders.....		<u>78,319 04</u>
Total disbursements.....		\$198,668 00
Balance.....		\$794,453 25

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$68,518 00
Loans on mortgage of real estate.....	74,300 00
Book value of stocks and bonds, excluding interest.....	644,000 00
Cash in office and in bank.....	<u>7,635 25</u>
Ledger assets, per balance.....	\$794,453 25

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,092 33	
Interest due and accrued on stocks and bonds	9,397 98	
Rents due on company's property	15 00	
Total interest and rents.....		\$11,445 31
Market value of bonds and stocks over book value.....		75,602 00
Net uncollected premiums, not more than three months due.....		2,135 45
Gross assets.....		\$883,636 01

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 760 84	
Losses in process of adjustment.....	1,045 00	
Losses resisted	185 00	
Total unpaid losses.....		\$ 1,990 84
Unearned premiums on outstanding risks		301,936 41
Dividends remaining unpaid		2,657 75
Due for return premiums.....		446 39
Total liabilities, except capital.....		\$307,031 39
Guaranty capital	\$100,000 00	
Surplus over all liabilities	476,604 62	
Surplus to policy holders		576,604 62
Total liabilities and surplus		\$883,636 01

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$42,308,862	\$622,604 51
Written during the year	10,873,473	159,979 38
Total.....	\$53,182,335	\$782,583 89
Expired and terminated.....	11,729,380	173,895 19
In force at end of the year.....	\$41,452,955	\$608,688 70
Deduct amount re-insured.....	90,850	821 20
Net amount in force.....	\$41,362,105	\$607,867 50

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$454,234 15
Net premiums earned during the year	\$147,689 26	
Interest earned during the year.....	57,137 32	
Total interest and premiums earned	\$204,826 58	
Net losses incurred during the year	\$56,478 56	
Expenses incurred during the year.....	42,811 78	
Total losses and expenses incurred.....	99,290 34	
Net gain during the year	\$105,536 24	
Total dividends incurred during the year.....	83,165 87	
Increase in surplus during the year.....		22,370 37
Surplus December 31, 1897.....		\$476,604 52

Ratio of "net losses incurred" to "net premiums earned," 38.24 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 28.98 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,188,044 00
Premiums received.....	15,873 65
Losses paid	1,938 28
Losses incurred.....	1,938 28
Amount at risk	4,414,446 00

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President.*

WILLIAM H. FAY, *Secretary.*

Principal Office, 26 Washington Street.

INCOME.

Net premiums received (fire).....	\$141,924 01
Extra premiums.....	1,285 47
Rents	\$ 466 24
Interest on real estate mortgage loans	3,068 27
Interest and dividends on stocks and bonds.....	31,894 19
Interest from all other sources	28,359 68
Total income	\$175,103 67
Net ledger assets December 31, 1896	553,314 93
Total	\$728,418 60

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$43,125 46
Dividends to policy holders	70,897 29
Commissions to agents.....	22,641 37
Salaries and other compensation of officers and office employes.....	12,659 96
Taxes on premiums, \$2,213.67; real estate, \$327.34	2,541 01
Insurance department fees and agents' licenses	217 00
Advertising, printing and stationery.....	2,236 41
Furniture and fixtures, \$263.63; miscellaneous, \$4,164.33.....	4,427 96
Total disbursements	\$158,746 46
Balance	\$569,672 14

Invested as follows:

LEDGER ASSETS.

Value of real estate.....	\$16,800 00
Loans on mortgage of real estate	73,900 00
Loans secured by collateral	98,800 00
Book value of stocks and bonds, excluding interest.....	286,400 00
Cash in office and in bank	84,772 14
Bills receivable	9,000 00
Ledger assets, per balance.....	\$569,672 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,379 63
Interest due and accrued on stocks and bonds.....	1,885 25
Interest due and accrued on collateral loans.....	612 50
Rents due and accrued on company's property.....	380 50
Total interest and rents.....	\$ 5,257 88
Market value of bonds and stocks over book value.....	29,881 00
Net uncollected premiums, not more than three months due.....	7,280 02
Gross assets.....	\$612,091 04

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....	\$248,986 36
Dividends remaining unpaid.....	2,500 00
Salaries, rents, taxes and expenses due and accrued.....	450 00
Total liabilities.....	\$251,936 36
Surplus to policy holders.....	360,154 68
Total liabilities and surplus.....	\$612,091 04

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$34,708,477	\$517,013 02
Written during the year.....	9,586,921	145,699 35
Total.....	\$44,295,398	\$662,712 37
Expired and terminated.....	10,224,832	155,080 31
In force at end of the year.....	\$34,070,566	\$507,632 06

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$337,141 30
Net premiums earned during the year.....	\$145,996 31
Interest earned during the year.....	29,013 53
Total interest and premiums earned.....	\$175,009 84
Net losses incurred during the year.....	\$36,375 46
Expenses incurred during the year.....	44,723 71
Total losses and expenses incurred.....	81,099 17
Net gain during the year.....	\$88,910 67
Total dividends incurred during the year.....	70,897 29
Increase in surplus during the year.....	23,013 38
Surplus December 31, 1897.....	\$360,154 68

Ratio of "net losses incurred" to "net premiums earned," 24.92 per cent.
Ratio of "expenses incurred" to "net premiums earned," 30.63 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,102,600 00
Premiums received.....	19,663 00
Losses paid.....	8,282 00
Losses incurred.....	8,282 00

TRADERS AND MECHANICS INSURANCE
 COMPANY,
 LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

EDWARD M. TUCKE, *Secretary.*

Principal Office, Central Block.

INCOME.

Net premiums received (fire).....	\$204,112 18
Extra premiums	1,220 07
Interest on real estate mortgage loans.....	\$ 8,312 61
Interest and dividends on stocks and bonds.....	24,342 74
	<u>32,655 35</u>
Total income.....	\$237,987 60
Net ledger assets December 31, 1896	596,578 66
Total	<u>\$834,566 26</u>

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$61,836 17
Dividends to policy holders	99,795 64
Commissions to agents.....	30,745 75
Salaries and allowances to agents	17,731 59
Rents	1,600 00
Insurance department fees and agents' licenses	2,297 49
Premiums on bonds.....	6,450 00
	<u>\$220,456 64</u>
Total disbursements.....	\$220,456 64
Balance	<u>\$614,109 62</u>

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$149,539 00
Loans secured by collateral	31,200 00
Book value of stocks and bonds, excluding interest.....	343,250 00
Cash in office and in bank.....	31,599 62
Loans on personal security.....	58,521 00
	<u>\$614,109 62</u>
Ledger assets, per balance	\$614,109 62

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,356 00
Interest accrued on stocks and bonds	1,308 35
Interest accrued on collateral and personal loans	885 20
	<u>\$4,549 55</u>
Total interest	\$4,549 55
Market value of bonds and stocks over book value.....	77,570 00
Net uncollected premiums, not more than three months due	12,011 52
	<u>\$708,240 69</u>
Gross assets	\$708,240 69

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks	\$350,501	79
Dividends remaining unpaid.....	9,060	04
Total liabilities	\$359,561	83
Surplus to policy holders	348,678	86
Total liabilities and surplus.....	\$708,240	69

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$43,214,459	\$672,076 91
Written during the year	13,800,839	217,054 55
Total	\$57,015,298	\$889,131 46
Expired and terminated.....	12,702,375	200,023 96
In force at end of the year	\$44,312,923	\$689,107 50
Deduct amount re-insured	14,175	253 75
Net amount in force.....	\$44,298,748	\$688,853 75

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$333,875 08
Net premiums earned during the year.....	\$193,267 56	
Interest earned during the year	40,795 12	
Total interest and premiums earned.....	\$234,062 68	
Net losses incurred during the year	\$61,836 17	
Expenses incurred during the year	53,111 05	
Total losses and expenses incurred.....	114,947 22	
Net gain during the year	\$119,115 46	
Total dividends incurred during the year	104,311 68	
Increase in surplus during the year.....		14,803 78
Surplus December 31, 1897		\$348,678 86

Ratio of "net losses incurred" to "net premiums earned," 32.00 per cent.
Ratio of "expenses incurred" to "net premiums earned," 27.48 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,082,316 00
Premiums received.....	18,308 00
Losses paid.....	6,374 48
Losses incurred.....	6,374 48

UNITED STATES BRANCHES
OF
INSURANCE COMPANIES OF FOREIGN COUNTRIES.

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, SHOW-
ING THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1897.

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 Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$425,487	26
Interest and dividends on stocks and bonds.....	\$19,250	00
Interest from all other sources.....	853	61
Total income	\$445,590	87
Net ledger assets December 31, 1896.	642,809	70
Total	\$1,088,400	57

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$110,751	70
Commissions to agents	86,213	53
Rents.....	2,858	00
Salaries and other compensation of officers and office employes.....	58,750	12
Taxes on premiums	2,655	76
Insurance department fees and agents' licenses	3,529	90
Municipal licenses, \$835.89; tax on franchise, \$27.96.....	863	85
Advertising, printing and stationery.....	9,963	00
Legal expenses	528	50
Furniture and fixtures, \$1,342.63; miscellaneous, \$20,428.12	21,770	75
Remitted to home office.....	13,358	08
Total disbursements	\$311,243	19
Balance	\$777,157	38

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$610,500	00
Cash in office and in bank.....	146,034	60
Agents debit balances	20,985	84
Total	\$777,520	44

DEDUCT LEDGER LIABILITIES.

Agents credit balances	\$363 06
Net ledger assets, per balance	<u>\$777,157 88</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,375 00
Market value of bonds and stocks over book value.. ..	16,500 00
Net uncollected premiums, not more than three months due.....	29,521 96
Gross premiums, more than three months due.....	\$4,001 23
Gross assets	<u>\$824,554 34</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$270 52
Total admitted assets.....	<u>\$824,283 82</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 5,606 93
Losses in process of adjustment.....	20,654 37
Losses resisted.....	4,686 74
Total claims for losses.....	<u>\$30,948 04</u>
Deduct re-insurance due and accrued.....	730 00
Net amount of unpaid losses	\$ 30,218 04
Unearned premiums on outstanding risks.....	236,682 91
Due for return premiums and re-insurance.....	854 28
Total liabilities, except capital	<u>\$267,755 23</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>356,528 59</u>
Surplus to policy holders	556,528 59
Total liabilities and surplus.....	<u>\$824,283 82</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$15,545,792	\$186,070 05
Written during the year.....	41,914,462	529,717 45
Total	<u>\$57,460,254</u>	<u>\$715,787 50</u>
Expired and terminated.....	20,651,891	246,566 50
In force at end of the year	\$36,808,363	\$469,221 00
Deduct amount re-insured	1,512,964	21,411 82
Net amount in force	<u>\$35,295,399</u>	<u>\$447,809 18</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$359,633 61
Net premiums earned during the year.....	\$281,025 68	
Interest earned during the year	37,708 09	
Total interest and premiums earned.....	\$318,733 77	
Net losses incurred during the year.....	\$125,201 17	
Expenses incurred during the year	183,279 54	
Total losses and expenses incurred	308,480 71	
Net gain during the year	\$10,253 06	
Remitted to home office.....	13,358 08	
Decrease in surplus during the year		3,105 02
Surplus December 31, 1897.....		\$356,528 59
Ratio of "net losses incurred" to "net premiums earned," 44.56 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 65.22 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$423,234 00
Premiums received.....	5,845 26
Amount at risk	369,163 00

*ATLAS ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1808. COMMENCED BUSINESS IN UNITED STATES IN 1886.

J. M. NEUBURGER, *Manager*, 315 Dearborn Street, Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$570,802 50
Deposits received on perpetual risks.....	1,068 69
Interest and dividends on stocks and bonds	30,699 42
Received from home office.....	143,430 39
Income from all other sources	9,677 73
Total income.....	\$755,678 73
Net ledger assets December 31, 1896	841,536 31
Total	\$1,597,215 04

* Admitted May 24, 1897.

DISBURSEMENTS.

Net amount paid for losses (fire)	\$294,359 34
Commissions to agents	108,815 97
Salaries and other compensation of officers and office employes.....	41,259 35
Taxes on premiums, real estate, other investments	} 14,678 48
Insurance department fees and agents' licenses	
Municipal licenses and tax on franchise.....	
Advertising, printing and stationery.....	} 50,414 60
Legal expenses	
Repairs and expenses on real estate.....	
Furniture, fixtures and miscellaneous	
Remitted to home office.....	239,980 00
Total disbursements.....	\$749,507 74
Balance	\$847,707 30

Invested as follows :

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$765,000 00
Cash in office and in bank.....	82,707 30
Ledger assets, per balance.....	\$847,707 30

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$ 8,447 50
Market value of bonds and stocks over book value	83,212 50
Net uncollected premiums, not more than three months due.....	72,662 53
Gross assets.....	\$1,012,029 83

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 3,466 11
Losses in process of adjustment	29,534 16
Losses resisted.....	2,984 66
Total claims for losses	\$35,984 93
Deduct re-insurance due and accrued	120 00
Net amount of unpaid losses	\$ 35,864 93
Unearned premiums on outstanding risks.....	404,758 03
Amount reclaimable on perpetual fire policies.....	1,068 69
Salaries, rents, taxes and expenses due and accrued	5,621 58
Total liabilities, except capital	\$447,313 23
Deposit capital	\$200,000 00
Surplus over all liabilities.....	364,716 60
Surplus to policy holders.....	564,716 60
Total liabilities and surplus.....	\$1,012,029 83

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$73,636,781	\$862,487 45
Written during the year	63,900,042	707,669 34
Total	\$137,536,823	\$1,570,156 79
Expired and terminated.....	61,761,834	704,119 50
In force at end of the year	\$75,774,989	\$866,037 29
Deduct amount re-insured	3,848,491	43,605 52
Net amount in force.....	\$71,926,498	\$822,431 77
Perpetual risks in force, \$32,456; premiums on same, \$1,068.69		

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$23,656 48
Net premiums earned during the year.....	\$590,953 10	
Interest earned during the year	<u>55,939 65</u>	
Total interest and premiums earned	\$646,892 75	
Net losses incurred during the year	\$290,676 17	
Expenses incurred during the year	<u>218,606 85</u>	
Total losses and expenses incurred.....	509,283 02	
Net gain during the year.....	\$137,609 73	
Remitted to home office.....	<u>96,549 61</u>	
Increase in surplus during the year		<u>41,060 12</u>
Surplus December 31, 1897.....		\$364,716 60
Ratio of "net losses incurred" to "net premiums earned," 49.18 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.99 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$145,271 00
Premiums received	1,735 27
Losses paid.....	863 67
Losses incurred	863 67

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1835.

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

Principal Office, 18-20 Front Street, East.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$904,827.30; marine, \$160,689.13	\$1,065,516 43
Interest and dividends on stocks and bonds.....	\$33,825 05
Interest from all other sources.....	<u>736 36 34,561 41</u>
Total income	\$1,100,077 84
Net ledger assets December 31, 1896	1,128,096 14
Total	<u>\$2,228,173 98</u>

DISBURSEMENTS.

Net amount paid for losses. Fire, \$486,904.37; marine, \$115,683.01.....	\$602,587 38
Commissions to agents.....	218,730 47
Salaries and other compensation of officers and office employes.....	41,193 66
Taxes on premiums.....	11,408 43
Insurance department fees and agents' licenses.....	14,867 70
Municipal licenses.....	3,516 00
Advertising, printing and stationery.....	10,299 98
Legal expenses.....	648 88
Miscellaneous expenses.....	61,441 35
Remitted to home office.....	96,457 81
Total disbursements.....	\$1,061,091 66
Balance.....	\$1,167,082 32

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$979,336 00
Cash in bank.....	41,652 69
Bills receivable and agents debit balances.....	146,093 63
Ledger assets, per balance.....	\$1,167,082 32

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$14,627 59
Market value of bonds and stocks over book value.....	16,467 00
Gross assets.....	\$1,198,176 91

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$13,278 66
Losses in process of adjustment.....	94,274 64
Losses resisted.....	10,739 45
Total unpaid losses.....	\$118,292 75
Unearned premiums on outstanding risks.....	594,984 06
Total liabilities, except capital.....	\$713,276 81
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	284,900 10
Surplus to policy holders.....	484,900 10
Total liabilities and surplus.....	\$1,198,176 91

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$86,550,906	\$1,151,247 91	\$ 2,473,279	\$ 33,246 93
Written during the year.....	95,100,144	1,154,275 47	24,097,786	205,590 35
Total.....	\$181,651,050	\$2,305,523 38	\$26,571,065	\$238,837 28
Expired and terminated.....	\$2,046,685	1,122,149 67	24,460,012	196,954 94
In force at end of the year.....	\$99,604,365	\$1,183,373 71	\$2,111,053	\$41,882 34
Deduct amount re-insured.....	5,261,220	55,422 67	-	-
Net amount in force..	\$94,343,145	\$1,127,951 04	\$2,111,053	\$41,882 34

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$252,405 12
Net premiums earned during the year.....	\$1,047,998 11	
Interest earned during the year	54,741 23	
Total interest and premiums earned	\$1,102,739 34	
Net losses incurred during the year.....	\$611,740 08	
Expenses incurred during the year.....	362,046 47	
Total losses and expenses incurred	973,786 55	
Net gain during the year.....	\$128,952 79	
Remitted to home office.....	96,457 81	
Increase in surplus during the year		32,494 98
Surplus December 31, 1897		\$284,900 10
Ratio of "net losses incurred" to "net premiums earned," 58.37 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 34.55 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$486,815 00
Premiums received.....	7,632 39
Losses paid.....	1,910 70
Losses incurred.....	2,912 70
Amount at risk	575,626 00

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

C. H. POST, *Manager*, 27-29 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$1,331,030 25
Interest and dividends on stocks and bonds	71,502 52
Total income.....	\$1,402,532 77
Net ledger assets December 31, 1896.....	1,928,025 13
Total	\$3,330,557 90

DISBURSEMENTS.

Net amount paid for losses, (fire)	\$699,022 44
Commissions to agents.....	270,742 54
Salaries and allowances to agents	34,238 13
Rents.....	9,103 02
Salaries and other compensation of officers and office employes.....	71,404 31
Taxes on premiums	25,358 95
Insurance department fees and agents' licenses.....	5,272 82
Municipal licenses, \$7,198.62; tax on franchise, \$81.44.....	7,280 06
Advertising, printing and stationery.....	11,557 68
Legal expenses	470 51
Furniture and fixtures, \$740.76; miscellaneous, \$899.29.....	1,640 05
Remitted to home office	122,100 83
Office expenses, postage and all other disbursements.....	29,210 13
Total disbursements.....	\$1,287,401 47
Balance	\$2,043,156 43

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,963,264 39
Cash in office and in bank	94,566 98
Bills receivable and agents' debit balances.....	1,209 48
Due from other companies for re-insurance.....	538 88
Office furniture	3,302 29
Total	\$2,062,882 02

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$2,402.37; all other, \$17,323.22.....	\$19,725 59
Net ledger assets, per balance	\$2,043,156 43

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$ 23,734 13
Net uncollected premiums, not more than three months due.....	132,005 11
Gross premiums, more than three months due	\$5,637 23
Gross assets	\$2,198,895 67

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$3,302 29
Agents debit balances, unsecured	805 43
Depreciation on stocks and bonds	31,731 14
Total	\$35,838 86
Total admitted assets	\$2,163,056 81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$109,732	35
Losses in process of adjustment.....	54,243	00
Losses resisted.....	18,256	66
Total claims for losses	\$182,232	01
Deduct re-insurance due and accrued	7,167	01
Net amount of unpaid losses	\$175,065	00
Unearned premiums on outstanding risks.....	945,233	04
Contingent liabilities	10,000	00
Total liabilities, except capital	\$1,130,298	04
Deposit capital	\$200,000	00
Surplus over all liabilities	\$82,758	77
Surplus to policy holders.....	1,082,758	77
Total liabilities and surplus	\$2,163,056	81

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$190,682,369	\$2,124,809 85
Written during the year.....	150,689,290	1,688,873 41
Total.....	\$341,371,659	\$3,813,683 26
Expired and terminated.....	157,688,679	1,771,936 94
In force at end of the year.....	\$183,677,980	\$2,041,746 32
Deduct amount re-insured.....	13,658,313	139,970 30
Net amount in force.....	\$170,019,667	\$1,901,776 02

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$722,322 40
Net premiums earned during the year.....	\$1,342,435 28	
Interest earned during the year	64,557 39	
Total interest and premiums earned	\$1,406,992 67	
Net losses incurred during the year	\$707,088 92	
Expenses incurred during the year	467,366 55	
Total losses and expenses incurred.....	1,174,455 47	
Net gain during the year.....	\$232,537 20	
Remitted to home office.....	122,100 83	
Increase in surplus during the year.....		110,436 37
Surplus December 31, 1897.		\$832,758 77

Ratio of "net losses incurred" to "net premiums earned," 52.67 per cent.
 Ratio of "expenses incurred" to "net premiums earned," 34.82 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$919,262 00
Premiums received.....	15,910 28
Losses paid.....	6,860 09
Losses incurred.....	7,257 90
Amount at risk	612,841 00

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1871.
CHARLES SEWALL, *Manager*, Cor. Pine and William Sts., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$2,263,134.55; marine, \$32,222.23.....	\$2,295,356 78
Deposits received on perpetual risks	11,766 00
Rents—including company's use of own buildings.....	\$60,083 33
Interest from all sources.....	72,089 22
	<u>132,172 55</u>
Total income.....	\$2,439,295 33
Net ledger assets December 31, 1896.....	2,974,355 83
Total	<u>\$5,413,651 16</u>

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,115,069.32; marine, \$64,410.77.....	\$1,179,480 06
Commissions to agents.....	426,941 47
Rents—including company's use of own buildings.....	22,985 39
Salaries and other compensation of officers and office employes.....	147,770 05
Taxes on premiums, \$44,613; real estate, \$9,774.90	54,387 90
Insurance department fees and agents' licenses.....	12,897 75
Municipal licenses, \$7,174.33; tax on franchise, \$49.42.....	7,223 75
Advertising, printing and stationery.....	18,764 14
Repairs and expenses on real estate.....	17,581 78
Furniture and fixtures, \$1,300.08; miscellaneous, \$90,383.46.....	91,683 54
Remitted to home office	193,521 28
Paid other companies for re-insurance	69,138 06
Reduction in book value of real estate.....	30,154 34
Reduction in book value of bonds	50 00
Total disbursements.....	<u>\$2,272,579 54</u>
Balance.....	\$3,141,071 62

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$888,148 69
Loans on mortgage of real estate	24,000 00
Book value of stocks and bonds, excluding interest	1,714,725 68
Cash in office and in bank	500,564 21
Bills receivable and agents debit balances	6,870 69
Due from other companies for re-insurance	7,039 04
Total	<u>\$3,141,348 31</u>

DEDUCT LEDGER LIABILITIES.

Due to special agents	\$276 69
Net ledger assets, per balance	\$3,141,071 62

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 180 00
Interest accrued on stocks and bonds	23,949 97
Rents accrued on company's property.....	5,964 53
Total interest and rents.....	\$30,094 50
Market value of bonds and stocks over book value.....	118,619 32
Net uncollected premiums, not more than three months due.....	347,157 01
Gross premiums, more than three months due.....	\$2,935 45
Gross assets.....	\$3,636,942 45

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances unsecured	\$5,104 50
Due from other companies for re-insurance	1,426 32
Cash at Bedford, Pa., bound by certified check.....	1,000 00
Stock in Underwriters Salvage Company	1,000 00
Bills receivable, past due.....	391 19
Total.....	\$8,922 01
Total admitted assets	\$3,628,020 44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 84,406 32
Losses in process of adjustment.....	101,597 00
Losses resisted	19,275 00
Total claims for losses	\$205,278 32
Deduct re-insurance due and accrued.....	5,494 00
Net amount of unpaid losses	\$ 199,784 32
Unearned premiums on outstanding risks.....	1,829,188 81
Amount reclaimable on perpetual fire policies.....	87,740 37
Due for return premiums and re-insurance.....	24,677 06
Total liabilities, except capital	\$2,141,390 56
Deposit capital	\$ 200,000 00
Surplus over all liabilities.....	1,286,629 88
Surplus to policy holders.....	1,486,629 88
Total liabilities and surplus.....	\$3,628,020 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$368,841,876	\$3,852,437 89	\$ 475,300	\$14,420 86
Written during the year	283,102,380	2,863,183 56	31,177,653	57,074 20
Total	\$651,944,256	\$6,715,621 45	\$31,652,953	\$71,495 06
Expired and terminated.....	280,796,818	2,971,914 46	31,179,107	69,024 26
In force at end of the year	\$371,147,438	\$3,743,706 99	\$473,846	\$2,470 80
Deduct amount re-insured.....	14,131,718	115,471 00	385,246	1,882 38
Net amount in force	\$357,015,720	\$3,628,235 99	\$88,600	\$588 42
Perpetual risks in force, \$4,669,933; premiums on same, \$97,489.30.				

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$962,837 83
Net premiums earned during the year.....	\$2,385,589 17	
Interest earned during the year.....	129,879 56	
Total interest and premiums earned	\$2,515,468 73	
Net losses incurred during the year.....	\$1,156,128 31	
Expenses incurred during the year.....	772,889 03	
Total losses and expenses incurred	1,929,017 34	
Net gain during the year	\$586,451 39	
Remitted to home office.....	\$193,521 28	
Paid for re-insurance	69,138 06	262,659 34
Increase in surplus during the year		323,792 05
Surplus December 31, 1897.....		\$1,286,029 88
Ratio of "net losses incurred" to "net premiums earned," 48.46 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 32.39 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written.....	\$1,626,188 00	\$12,200 00	\$1,638,388 00
Premiums received.....	29,155 91	30 75	29,186 66
Losses paid.....	11,417 27	-	11,417 27
Losses incurred	9,961 94	-	9,961 94
Amount at risk.....	3,497,702 00	54,100 00	3,551,802 00

HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

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

F. O. AFFELD, *Manager*, 22 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,093,564 28
Interest from all sources	56,231 64
Profit on sale or maturity of ledger assets.....	511 50
Income from all other sources.....	958 26
Total income.....	\$1,151,265 68
Net ledger assets December 31, 1896.....	1,322,667 06
Total	\$2,473,932 74

DISBURSEMENTS.

Net amount paid for losses (fire)	\$531,982 29
Commissions to agents	211,502 71
Salaries and allowances to agents	51,561 90
Rents—including company's use of own buildings	13,286 48
Salaries and other compensation of officers and office employes	44,498 51
Taxes on premiums	16,971 22
Insurance department fees and agents' licenses	3,444 84
Municipal licenses, \$6,372.31; tax on franchise, \$2,193.91	8,566 22
Advertising, printing and stationery	9,650 19
Legal expenses	1,207 62
Furniture and fixtures, \$297.41; miscellaneous, \$51,677.67	51,975 08
Remitted to home office	123,311 74
Total disbursements	\$1,067,958 80
Balance	\$1,405,973 94

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest	\$1,340,319 84
Cash in bank	62,370 01
Agents' debit balances	3,284 09
Ledger assets, per balance	\$1,405,973 94

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$19,029 16
Market value of bonds over book value	54,692 25
Net uncollected premiums, not more than three months due	113,069 42
Gross premiums, more than three months due	\$3,086 16
Gross assets	\$1,592,764 77

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$3,284 09
Total admitted assets	\$1,589,480 68

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 8,915 00
Losses in process of adjustment	55,795 00
Losses resisted	15,950 00
Total unpaid losses	\$ 80,660 00
Unearned premiums on outstanding risks	806,642 70
Total liabilities, except capital	\$887,302 70
Deposit capital	\$200,000 00
Surplus over all liabilities	502,177 98
Surplus to policy holders	702,177 98
Total liabilities and surplus	\$1,589,480 68

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$131,124,118	\$1,619,989 61
Written during the year.....	111,693,598	1,359,027 85
Total	<u>\$242,817,716</u>	<u>\$2,979,017 46</u>
Expired and terminated	110,169,612	1,348,351 66
In force at end of the year.....	\$132,648,104	\$1,630,665 80
Deduct amount re-insured	3,580,082	42,896 75
Net amount in force.....	<u>\$129,068,022</u>	<u>\$1,587,769 05</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$407,726 56
Net premiums earned during the year.....	\$1,095,011 72	
Interest earned during the year	85,323 71	
Total interest and premiums earned.....	<u>\$1,180,335 43</u>	
Net losses incurred during the year.....	\$548,557 29	
Expenses incurred during the year.....	414,008 98	
Total losses and expenses incurred.....	<u>962,566 27</u>	
Net gain during the year.....	<u>\$217,769 16</u>	
Remitted to home office.....	123,311 74	
Increase in surplus during the year		<u>94,457 42</u>
Surplus December 31, 1897		\$502,177 98
Ratio of "net losses incurred" to "net premiums earned," 50.10 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 37.97 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,018,931 00
Premiums received.....	17,625 33
Losses paid	3,145 89
Losses incurred.....	4,095 89
Amount at risk	1,555,576 00

IMPERIAL INSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1803. COMMENCED BUSINESS IN UNITED STATES IN 1857.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,127,312	49
Rents—including company's use of own buildings	\$31,731	25
Interest and dividends on stocks and bonds.....	39,490	00
Interest from all other sources	592	78
	71,814	03
Total income.....	\$1,199,126	52
Net ledger assets December 31, 1896.....	1,576,916	27
Total	\$2,776,042	79

DISBURSEMENTS.

Net amount paid for losses (fire)	\$579,334	07
Commissions to agents	217,262	01
Rents—including company's use of own buildings	11,716	04
Salaries and other compensation of officers and office employes.....	103,960	36
Taxes on premiums, \$30,341.55; real estate, \$6,982.44.....	37,323	39
Advertising, printing and stationery	12,774	62
Legal expenses	196	32
Repairs and expenses on real estate.....	6,963	77
Furniture and fixtures	5,071	08
Postage, telegrams and express	10,005	11
General expenses.....	41,218	86
Remitted to home office.....	125,679	69
Total disbursements	\$1,151,505	92
Balance.....	\$1,624,536	87

Invested as follows:

LEDGER ASSETS.

Book value of real estate].....	\$ 410,616	30
Book value of bonds, excluding interest.....	1,074,374	91
Cash in bank	138,590	85
Bills receivable	954	81
Ledger assets, per balance	\$1,624,536	87

NON-LEDGER ASSETS.

Interest due on stocks and bonds.....	\$ 5,091	66
Rents due on company's property	3,741	31
Total interest and rents	\$ 8,832	97
Market value of real estate over book value	66,018	40
Market value of bonds and stocks over book value	37,432	59
Net uncollected premiums, not more than three months due.....	161,057	75
Gross premiums, more than three months due	\$9,341	74
All other assets.....	255	49
Gross assets.....	\$1,898,134	07

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$18,653	17
Losses in process of adjustment.....	74,133	98
Losses resisted.....	10,696	50
Total claims for losses	<u>\$103,483</u>	<u>65</u>
Deduct re-insurance due and accrued	3,170	52
Net amount of unpaid losses		\$100,313 13
Unearned premiums on outstanding risks.....		807,906 48
Total liabilities, except capital		<u>\$908,219 61</u>
Deposit capital	\$200,000	00
Surplus over all liabilities	789,914	46
Surplus to policy holders		989,914 46
Total liabilities and surplus.....		<u>\$1,898,134 07</u>

RISKS AND PREMIUMS.

	<i>Five Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$159,290,319	\$1,720,213 49
Written during the year.....	<u>122,287,580</u>	<u>1,443,262 22</u>
Total	\$281,577,899	\$3,163,475 71
Expired and terminated	120,874,075	1,419,324 87
In force at end of the year	<u>\$160,703,824</u>	<u>\$1,744,150 84</u>
Deduct amount re-insured.....	10,063,884	107,709 22
Net amount in force.....	<u>\$150,639,940</u>	<u>\$1,636,441 62</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$744,789 89
Net premiums earned during the year	\$1,140,079 95	
*Interest earned during the year	<u>— 56,358 07</u>	
Total interest and premiums earned	\$1,083,721 88	
Net losses incurred during the year.....	\$611,875 47	
Expenses incurred during the year	<u>426,721 84</u>	
Total losses and expenses incurred.....	1,038,597 31	
Net gain during the year	\$45,124 57	
Increase in surplus during the year		<u>45,124 57</u>
Surplus December 31, 1897		\$789,914 46
Ratio of "net losses incurred" to "net premiums earned," 53.67 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 37.43 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	871,007 00
Premiums received	14,123 44
Losses paid.....	2,740 16
Losses incurred	3,482 42
Amount at risk	<u>1,168,891 00</u>
*Interest and rents received	\$ 51,408 57
Decrease in accrued interest, market values, unadmitted assets and balance of profit and loss items.	<u>107,766 64</u>
Net loss	\$56,358 07

LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$1,977,673	73
Deposits received on perpetual risks		2,111 50
Rents—including company's use of own buildings.....	\$8,292	11
Interest and dividends on stocks and bonds	50,869	43
Profit on sale or maturity of ledger assets		14,013 27
Received from home office		39,981 25
Total income	\$2,092,941	29
Net ledger assets December 31, 1896.....		2,038,744 10
Total	\$4,131,685	39

DISBURSEMENTS.

Net amount paid for losses (fire)	\$965,907	75
Deposit premiums returned		14 40
Commissions to agents	376,648	66
Rents—including company's use of own buildings.....		7,778 04
Salaries and other compensation of officers and office employes	164,728	48
Taxes on premiums		35,241 49
Insurance department fees and agents' licenses		6,434 77
Municipal licenses, \$5,465.65; tax on franchise, \$1,035.....		6,500 65
Advertising, printing and stationery.....		} 130,146 17
Legal expenses		
Repairs and expenses on real estate		
Furniture, fixtures and miscellaneous		
Remitted to home office		296,093 63
Total disbursements	\$1,989,494	04
Balance	\$2,142,191	35

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$385,585	72
Book value of stocks and bonds, excluding interest.....	1,554,570	77
Cash in office and in bank.....	201,380	96
Agents debit balances.....		653 90
Ledger assets, per balance	\$2,142,191	35

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$ 12,086	73
Net uncollected premiums, not more than three months due.....	248,630	01
Gross assets.....	\$2,402,908	09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 65,170 82
Losses in process of adjustment.....	144,554 21
Losses resisted.....	23,860 06
Total claims for losses.....	\$233,585 09
Deduct re-insurance due and accrued.....	5,001 80
Net amount of unpaid losses	\$228,583 29
Unearned premiums on outstanding risks	1,450,770 02
Amount reclaimable on perpetual fire policies	4,002 75
Salaries, rents, taxes and expenses due and accrued.....	5,000 00
Total liabilities, except capital	\$1,688,356 06
Deposit capital	\$200,000 00
Surplus over all liabilities	514,552 03
Surplus to policy holders	714,552 03
Total liabilities and surplus.....	\$2,402,908 09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$240,152,793	\$2,689,561 58
Written during the year.....	234,202,375	2,526,303 51
Total	\$474,355,168	\$5,215,864 89
Expired and terminated.....	210,454,056	2,377,057 00
In force at end of the year	\$263,901,112	\$2,838,807 89
Deduct amount re-insured	21,650,539	184,297 68
Net amount in force.....	\$242,250,573	\$2,654,510 21
Perpetual risks in force, \$140,700; premiums on same, \$4,447.50		

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....	\$576,855 20
Net premiums earned during the year.....	\$1,848,259 28
Interest earned during the year	85,261 54
Total interest and premiums earned	\$1,933,520 82
Net losses incurred during the year.....	\$1,007,233 35
Expenses incurred during the year.....	732,478 26
Total losses and expenses incurred.....	1,739,711 61
Net gain during the year.....	\$193,809 21
Remitted to home office.....	256,112 38
Decrease in surplus during the year	62,300 17
Surplus December 31, 1897.....	\$514,552 03

Ratio of "net losses incurred" to "net premiums earned," 54.50 per cent.

Ratio of "expenses incurred" to "net premiums earned," 39.63 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,507,983 00
Premiums received.....	21,749 40
Losses paid.....	7,961 24
Losses incurred.....	9,939 82
Amount at risk.....	2,308,570 00

*LAW UNION AND CROWN FIRE AND LIFE
INSURANCE COMPANY.

LONDON, ENGLAND.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1897.

HALL & HENSHAW, *Managers*, 35 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$173,531 31
Interest and dividends on stocks and bonds	7,275 00
Received from home office	606,447 50
Total income	<u>\$787,253 81</u>

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$10,654 92
Commissions to agents	52,130 16
Salaries and other compensation of officers	1,050 00
Insurance department fees and agents' licenses	1,787 88
Advertising, printing and stationery.....	53 04
Miscellaneous expenses.....	140 25
Remitted to home office.....	58,275 00
All other disbursements, viz: Adjusting expenses.....	176 29
Total disbursements	<u>\$124,267 54</u>
Balance	\$662,986 27

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$601,447 50
Cash in bank.....	18,267 50
Agents debit balances	21,081 11
Union Assurance Society	36,666 67
Total	<u>\$677,462 78</u>

DEDUCT LEDGER LIABILITIES.

Due Manchester Fire Assurance Company, \$10,000; due other companies for re-insurance, \$455; due United States managers, \$4,021.51	<u>\$14,476 51</u>
Net ledger assets, per balance	\$662,986 27

*Admitted July 22, 1897.

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.	\$ 375 00
Net uncollected premiums, not more than three months due.....	4,766 82
Gross assets	<u>\$668,128 00</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,810 64
Unearned premiums on outstanding risks.....	132,162 17
Total liabilities, except capital	<u>\$146,972 81</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>321,155 28</u>
Surplus to policy holders	521,155 28
Total liabilities and surplus.....	<u>\$668,128 00</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$24,451,616	\$214,906 47
Expired and terminated.....	2,426,484	20,012 94
In force at end of the year	<u>\$22,025,132</u>	<u>\$194,893 53</u>
Deduct amount re-insured	2,586,702	20,441 36
Net amount in force	<u>\$19,438,430</u>	<u>\$174,452 17</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Net premiums earned during the year.....	\$46,878 61
Interest earned during the year.....	7,650 00
Total interest and premiums earned.....	<u>\$54,528 61</u>
Net losses incurred during the year.....	\$25,465 56
Expenses incurred during the year.....	56,080 27
Total losses and expenses incurred	<u>\$81,545 83</u>
Net loss during the year	\$27,017 22
Net receipts from home office.....	548,172 50
Increase in surplus during the year.....	<u>\$521,155 28</u>
Surplus December 31, 1897.....	\$521,155 28
Ratio of "net losses incurred" to "net premiums earned,"	54.32 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	119.63 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$30,000 00
Premiums received	237 00
Amount at risk	<u>30,000 00</u>

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

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

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

Deposit Capital, \$210,000.

INCOME.

Net premiums received (fire)		\$586,500 62
Rents	\$ 284 00	
Interest on real estate mortgage loans	10,081 05	
Interest and dividends on stocks and bonds	15,995 94	
Interest from all other sources	1,825 71	28,186 70
Total income		\$614,687 32
Net ledger assets December 31, 1896		840,196 56
Total		\$1,454,883 88

DISBURSEMENTS.

Net amount paid for losses (fire)		\$303,353 83
Commissions to agents		125,645 37
Rents		983 61
Salaries and other compensation of officers and office employes		40,695 18
Taxes on real estate		184 15
Insurance department fees and agents' licenses	}	15,943 02
Municipal licenses and tax on franchise		
Advertising, printing and stationery		4,270 41
Repairs and expenses on real estate		108 63
Furniture and fixtures, \$1,060.79; miscellaneous, \$34,961.77		36,022 56
Remitted to home office		45,433 11
Total disbursements		\$572,039 87
Balance		\$882,844 01

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$ 4,500 00
Loans on mortgage of real estate	239,637 50
Book value of bonds, excluding interest	482,287 50
Cash in office and in bank	131,111 19
Agents debit balances	25,561 40
Total	\$883,097 59

DEDUCT LEDGER LIABILITIES.

Agents credit balances	\$253 58
Net ledger assets, per balance	\$882,844 01

NON-LEDGER ASSETS.

Interest due on mortgages	\$4,653 57	
Interest due and accrued on stocks and bonds	6,227 08	
Total interest.....		\$10,880 65
Net uncollected premiums, not more than three months due.....		36,991 09
Gross assets		<u>\$980,715 75</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds		4,€10 00
Total admitted assets		<u>\$926,105 75</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,983 80	
Losses in process of adjustment.....	38,056 91	
Losses resisted	4,400 00	
Total claims for losses.....	\$57,440 71	
Deduct re-insurance due and accrued	4,685 95	
Net amount of unpaid losses		\$ 52,754 76
Unearned premiums on outstanding risks.....		407,994 96
Total liabilities, except capital.....		<u>\$460,749 72</u>
Deposit capital	\$210,000 00	
Surplus over all liabilities	255,356 03	
Surplus to policy holders		465,356 03
Total liabilities and surplus		<u>\$926,105 75</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$67,372,109	\$842,608 91
Written during the year.....	71,008,492	807,242 11
Total.....	<u>\$138,380,601</u>	<u>\$1,649,851 02</u>
Expired and terminated.....	61,481,363	749,132 88
In force at end of the year.....	\$76,899,238	\$900,718 14
Deduct amount re-insured.....	9,255,521	110,808 81
Net amount in force	<u>\$67,643,717</u>	<u>\$789,909 33</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$229,080 91
Net premiums earned during the year.....	\$578,947 98	
Interest earned during the year.....	23,564 04	
Total interest and premiums earned	<u>\$602,512 02</u>	
Net losses incurred during the year	\$305,325 02	
Expenses incurred during the year	225,478 77	
Total losses and expenses incurred	<u>530,803 79</u>	
Net gain during the year	\$71,708 23	
Remitted to home office.....	45,433 11	
Increase in surplus during the year		<u>26,275 12</u>
Surplus December 31, 1897.....		<u>\$255,356 03</u>
Ratio of "net losses incurred" to "net premiums earned," 52.74 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 38.95 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$85,337 00
Premiums received.....	1,866 92
Losses paid.....	1,115 50
Losses incurred	1,117 75

LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$5,194,546 20
Deposits received on perpetual risks	6,937 26
Rents	\$ 89,161 17
Interest on real estate mortgage loans	{ 149,505 57
Interest on collateral loans.....	
Interest and dividends on stocks and bonds	{ 80,271 37 318,938 11
Interest from all other sources.....	
Life income	2,639 66
Total income.....	\$5,523,061 23
Net ledger assets December 31, 1896.....	8,163,054 55
Total	\$13,686,115 78

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$2,645,435 43
Deposit premiums returned.....	12,041 69
Commissions to agents.....	906,281 15
Rents—including company's use of own buildings.....	54,382 38
Salaries and other compensation of officers and office employes.....	323,986 45
Taxes on premiums, \$97,555.21; real estate, \$26,087.37.....	123,642 58
Insurance department fees and agents' licenses	18,320 48
Municipal licenses.....	1,402 09
Advertising, printing and stationery	56,032 09
Legal expenses	3,902 90
Furniture and fixtures, \$2,002.96; miscellaneous, \$207,830.69	209,833 65
Life expenditures	15,355 28
Remitted to home office.....	864,270 68
Total disbursements.....	\$5,234,886 85
Balance	\$8,451,228 93

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,730,287	63
Loans on mortgage of real estate	3,674,371	14
Loans secured by collateral	1,700	00
Book value of stocks and bonds, excluding interest.....	2,366,824	86
Cash in office and in bank.....	677,632	10
Bills receivable.....	413	20
Ledger assets, per balance	\$8,451,228	93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$45,843	17
Interest due on stocks and bonds	6,050	00
Interest accrued on collateral loans	201	38
Rents due and accrued on company's property.....	13,470	44
Total interest and rents.....	\$65,564	99
Market value of real estate over book value	14,712	37
Market value of bonds and stocks over book value.....	209,425	14
Net uncollected premiums, not more than three months due.....	827,754	28
All other assets	790	84
Gross assets	\$9,569,476	55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	295	00
Losses in process of adjustment.....	621,283	00	
Losses resisted	129,935	00	
Total claims for losses.....	\$751,513	00	
Deduct re-insurance due and accrued.....	195,415	00	
Net amount of unpaid losses	\$	556,098	00
Unearned premiums on outstanding risks.....	3,889,687	28	
Amount reclaimable on perpetual fire policies	325,150	73	
Liabilities on life policies	96,806	16	
Due for return premiums and re-insurance.....	124,937	33	
Contingent commissions.....	40,700	00	
Contingent liabilities	50,000	00	
Total liabilities, except capital.....	\$5,083,379	50	
Deposit capital	\$	200,000	00
Surplus over all liabilities	4,286,097	05	
Surplus to policy holders	4,486,097	05	
Total liabilities and surplus	\$9,569,476	55	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1896.....	\$915,606,889	\$8,223,436
Written during the year.....	748,562,122	7,083,753
Total.....	\$1,664,169,011	\$15,307,190
Expired and terminated.....	705,239,849	6,823,071
In force at end of the year.....	\$958,929,162	\$8,484,118
Deduct amount re-insured.....	89,493,635	720,174
Net amount in force.....	\$869,435,527	\$7,763,943

Perpetual risks in force, \$10,155,541; premiums on same, \$342,263.93.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$3,893,460 33
Net premiums earned during the year.....	\$5,260,487 89	
Interest earned during the year.....	355,456 43	
Total interest and premiums earned	\$5,615,944 32	
Net losses incurred during the year.....	\$2,684,825 52	
Expenses incurred during the year.....	1,674,211 40	
Total losses and expenses incurred.....	4,359,036 92	
Net gain during the year.....	\$1,256,907 40	
Remitted to home office.....	864,270 68	
Increase in surplus during the year		392,636 72
Surplus December 31, 1897.....		\$4,286,097 05
Ratio of "net losses incurred" to "net premiums earned," 51.04 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 31.83 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,472,843 00
Premiums received.....	65,434 24
Losses paid.....	24,640 21
Losses incurred	26,990 21

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$891,830.69; marine, \$362,448.32	\$1,254,279 01
Interest on real estate mortgage loans	\$ 1,260 00
Interest and dividends on stocks and bonds.....	76,194 22
Profit on sale or maturity of ledger assets.	8,635 62
Increase in book value of investments.....	39,287 90
Income from all other sources	253 54
Total income.....	\$1,379,910 29
Net ledger assets December 31, 1896	2,116,405 82
Total	\$3,496,316 11

DISBURSEMENTS.

Net amount paid for losses. Fire, \$373,463.88; marine, \$268,233.55.....	\$641,700 43
Commissions to agents	190,669 51
Rents	15,465 00
Salaries and other compensation of officers and office employes	161,538 14
Taxes on premiums	22,890 23
Insurance department fees and agents' licenses	6,917 91
Municipal licenses, \$1,917.03; tax on franchise, \$10.....	1,927 03
Advertising, printing and stationery.....	5,560 64
Furniture and fixtures, \$61; miscellaneous, \$69,943.10.....	76,004 10
Loss on sale or maturity of ledger assets	2,724 75
Remitted to home office.....	290,958 54
All other disbursements	3,936 87
Total disbursements.....	\$1,354,253 15
Balance	\$2,142,022 96

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$ 28,000 00
Book value of bonds, excluding interest	1,964,765 00
Cash in office and in bank.....	133,846 48
Bills receivable and agents debit balances	15,327 68
All other assets	83 80
Ledger assets, per balance.....	\$2,142,022 96

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$5,889 59
Net uncollected premiums, not more than three months due	187,441 23
Due from other companies for re-insurance.....	224 01
Gross assets.....	\$2,335,577 79

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 13,678 44
Losses in process of adjustment.....	174,982 03
Losses resisted.....	10,690 50
Total claims for losses.....	\$199,350 97
Deduct re-insurance due and accrued	30,546 31
Net amount of unpaid losses.....	\$168,804 66
Unearned premiums on outstanding risks.....	795,618 03
Amount reclaimable on perpetual fire policies	174 80
Commissions and other charges due agents and brokers	6,212 27
Due for return premiums and re-insurance	18,774 02
Total liabilities, except capital.....	\$989,583 78
Deposit capital	\$200,000 00
Surplus over all liabilities	1,145,994 01
Surplus to policy holders	1,345,994 01
Total liabilities and surplus.....	\$2,335,577 79

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$182,750,788	\$1,601,075 16	\$3,213,519	\$ 36,876 50
Written during the year	128,779,063	1,091,890 90	105,060,639	436,169 48
Total	\$311,529,851	\$2,692,966 06	\$108,274,158	\$473,045 98
Expired and terminated	135,726,123	1,139,691 79	103,703,658	423,409 70
In force at end of the year	\$175,803,728	\$1,553,274 27	\$4,570,500	\$49,636 28
Deduct amount re-insured	8,040,523	66,101 04	1,327,043	14,602 53
Net amount in force.....	\$167,763,205	\$1,487,173 23	\$3,243,457	\$35,033 75

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,169,309 59
Net premiums earned during the year	\$1,231,874 64
Interest earned during the year	122,906 53
Total interest and premiums earned	\$1,354,781 17
Net losses incurred during the year	\$660,168 23
Expenses incurred during the year	426,969 98
Total losses and expenses incurred	1,087,138 21
Net gain during the year	\$267,642 96
Remitted to home office.....	290,958 54
Decrease in surplus during the year.....	23,315 58
Surplus December 31, 1897.....	\$1,145,994 01

Ratio of "net losses incurred" to "net premiums earned," 53.59 per cent.

Ratio of "expenses incurred" to "net premiums earned," 34.66 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$829,995 00
Premiums received	11,371 26
Losses paid	1,304 25
Losses incurred.....	1,299 25
Amount at risk	2,140,908 00

LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY,

LIVERPOOL, ENGLAND.

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

ARCHIBALD G. MCILWAINE, JR., *Manager*, 57-59 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$1,770,441	90
Rents—including company's use of own buildings.....	\$26,053	23	
Interest and dividends on stocks and bonds.....	83,744	21	
Interest from all other sources.....	773	76	110,571 20
Increase in book value of stocks and bonds.....			36,272 39
Total income.....		\$1,917,285	49
Net ledger assets December 31, 1896.....		2,392,111	61
Total.....		\$4,309,397	10

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$759,348	60
Commissions to agents.....	342,320	67
Rents—including company's use of own buildings.....	18,257	75
Salaries and other compensation of officers and office employes.....	140,200	69
Taxes on premiums, \$30,779.20; real estate, \$3,326.40; other investments, \$150.66.....	34,256	26
Insurance department fees and agents' licenses.....	10,554	32
Municipal licenses, \$4,599.35; tax on franchise, \$2,003.04.....	6,602	39
Advertising, printing and stationery.....	16,169	55
Legal expenses.....	648	70
Repairs and expenses on real estate.....	10,870	70
Furniture and fixtures, \$14; miscellaneous, \$87,178.55.....	87,192	55
Remitted to home office.....	394,197	39
Total disbursements.....	\$1,820,619	57
Balance.....	\$2,488,777	53

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$299,125	00
Book value of stocks and bonds, excluding interest.....	2,018,011	35
Cash in office and in bank.....	171,945	24
All other assets, viz: Claims in probate court.....	74	00
Total.....	\$2,489,155	59

DEDUCT LEDGER LIABILITIES.

Due other companies for re-insurance.....	\$378 06
Net ledger assets, per balance	\$2,488,777 53

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$26,266 65
Rents due and accrued on company's property.....	1,249 74
Total interest and rents.....	\$27,516 39
Net uncollected premiums, not more than three months due.....	261,836 73
Due from other companies for re-insurance.....	14,966 72
Gross premiums, more than three months due	\$8,577 73
Gross assets	\$2,793,097 37

DEDUCT ASSETS NOT ADMITTED.

Claims in probate court.....	\$ 74 00
Interest not collectable.....	208 33
Total	\$282 33
Total admitted assets.....	\$2,792,815 04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$51,806 05
Losses in process of adjustment	\$76,133 22
Losses resisted	32,817 40
Total claims for losses	\$160,756 67
Deduct re-insurance due and accrued.....	6,494 79
Net amount of unpaid losses	\$154,261 88
Unearned premiums on outstanding risks.....	1,520,310 26
Due for return premiums and re-insurance.....	37,858 31
Total liabilities, except capital.....	\$1,712,430 45
Deposit capital.....	\$200,000 00
Surplus over all liabilities	880,384 59
Surplus to policy holders.....	1,080,384 59
Total liabilities and surplus	\$2,792,815 04

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$392,142,789	\$3,104,090 45
Written during the year.....	301,365,972	2,533,037 40
Total	\$693,508,761	\$5,637,127 85
Expired and terminated	273,780,147	2,347,869 80
In force at end of the year	\$419,728,614	\$3,289,258 05
Deduct amount re-insured	28,678,726	268,348 17
Net amount in force	\$391,049,888	\$3,020,909 88

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$822,262 41
Net premiums earned during the year.....	\$1,754,637 99	
Interest earned during the year	<u>126,707 15</u>	
Total interest and premiums earned	\$1,881,345 14	
Net losses incurred during the year	\$769,512 84	
Expenses incurred during the year	<u>659,512 73</u>	
Total losses and expenses incurred	1,429,025 57	
Net gain during the year.....	<u>\$452,319 57</u>	
Remitted to home office.....	394,197 39	
Increase in surplus during the year.....		<u>58,122 18</u>
Surplus December 31, 1897.....		\$880,384 59
Ratio of "net losses incurred" to "net premiums earned," 43.86 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 37.59 per cent.		

BUSINESS IN MAINE.

		<i>Five.</i>
Risks written.....	\$1,248,149 00	
Premiums received.....	18,927 37	
Losses paid	5,272 51	
Losses incurred	5,222 51	
Amount at risk	2,049,487 00	

MAGDEBURG FIRE INSURANCE COMPANY,

MAGDEBURG, GERMANY.

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

P. E. RASOR, *Manager*, 73 William Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$509,939 23
Interest and dividends on stocks and bonds.....	<u>17,431 45</u>
Total income	\$527,370 68
Net ledger assets December 31, 1896	<u>644,467 17</u>
Total	\$1,171,837 85

DISBURSEMENTS.

Net amount paid for losses (fire)	\$140,459 38
Commissions to agents	105,710 07
Rents	4,039 48
Salaries and other compensation of officers and office employes.....	42,171 32
Taxes on premiums	2,546 89
Insurance department fees and agents' licenses	4,058 79
Municipal licenses, \$2,009.94; tax on franchise, \$28	2,037 94
Advertising, printing and stationery.....	16,578 59
Legal expenses	1,442 50
Furniture and fixtures, \$2,276.08; miscellaneous, \$33,456.82	35,732 90
Remitted to home office.....	18,474 99
Total disbursements	\$373,252 85
Balance.....	\$798,585 00

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$727,500 00
Cash in office and in bank.....	1,217 85
Cash in hands of trustees	69,337 15
Cash in hands of special agents	530 00
Ledger assets, per balance	\$798,585 00

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$ 6,275 60
Market value of bonds and stocks over book value.....	12,343 75
Net uncollected premiums, not more than three months due.....	51,077 65
Gross premiums, more than three months due	\$773 84
Gross assets.....	\$68,281 40

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 2,500 00
Losses in process of adjustment.....	39,461 00
Losses resisted.....	3,264 45
Total unpaid losses.....	\$ 45,225 45
Unearned premiums on outstanding risks	290,554 37
Total liabilities, except capital	\$335,779 82
Deposit capital	\$200,000 00
Surplus over all liabilities.....	332,501 58
Surplus to policy holders	532,501 58
Total liabilities and surplus	\$868,281 40

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$12,520,985	\$153,414 94
Written during the year.....	52,599,579	644,313 23
Total	\$65,120,564	\$797,728 17
Expired and terminated.....	22,267,758	251,516 76
In force at end of the year.....	\$42,852,806	\$546,211 41
Deduct amount re-insured	371,316	5,895 20
Net amount in force	\$42,481,490	\$540,316 21

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$393,331 71
Net premiums earned during the year.....	\$318,954 79	
Interest earned during the year.....	35,550 20	
Total interest and premiums earned	\$354,504 99	
Net losses incurred during the year	\$177,843 08	
Expenses incurred during the year.....	237,492 04	
Total losses and expenses incurred	415,335 12	
Net loss during the year	\$60,830 13	
Decrease in surplus during the year.....		60,830 13
Surplus December 31, 1897.....		\$332,501 58
Ratio of "net losses incurred" to "net premiums earned" 55.76 per cent.		
Ratio of "expenses incurred" to "net premiums earned" 74.46 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written	\$545,865 00	
Premiums received.....	7,941 81	
Losses paid.....	2,100 65	
Losses incurred	2,750 65	
Amount at risk.....	464,065 00	

MANCHESTER FIRE ASSURANCE COMPANY.

MANCHESTER, ENGLAND.

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

GEO. W. WENSLEY, *Manager*, 42 Cedar Street, New York, N. Y.

Deposit Capital \$200,000.

INCOME.

Net premiums received (fire).....	\$1,341,585 85
Interest on real estate mortgage loans	\$12 00
Interest and dividends on stocks and bonds	69,594 50
Income from all other sources	1,262 59
Total income.....	\$1,412,454 94
Net ledger assets December 31, 1896	1,895,134 23
Total	\$3,307,589 17

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$650,482 85
Commissions to agents.....	269,483 67
Salaries and allowances to agents.....	110,011 35
Rents.....	10,976 01
Taxes on premiums.....	41,934 81
Insurance department fees and agents' licenses.....	10,321 65
Municipal licenses, \$4,768.19; tax on franchise, \$233.02.....	5,001 21
Advertising, printing and stationery.....	7,108 50
Legal expenses.....	515 31
Miscellaneous expenses.....	58,009 77
Loss on sale or maturity of ledger assets.....	9,834 37
Remitted to home office.....	290,461 69
Total disbursements.....	\$1,464,141 19
Balance.....	\$1,843,447 98

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$350 00
Book value of bonds, excluding interest.....	1,524,344 00
Cash in office and in bank.....	317,268 68
Due from other companies.....	2,813 46
Due from special agents.....	138 79
Total.....	\$1,844,914 93

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$1,210.75; all other, \$256.20.....	\$1,466 95
Net ledger assets, per balance.....	\$1,843,447 98

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$8 20
Interest accrued on stocks and bonds.....	7,937 50
Total interest.....	\$ 7,945 70
Market value of bonds and stocks over book value.....	22,173 50
Net uncollected premiums, not more than three months due.....	194,789 46
Due from other companies for re-insurance.....	3,763 28
Gross premiums, more than three months due.....	\$19,562 25
Gross assets.....	\$2,072,119 92

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$92,061 57
Losses in process of adjustment.....	73,130 32
Losses resisted.....	57,870 85
Total claims for losses.....	\$223,062 74
Deduct re-insurance due and accrued.....	19,832 09
Net amount of unpaid losses.....	\$ 203,230 65
Unearned premiums on outstanding risks.....	1,052,313 55
Salaries, rents, taxes and expenses due and accrued.....	451 30
Due for return premiums and re-insurance.....	18,794 65
Total liabilities, except capital.....	\$1,274,790 15
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	597,329 77
Surplus to policy holders.....	797,329 77
Total liabilities and surplus.....	\$2,072,119 92

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$191,035,950	\$2,329,376 23
Written during the year	154,134,320	1,786,946 56
Total	<u>\$345,170,270</u>	<u>\$4,116,322 79</u>
Expired and terminated.....	148,180,716	1,845,736 58
In force at end of the year	<u>\$196,989,554</u>	<u>\$2,270,586 21</u>
Deduct amount re-insured.....	11,344,791	167,492 44
Net amount in force.....	<u>\$185,644,763</u>	<u>\$2,103,093 77</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$693,183 84
Net premiums earned during the year.....	\$1,347,812 04	
Interest earned during the year.....	70,679 08	
Total interest and premiums earned.....	<u>\$1,418,491 12</u>	
Net losses incurred during the year.....	\$698,948 46	
Expenses incurred during the year.....	\$15,396 73	
Total losses and expenses incurred	<u>1,514,345 19</u>	
Net loss during the year.....	<u>\$95,854 07</u>	
Decrease in surplus during the year.....		<u>95,854 07</u>
Surplus December 31, 1897		<u>\$597,329 77</u>

Ratio of "net losses incurred" to "net premiums earned," 51.86 per cent.

Ratio of "expenses incurred" to "net premiums earned," 60.50 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$522,697 00
Premiums received.....	7,336 92
Losses paid.....	381 06
Losses incurred.....	444 66

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,

LONDON, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$2,469,590	74
Deposits received on perpetual risks.....	7,427	50
Interest and dividends on stocks and bonds.....	\$160,221	93
Interest from all other sources.....	5,482	35
Profit on sale or maturity of ledger assets.....	13,711	25
Received from home office.....	169,850	00
Income from all other sources.....	1,286	78
Total income.....	\$2,827,570	55
Net ledger assets December 31, 1896.....	3,436,873	38
Total.....	\$6,264,443	93

DISBURSEMENTS

Net amount paid for losses (fire).....	\$1,217,068	84
Commissions to agents.....	415,574	14
Salaries and other compensation of officers and office employes.....	214,306	00
Taxes on premiums.....	33,649	93
Insurance department fees and agents' licenses.....	7,732	98
Municipal licenses and fire department taxes.....	24,015	11
Advertising, printing and stationery.....		
Legal expenses.....		
Repairs and expenses on real estate.....		
Furniture, fixtures and miscellaneous.....		
Remitted to home office.....	371,018	01
Remitted under re-insurance contracts.....	87,653	94
All other disbursements.....	16,649	79
Total disbursements.....	\$2,497,763	49
Balance.....	\$3,766,680	44

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$3,331,030	84
Cash in office and in bank.....	436,119	53
Bills receivable.....	1,917	87
Cash in hands of trustees.....	5,761	22
Due from other companies for re-insurance.....	12	22
All other assets.....	1,531	00
Total.....	\$3,776,372	18

DEDUCT LEDGER LIABILITIES.

Special agents' credit balances	\$9,691 74
Net ledger assets, per balance	\$3,766,680 44

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$ 54,915 00
Market value of bonds and stocks over book value	153,542 66
Net uncollected premiums, not more than three months due	314,990 97
Gross premiums, more than three months due	\$32,940 00
Gross assets	\$4,290,129 07

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$167,235 41
Losses in process of adjustment	32,334 82
Losses resisted	9,841 90
Total claims for losses	\$209,412 13
Deduct re-insurance due and accrued	6,651 40
Net amount of unpaid losses	\$ 202,760 73
Unearned premiums on outstanding risks	1,970,293 19
Amount reclaimable on perpetual fire policies	6,684 75
Total liabilities, except capital	\$2,179,738 67
Deposit capital	\$ 200,000 00
Surplus over all liabilities	1,910,390 40
Surplus to policy holders	2,110,390 40
Total liabilities and surplus	\$4,290,129 07

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$376,656,816	\$3,955,177 16
Written during the year	297,908,746	3,024,235 59
Total	\$674,565,562	\$6,979,412 75
Expired and terminated	274,403,959	2,868,720 35
In force at end of the year	\$400,161,603	\$4,110,692 40
Deduct amount re-insured	29,292,549	226,295 73
Net amount in force	\$370,869,054	\$3,884,396 67

Perpetual risks in force, \$149,000; premiums on same, \$7,427.50.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,692,918 62
Net premiums earned during the year	\$2,384,871 41
Interest earned during the year	142,814 74
Total interest and premiums earned	\$2,527,686 15
Net losses incurred during the year	\$1,212,593 48
Expenses incurred during the year	808,798 94
Total losses and expenses incurred	2,021,392 42
Net gain during the year	\$506,293 73
Net remittances to home office	288,821 95
Increase in surplus during the year	217,471 78
Surplus December 31, 1897	\$1,910,390 40

Ratio of "net losses incurred" to "net premiums earned," 50.85 per cent.

Ratio of "expenses incurred" to "net premiums earned," 33.91 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,664,862 00
Premiums received.....	39,720 37
Losses paid	17,946 84
Losses incurred.....	13,943 29
Amount at risk	5,043,525 00

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

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

GEO. W. BABB, JR., *Attorney*, 38 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,014,681 29
Rents—including company's use of own buildings.....	7,000 00
Interest and dividends on stocks and bonds.....	62,715 00
Interest from all other sources	469 32
	<u>70,124 32</u>
Received from home office.....	33,260 22
Income from all other sources	104 03
	<u>1,118,169 86</u>
Total income	\$1,118,169 86
Net ledger assets December 31, 1896	1,786,650 27
	<u>2,904,820 13</u>
Total	\$2,904,820 13

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$529,927 13
Commissions to agents.....	143,613 54
Rents—including company's use of own buildings	14,400 04
Salaries and other compensation of officers and office employes.....	85,219 49
Taxes on premiums	25,144 31
Insurance department fees and agents' licenses	6,664 03
Municipal licenses, \$3,945.36; tax on franchise, \$1,925.43.....	5,870 79
Advertising, printing and stationery.....	9,605 99
Legal expenses.....	430 05
Furniture and fixtures, \$81.00; miscellaneous, \$96,864.86.....	96,945 86
Remitted to home office.....	216,200 93
	<u>\$1,134,022 16</u>
Total disbursements	\$1,134,022 16
Balance	\$1,770,797 97

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$115,000 00
Book value of stocks and bonds, excluding interest.....	1,584,480 00
Cash in office and in bank	72,854 27
Bills receivable and agents debit balances.....	3,426 30
Total.....	\$1,775,760 57

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$647.28; all other, \$4,315.32	\$4,962 60
Net ledger assets, per balance.....	\$1,770,797 97

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$20,817 37
Market value of bonds and stocks over book value.....	972 50
Net uncollected premiums, not more than three months due.....	180,295 31
Due from other companies for re-insurance.....	630 86
Gross premiums, more than three months due.....	\$7,006 17
Gross assets	\$1,973,514 01

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$816 38
Total admitted assets.....	\$1,972,697 63

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 10,496 89
Losses in process of adjustment	100,677 85
Losses resisted.....	22,570 50
Total claims for losses	\$133,745 24
Deduct re-insurance due and accrued	14,772 83
Net amount of unpaid losses	\$118,972 41
Unearned premiums on outstanding risks.....	938,648 30
Salaries, rents, taxes and expenses due and accrued	1,500 30
Commissions and other charges due agents and brokers	24 15
Due for return premiums and re-insurance.....	24,325 43
Total liabilities, except capital	\$1,083,470 59
Deposit capital.....	\$200,000 00
Surplus over all liabilities	689,227 04
Surplus to policy holders.....	889,227 04
Total liabilities and surplus.....	\$1,972,697 63

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$180,310,798	\$2,066,739 54
Written during the year	136,616,807	1,485,641 56
Total	\$316,927,605	\$3,552,381 10
Expired and terminated	141,158,920	1,598,039 85
In force at end of the year	\$175,768,685	\$1,954,341 25
Deduct amount re-insured.....	5,756,391	54,466 46
Net amount in force	\$170,012,294	\$1,899,874 79

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$645,528 97
Net premiums earned during the year.....	\$1,093,258 39	
Interest earned during the year	<u>87,982 70</u>	
Total interest and premiums earned	\$1,181,241 09	
Net losses incurred during the year.....	\$565,183 76	
Expenses incurred during the year.....	<u>389,418 55</u>	
Total losses and expenses incurred....	954,602 31	
Net gain during the year.....	\$226,638 78	
Net remittances to home office	<u>182,940 71</u>	
Increase in surplus during the year.....		<u>43,698 07</u>
Surplus December 31, 1897.....		\$689,227 04
Ratio of "net losses incurred" to "net premiums earned," 51.70 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 35.62 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,085,046 00
Premiums received.....	13,763 28
Losses paid.....	6,250 61
Losses incurred.....	6,250 61

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENGLAND.

INCORPORATED IN 1797.

COMMENCED BUSINESS IN UNITED STATES IN 1877.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$1,460,306 13
Interest on real estate mortgage loans	\$1,500 00	
Interest and dividends on stocks and bonds.....	79,531 05	
Interest from all other sources.....	<u>7 48</u>	81,038 53
Received from home office		<u>6,757 02</u>
Total income.....		\$1,548,101 68
Net ledger assets December 31, 1896		<u>2,085,309 05</u>
Total		\$3,633,410 73

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$796,175 24
Commissions to agents	259,867 07
Rents.....	18,609 14
Salaries and other compensation of officers and office employes.....	139,692 17
Taxes on premiums	19,132 19
Insurance department fees and agents licenses.....	6,679 92
Municipal licenses, \$8,224.32; tax on franchise, \$1,257.14.....	9,481 46
Advertising, printing and stationery.....	16,010 45
Legal expenses	465 16
Furniture and fixtures, \$569.85; miscellaneous, \$66,754.96.....	67,324 81
Remitted to home office	128,265 56
Total disbursements.....	\$1,461,703 17
Balance.....	\$2,171,707 56

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$40,000 00
Book value of stocks and bonds, excluding interest	1,940,230 71
Cash in office and in bank	191,476 85
Ledger assets, per balance	\$2,171,707 56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$ 450 00
Interest accrued on stocks and bonds.	24,297 83
Total interest	\$ 24,747 83
Market value of bonds and stocks over book value.....	41,824 29
Net uncollected premiums, not more than three months due.....	143,233 94
Gross premiums, more than three months due	\$13,962 64
Gross assets.....	\$2,381,513 62

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$56,322 65
Losses in process of adjustment	45,843 21
Losses resisted.....	19,732 43
Total claims for losses	\$121,898 29
Deduct re-insurance due and accrued	3,217 68
Net amount of unpaid losses	\$118,680 61
Unearned premiums on outstanding risks.....	1,148,750 90
Salaries, rents, taxes and expenses due and accrued.....	15,003 36
Due for return premiums and re-insurance.....	16,310 52
Total liabilities, except capital	\$1,298,745 39
Deposit capital	\$200,000 00
Surplus over all liabilities	882,768 23
Surplus to policy holders	1,082,768 23
Total liabilities and surplus	\$2,381,513 62

RISKS AND PREMIUMS.

	<i>Fire Risks. Premiums.</i>	
In force December 31, 1896.....	\$236,127,908	\$2,436,762 00
Written during the year.....	182,552,345	1,882,312 90
Total.....	\$418,680,253	\$4,319,074 90
Expired and terminated	177,496,263	1,881,791 51
In force at end of the year	\$241,183,990	\$2,437,283 39
Deduct amount re-insured.....	12,941,532	137,506 38
Net amount in force	\$228,242,458	\$2,299,777 01

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$673,542 40
Net premiums earned during the year.....	\$1,502,974 80	
Interest earned during the year	148,695 11	
Total interest and premiums earned.....	\$1,651,669 91	
Net losses incurred during the year	\$769,983 35	
Expenses incurred during the year.....	550,952 19	
Total losses and expenses incurred.....	1,320,935 54	
Net gain during the year	\$330,734 37	
Net remittances to home office.....	121,508 54	
Increase in surplus during the year		209,225 83
Surplus December 31, 1897.....		\$882,768 23
Ratio of "net losses incurred" to "net premiums earned," 51.23 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 36.66 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,065,288 00
Premiums received.....	15,590 36
Losses paid	6,762 71
Losses incurred.....	5,216 45

PALATINE INSURANCE COMPANY,

MANCHESTER, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$2,040,740	24
Interest on real estate mortgage loans	\$ 1,500	00
Interest and dividends on stocks and bonds	55,593	00
Interest from all other sources.....	2,924	17
	<u>60,017</u>	<u>17</u>
Total income.....	\$2,100,757	41
Net ledger assets December 31, 1896	2,475,500	13
Total	\$4,576,257	54

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,127,298	29
Commissions to agents	416,025	51
Rents	20,078	84
Salaries and other compensation of officers and office employes.....	173,778	45
Taxes on premiums, \$30,165.74; other investments, \$167.66	30,333	40
Insurance department fees and agents' licenses	5,475	87
Municipal licenses, \$4,177.70; tax on franchise, \$5,322.85	9,500	55
Advertising, printing and stationery.....	21,785	68
Legal expenses	2,281	39
Furniture and fixtures, \$177.55; miscellaneous, \$53,744.95.....	53,922	50
Remitted to home office.....	253,702	69
	<u>\$2,114,183</u>	<u>17</u>
Total disbursements.....	\$2,462,074	37

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$ 50,000	00
Book value of bonds, excluding interest.....	2,203,860	18
Cash in office and in bank.....	208,214	19
	<u>\$2,462,074</u>	<u>37</u>
Ledger assets, per balance	\$2,462,074	37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 500	00
Interest due on stocks and bonds	13,357	50
	<u>\$13,857</u>	<u>50</u>
Total interest	\$13,857	50
Market value of bonds and stocks over book value	11,891	82
Net uncollected premiums, not more than three months due.....	324,189	81
Gross premiums, more than three months due	\$14,482	15
	<u>\$2,812,013</u>	<u>50</u>
Gross assets.....	\$2,812,013	50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$16,703 61
Losses in process of adjustment	188,346 07
Losses resisted	31,939 83
Total claims for losses	\$236,989 51
Deduct re-insurance due and accrued	9,563 27
Net amount of unpaid losses	\$227,426 24
Unearned premiums on outstanding risks	1,359,248 24
Salaries, rents, taxes and expenses due and accrued	3,954 80
Due for return premiums and re-insurance	53,762 93
Total liabilities, except capital	\$1,644,392 21
Deposit capital	\$200,000 00
Surplus over all liabilities	967,621 29
Surplus to policy holders	1,167,621 29
Total liabilities and surplus	\$2,812,013 50

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$292,012,844	\$3,240,418 19
Written during the year	230,791,940	2,496,764 55
Total	\$522,804,784	\$5,737,182 74
Expired and terminated	265,908,405	2,921,919 11
In force at end of the year	\$256,896,379	\$2,815,263 63
Deduct amount re-insured	10,948,217	93,047 43
Net amount in force	\$245,948,162	\$2,722,216 20

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$729,425 84
Net premiums earned during the year	\$2,197,328 72
Interest earned during the year	118,096 45
Total interest and premiums earned	\$2,315,425 17
Net losses incurred during the year	\$1,095,688 92
Expenses incurred during the year	727,838 11
Total losses and expenses incurred	1,823,527 03
Net gain during the year	\$491,898 14
Remitted to home office	253,702 69
Increase in surplus during the year	238,195 45
Surplus December 31, 1897	\$967,621 29
Ratio of "net losses incurred" to "net premiums earned," 49.86 per cent.	
Ratio of "expenses incurred" to "net premiums earned," 33.12 per cent.	

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$881,768 00
Premiums received	12,219 07
Losses paid	1,706 39
Losses incurred	1,706 39
Amount at risk	1,167,909 00

PHENIX ASSURANCE COMPANY,

LONDON, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$2,015,097 71
Premiums more than three months due December 31, 1896.....	3,817 52
Interest and dividends on stocks and bonds	90,619 90
Total income.....	\$2,109,535 13
Net ledger assets December 31, 1896.....	2,657,718 09
Total	\$4,767,253 22

DISBURSEMENTS.

Net amount paid for losses, (fire)	\$1,068,906 88
Commissions to agents.....	390,212 72
Rents—including company's use of own buildings.....	15,830 17
Salaries and other compensation of officers and office employes.....	127,317 57
Taxes on premiums	41,372 78
Insurance department fees and agents' licenses.....	5,458 95
Municipal licenses.....	6,803 27
Advertising, printing and stationery.....	17,758 88
Legal expenses.....	760 65
Furniture and fixtures, \$1,261.41; miscellaneous, \$123,725.90.....	124,987 31
Loss on sale or maturity of ledger assets	19,727 39
Remitted to home office	90,619 90
Total disbursements.....	\$1,909,756 47
Balance	\$2,857,496 75

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$2,212,431 22
Cash in office and in bank	189,653 95
Cash in hands of United States trustees	453,081 00
Bills receivable	2,330 58
Ledger assets, per balance	\$2,857,496 75

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$25,180 00
Net uncollected premiums, not more than three months due.....	185,689 93
Gross premiums, more than three months due	\$9,772 15
Gross assets	\$3,068,366 68

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$12,658 72
Total admitted assets	\$3,055,707 96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,653 00
Losses in process of adjustment.....	315,170 00
Losses resisted.....	42,795 00
Total claims for losses	\$369,618 00
Deduct re-insurance due and accrued	128,891 00
Net amount of unpaid losses.....	\$240,727 00
Unearned premiums on outstanding risks	1,423,445 59
Due for return premiums and re-insurance.....	132,354 45
Total liabilities, except capital	\$1,796,526 95
Deposit capital	\$200,000 00
Surplus over all liabilities	1,059,181 01
Surplus to policy holders.....	1,259,181 01
Total liabilities and surplus	\$3,055,707 96

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$393,453,466	\$3,717,298 74
Written during the year.....	378,728,160	3,282,840 14
Total.....	\$772,181,626	\$7,000,138 88
Expired and terminated.....	375,911,727	3,304,688 69
In force at end of the year.....	\$396,269,899	\$3,695,450 19
Deduct amount re-insured.....	99,331,828	868,547 37
Net amount in force.....	\$296,938,071	\$2,826,902 82

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$810,996 19
Net premiums earned during the year.....	\$2,067,165 77
Interest earned during the year.....	11,857 95
Total interest and premiums earned	\$2,079,023 72
Net losses incurred during the year	\$1,093,627 88
Expenses incurred during the year	737,211 02
Total losses and expenses incurred.....	1,830,838 90
Net gain during the year.....	\$248,184 82
Increase in surplus during the year.....	248,184 82
Surplus December 31, 1897.	\$1,059,181 01

Ratio of "net losses incurred" to "net premiums earned," 52.90 per cent.

Ratio of "expenses incurred" to "net premiums earned," 35.66 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$976,682 50
Premiums received.....	18,176 20
Losses paid.....	6,754 70
Losses incurred.....	6,712 00

*PRUSSIAN NATIONAL INSURANCE COMPANY,
STETTIN, GERMANY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1891.

THEO. W. LETTON, *Manager*, 315 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,006.

INCOME.

Net premiums received. Fire, \$423,193.44; marine, \$7,801.72	\$430,995 16
Rents—including company's use of own buildings.....	\$ 50 50
Interest and dividends on stocks and bonds.....	25,082 50
Profit on sale or maturity of ledger assets.....	387 50
Total income.....	\$456,515 66
Net ledger assets December 31, 1896.....	572,772 05
Total	\$1,029,287 71

DISBURSEMENTS.

Net amount paid for losses. Fire, \$216,056; marine, \$10,064.24	\$226,120 24
Commissions to agents.....	90,459 24
Rents—including company's use of own buildings.....	3,372 42
Salaries and other compensation of officers and office employes.....	33,321 95
Taxes on premiums, \$5,827.50; real estate, \$4.41.....	5,831 91
Insurance department fees and agents' licenses.....	5,319 88
Municipal licenses, \$880.85; tax on franchise, \$10.....	890 85
Advertising, printing and stationery.....	4,084 79
Remitted to home office	13,471 24
All other disbursements, viz: Local boards, \$7,052.60; maps, \$3,623.50; postage and express, \$4,821.05; travelling expenses, \$12,736.20; sun- dries, \$2,670.44.....	30,903 79
Total disbursements.....	\$413,776 31
Balance.....	\$615,511 40

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 800 00
Book value of bonds, excluding interest.....	598,000 00
Cash in office and in bank.....	16,318 32
Bills receivable	3,343 89
Total	\$618,462 21

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$2,950 81
Net ledger assets, per balance	\$615,511 40

*Admitted August 27, 1897.

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$6,543 33
Market value of bonds over book value.....	62,682 50
Net uncollected premiums, not more than three months due.....	77,014 57
Gross premiums, more than three months due.....	\$9,546 86
Due from other companies for re-insurance.....	83 04
Gross assets.....	<u>\$761,834 84</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,977 00
Losses in process of adjustment.....	45,210 00
Losses resisted.....	8,466 00
Total claims for losses.....	<u>\$59,653 00</u>
Deduct re-insurance due and accrued.....	3,380 06
Net amount of unpaid losses.....	\$ 56,272 94
Unearned premiums on outstanding risks.....	328,247 48
Due for return premiums and re-insurance.....	11,102 73
All other liabilities, viz: Local Boards and taxes, \$1,048.45; miscellaneous, \$1,537.43.....	2,585 88
Total liabilities, except capital.....	<u>\$398,209 03</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	<u>163,625 81</u>
Surplus to policy holders.....	363,625 81
Total liabilities and surplus.....	<u>\$761,834 84</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$50,146,650	\$625,035 43	\$99,579	\$3,704 99
Written during the year.....	43,400,435	548,661 15	1,152,068	11,199 90
Total.....	<u>\$93,547,085</u>	<u>\$1,173,696 58</u>	<u>\$1,251,647</u>	<u>\$14,904 89</u>
Expired and terminated.....	38,204,945	484,157 12	1,183,997	11,597 12
In force at end of the year.....	\$55,342,140	\$689,539 46	\$67,650	\$3,307 77
Deduct amount re-insured.....	3,218,128	41,532 01	-	-
Net amount in force.....	<u>\$52,124,012</u>	<u>\$648,007 45</u>	<u>\$67,650</u>	<u>\$3,307 77</u>

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....	\$138,214 72
Net premiums earned during the year.....	\$426,408 18
Interest earned during the year.....	39,210 48
Total interest and premiums earned.....	<u>\$465,618 66</u>
Net losses incurred during the year.....	\$243,345 16
Expenses incurred during the year.....	183,391 17
Total losses and expenses incurred.....	<u>426,736 33</u>
Net gain during the year.....	\$38,882 33
Remitted to home office.....	13,471 24
Increase in surplus during the year.....	<u>25,411 09</u>
Surplus December 31, 1897.....	<u>\$163,625 81</u>

Ratio of "net losses incurred" to "net premiums earned," 57.21 per cent.

Ratio of "expenses incurred" to "net premiums earned," 43.01 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$64,825 00
Premiums received.....	1,225 48
Amount at risk	64,825 00

ROYAL INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

E. F. BEDDALL, *Manager*, 50 Wall Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$4,597,355 53	
Deposits received on perpetual risks.....		8,134 94
Rents—including company's use of own buildings	\$124,992 27	
Interest on real estate mortgage loans.....	12,635 25	
Interest and dividends on stocks and bonds.....	174,050 96	
Interest from all other sources.....	5,299 03	316,977 51
Received from home office		268,951 10
Total income.....	\$5,191,419 08	
Net ledger assets December 31, 1896.....		6,723,806 85
Total		\$11,915,225 93

DISBURSEMENTS.

Net amount paid for losses (fire)	\$2,538,666 24
Deposit premiums returned	3,249 53
Commissions to agents	808,325 83
Salaries and allowances to agents.....	26,825 41
Rents—including company's use of own buildings.....	33,131 80
Salaries and other compensation of officers and office employes.....	313,313 38
Taxes on premiums, \$108,545.93; real estate, \$23,534.78	132,080 71
Insurance department fees and agents' licenses	7,889 28
Municipal licenses.....	598 05
Advertising, printing and stationery.....	51,874 66
Legal expenses	2,413 07
Repairs and expenses on real estate	53,950 28
Furniture and fixtures, \$6,627.61; miscellaneous, \$188,992.44	195,620 05
Remitted to home office.....	939,362 24
Depreciation on bonds, \$141,957.82; real estate, \$94,134.81.....	236,096 63
Total disbursements	\$5,343,397 16
Balance	\$6,571,828 77

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,032,077 43
Loans on mortgage of real estate.....	272,000 00
Book value of bonds, excluding interest.....	3,951,329 41
Cash in office and in bank.....	316,421 93
Ledger assets, per balance	<u>\$6,571,828 77</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,120 00
Interest accrued on stocks and bonds	47,487 08
Interest accrued on other assets	50 00
Rents accrued on company's property	10,040 12
Total interest and rents.....	<u>\$58,697 20</u>
Net uncollected premiums, not more than three months due.....	646,961 10
All other assets	5,136 88
Gross premiums, more than three months due.....	\$28,332 51
Gross assets.....	<u>\$7,282,623 95</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 59,022 71
Losses in process of adjustment.....	444,246 73
Losses resisted.....	62,075 70
Total claims for losses.....	<u>\$565,345 14</u>
Deduct re-insurance due and accrued.....	107,062 66
Net amount of unpaid losses	\$458,282 48
Unearned premiums on outstanding risks	3,846,843 21
Amount reclaimable on perpetual fire policies	222,281 18
Liabilities on life policies	121,459 75
Salaries, rents, taxes and expenses due and accrued.....	57,288 43
Due for return premiums and re-insurance.....	204,882 05
All other liabilities	3,500 00
Total liabilities, except capital	<u>\$4,914,537 10</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	2,168,086 85
Surplus to policy holders.....	2,368,086 85
Total liabilities and surplus.....	<u>\$7,282,623 95</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$784,730,905 38	\$7,892,391 35
Written during the year.....	704,857,440 95	5,995,937 74
Total.....	<u>\$1,489,588,346 33</u>	<u>\$13,888,289 09</u>
Expired and terminated.....	628,744,012 79	5,689,255 48
In force at end of the year	\$860,844,333 54	\$8,199,033 61
Deduct amount re-insured	80,028,579 85	585,917 93
Net amount in force.....	<u>\$780,815,753 69</u>	<u>\$7,613,115 68</u>

Perpetual risks in force, \$9,505,356.00; premiums on same, \$9,761.38.

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus beginning of the year.....		\$2,157,807 31
Net premiums earned during the year.....	\$4,706,931 22	
Interest earned during the year.....	45,918 88	
Total interest and premiums earned.....	\$4,752,850 10	
Net losses incurred during the year.....	\$2,539,436 29	
Expenses incurred during the year.....	1,532,723 13	
Total losses and expenses incurred.....	4,072,159 42	
Net gain during the year.....	\$680,690 68	
Net remittances to home office.....	670,411 14	
Increase in surplus during the year.....		10,279 54
Surplus December 31, 1897.....		\$2,168,086 85
Ratio of "net losses incurred" to "net premiums earned," 53.97 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 32.57 per cent.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,786,745 92
Premiums received.....	47,078 31
Losses paid.....	28,241 51
Losses incurred.....	29,795 33
Amount at risk.....	9,617,287 40

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$2,354,554 86
Rents.....	\$ 5,053 00	
Interest on real estate mortgage loans.....	76,714 84	
Interest on collateral loans.....	703 19	
Interest and dividends on stocks and bonds.....	49,439 90	
Interest from all other sources.....	7,350 75	139,261 68
Received from home office.....		20,539 55
Total income.....		\$2,514,356 09
Net ledger assets December 31, 1896..		3,524,712 88
Total.....		\$6,039,068 97

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,241,388 82
Commissions to agents	511,087 99
Rents	3,679 60
Salaries and other compensation of officers and office employes.....	107,198 29
Taxes on real estate	653 86
Insurance department fees and agents' licenses	} 57,792 32
Municipal licenses and tax on franchise	
Advertising, printing and stationery	16,729 14
Repairs and expenses on real estate.....	3,807 54
Furniture and fixtures, \$7,083.67; miscellaneous, \$99,089.04	106,172 71
Loss on sale or maturity of ledger assets.....	70 00
Remitted to home office.....	102,344 56
Total disbursements.....	\$2,150,924 83
Balance	\$3,888,144 14

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$ 101,587 96
Loans on mortgage of real estate	1,482,680 99
Loans secured by collateral.....	2,800 00
Book value of stocks and bonds, excluding interest.....	1,718,906 86
Cash in office and bank.....	425,980 41
Agents' debit balances	157,073 15
Total	\$3,888,979 37

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$835 23
Net ledger assets, per balance.....	\$3,888,144 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$29,676 48
Less same on mortgages in process of foreclosure..	7,084 25
	\$22,592 23
Interest due and accrued on stocks and bonds	18,864 16
Interest due on collateral loans	47 50
Interest due and accrued on other assets.....	370 68
Total interest	\$41,874 57
Market value of bonds and stocks over book value.....	22,551 25
Net uncollected premiums, not more than three months due.....	115,000 00
Gross assets	\$4,067,569 96

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$11,082 50
Total admitted assets.....	\$4,056,487 46

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 38,884 28
Losses in process of adjustment.....	256,626 19
Losses resisted	17,641 67
Total claims for losses	\$313,152 14
Deduct re-insurance due and accrued.....	27,293 71
Net amount of unpaid losses	\$285,858 43
Unearned premiums on outstanding risks.....	1,839,069 14
Total liabilities, except capital	\$2,124,927 57
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	1,731,559 89
Surplus to policy holders	1,931,559 89
Total liabilities and surplus	\$4,056,487 46

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$401,828,307	\$3,608,532 14
Written during the year.....	336,598,928	3,201,387 45
Total	\$738,427,235	\$6,809,919 59
Expired and terminated	292,161,257	2,893,880 85
In force at end of the year.....	\$446,265,978	\$3,916,038 74
Deduct amount re-insured	40,215,167	358,946 80
Net amount in force.....	\$406,050,811	\$3,557,091 94

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$1,355,710 09
Net premiums earned during the year.....	\$2,309,154 61
Interest earned during the year	146,667 88
Total interest and premiums earned.....	\$2,455,822 49
Net losses incurred during the year.....	\$1,197,946 95
Expenses incurred during the year.....	800,220 73
Total losses and expenses incurred.....	1,998,167 68
Net gain during the year.....	\$457,654 81
Net remittances to home office.....	81,805 01
Increase in surplus during the year	375,849 80
Surplus December 31, 1897	\$1,731,559 89
Ratio of "net losses incurred" to "net premiums earned,"	51.88 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	34.65 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$299,663 00
Premiums received.....	13,697 27
Losses paid	5,934 52
Losses incurred.....	6,978 65

SUN INSURANCE OFFICE,

LONDON, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,024,339	97
Rents—including company's use of own buildings	\$20,173	98
Interest on real estate mortgage loans.....	9,080	00
Interest and dividends on stocks and bonds.....	75,841	23
Interest from all other sources	3,545	66
Profit on sale or maturity of ledger assets.....		10,408 10
Total income	\$1,743,388	94
Net ledger assets December 31, 1896.....	2,465,111	66
Total	\$4,211,500	60

DISBURSEMENTS.

Net amount paid for losses (fire)	\$819,006	80
Commissions to agents	297,254	21
Salaries and allowances to agents	125,256	25
Rents—including company's use of own buildings	18,272	71
Salaries and other compensation of officers and office employes.....	94,672	43
Taxes on premiums, \$32,710.34; real estate, \$2,375.65.....	35,085	99
Insurance department fees and agents' licenses.....	3,789	50
Municipal licenses.....	3,639	50
Advertising, printing and stationery.....	13,252	45
Legal expenses.....	542	12
Repairs and expenses on real estate.....	6,848	10
Furniture and fixtures, \$1,837.50; miscellaneous, \$9,925.66	11,763	16
Loss on sale or maturity of ledger assets	869	35
Remitted to home office.....	250,311	78
Total disbursements	\$1,680,564	35
Balance.....	\$2,530,936	25

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$261,189	97
Loans on mortgage of real estate.....	188,000	00
Book value of stocks and bonds, excluding interest.....	1,767,178	04
Cash in office and in bank.....	162,409	66
Agents debit balances.....	155,517	89
Total	\$2,534,290	56

DEDUCT LEDGER LIABILITIES.

Agents credit balances.....	\$3,354 31
Net ledger assets, per balance.....	\$2,530,936 25

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,850 83
Interest accrued on stocks and bonds.....	21,681 51
Interest accrued on other assets	121 27
Rents accrued on company's property	1,456 67
Total interest and rents	\$25,110 28
Market value of bonds and stocks over book value	17,177 58
Net uncollected premiums, not more than three months due.....	101,987 64
Gross premiums, more than three months due	\$10,262 73
Gross assets.....	\$2,675,211 75

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$11,189 97
Total admitted assets.....	\$2,664,021 78

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$28,209 50
Losses in process of adjustment.....	122,433 47
Losses resisted.....	12,940 00
Total claims for losses	\$163,582 97
Deduct re-insurance due and accrued	3,501 52
Net amount of unpaid losses	\$160,081 45
Unearned premiums on outstanding risks.....	1,404,457 42
Salaries, rents, taxes and expenses due and accrued	5,050 27
Due for re-insurance.....	7,462 88
Total liabilities, except capital	\$1,577,052 02
Deposit capital	\$200,000 00
Surplus over all liabilities	886,969 76
Surplus to policy holders.....	1,086,969 76
Total liabilities and surplus.....	\$2,664,021 78

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896.....	\$318,800,844	\$2,935,429 04
Written during the year.....	210,162,228	1,987,709 84
Total	\$528,963,072	\$4,923,138 88
Expired and terminated	205,622,122	2,016,714 62
In force at end of the year	\$323,340,950	\$2,906,424 26
Deduct amount re-insured.....	15,435,640	114,217 75
Net amount in force.....	\$307,905,310	\$2,792,206 51

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$827,699 81
Net premiums earned during the year	\$1,607,397 72	
Interest earned during the year	124,808 53	
Total interest and premiums earned	\$1,732,206 25	
Net losses incurred during the year	\$817,738 25	
Expenses incurred during the year	604,886 27	
Total losses and expenses incurred	1,422,624 52	
Net gain during the year	\$309,581 73	
Remitted to home office	250,311 78	
Increase in surplus during the year		59,269 95
Surplus December 31, 1897		\$886,969 76
Ratio of "net losses incurred" to "net premiums earned," 50.87 per cent.		
Ratio of "expenses incurred" to "net premiums earned," 37.63 per cent.		

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written		\$803,856 00
Premiums received		12,458 02
Losses paid		5,261 68
Losses incurred		5,623 24
Amount at risk		1,473,296 00

SVEA FIRE AND LIFE INSURANCE COMPANY,

GOTHENBURG, SWEDEN,

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$317,702 35
Interest and dividends on stocks and bonds	\$11,549 21	
Interest from all other sources	993 11	12,542 32
Received from home office		125,000 00
Total income		\$455,244 67
Net ledger assets December 31, 1896		369,388 12
Total		\$824,632 79

DISBURSEMENTS.

Net amount paid for losses (fire)	\$132,879 82
Commissions to agents	111,439 65
Taxes on premiums	378 22
Insurance department fees and agents' licenses	697 34
Municipal licenses, \$279.83; tax on franchise, \$33.91	313 74
Advertising, printing and stationery	1,101 30
Miscellaneous expenses	3,128 23
Remitted to home office	369 25
Total disbursements	\$250,307 55
Balance	\$574,325 24

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest	\$527,170 40
Cash in office and in bank	35,262 88
Bills receivable	11,891 96
Ledger assets, per balance	\$574,325 24

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,239 58
Market value of bonds and stocks over book value	5,169 60
Net uncollected premiums, not more than three months due	41,455 00
Gross premiums, more than three months due	\$843 80
Gross assets	\$622,189 42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 8,439 18
Losses in process of adjustment	20,180 27
Losses resisted	3,200 00
Total claims for losses	\$31,819 45
Deduct re-insurance due and accrued	367 12
Net amount of unpaid losses	\$ 31,452 33
Unearned premiums on outstanding risks	196,369 70
Due for return premiums and re-insurance	8,282 53
Total liabilities, except capital	\$236,104 56
Deposit capital	\$200,000 00
Surplus over all liabilities	186,084 86
Surplus to policy holders	386,084 86
Total liabilities and surplus	\$622,189 42

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$19,555,574	\$261,372 14
Written during the year	29,592,988	443,361 81
Total	\$49,148,562	\$704,733 95
Expired and terminated	23,470,321	331,201 27
In force at end of the year	\$25,678,241	\$373,532 68
Deduct amount re-insured	1,599,419	25,300 54
Net amount in force	\$24,078,822	\$348,232 14

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$41,969 14
Net premiums earned during the year.....	\$263,812 65	
Interest earned during the year.....	18,528 16	
Total interest and premiums earned	\$282,340 81	
Net losses incurred during the year	\$140,819 73	
Expenses incurred during the year	122,036 11	
Total losses and expenses incurred	262,855 84	
Net gain during the year	\$19,484 97	
Net receipts from home office	124,630 75	
Increase in surplus during the year		144,115 72
Surplus December 31, 1897.....		\$186,084 86
Ratio of "net losses incurred" to "net premiums earned,"	53.38 per cent.	
Ratio of "expenses incurred" to "net premiums earned,"	46.26 per cent.	

BUSINESS IN MAINE.

		<i>Fire.</i>
Risks written.....	\$129,461 00	
Premiums received.....	1,852 66	
Losses paid.....	7 50	
Losses incurred.....	7 50	
Amount at risk	104,161 00	

UNION ASSURANCE SOCIETY,

LONDON, ENGLAND.

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

HALL & HENSHAW, *Managers*, 35 Pine Street, New York, N. Y.

Deposit Capital \$200,000.

INCOME.

Net premiums received (fire).....	\$1,075,340 19
Interest and dividends on stocks and bonds	\$35,355 86
Interest from all other sources	282 41
Received from home office	380,137 50
Home office accounts.....	18,787 12
Total income.....	\$1,509,903 08
Net ledger assets December 31, 1896	1,083,312 30
Total	\$2,593,215 38

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$428,064 16
Commissions to agents.....	270,682 15
Salaries and allowances to agents.....	22,858 95
Salaries and other compensation of officers and office employes.....	22,349 09
Taxes on premiums.....	15,928 90
Insurance department fees and agents' licenses.....	2,794 29
Municipal licenses, \$540.00; tax on franchise, \$202.50.....	742 50
Advertising, printing and stationery.....	1,629 15
Miscellaneous expenses.....	3,994 00
Remitted to home office.....	405,638 27
Total disbursements.....	\$1,174,681 46
Balance.....	\$1,418,533 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$190,973 19
Book value of stocks and bonds, excluding interest.....	1,057,331 50
Cash in office and in bank.....	26,567 80
Agents debit balances.....	79,725 42
Due from Manhattan Fire Insurance Co. for re-insurance (secured)....	110,000 00
Home office accounts.....	1,408 62
Total.....	\$1,466,006 53

DEDUCT LEDGER LIABILITIES.

Due other companies for re-insurance.....	\$47,472 61
Net ledger assets, per balance.....	\$1,418,533 92

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,992 50
Market value of real estate over book value.....	9,026 81
Market value of bonds and stocks over book value.....	22,091 25
Net uncollected premiums, not more than three months due.....	32,419 25
Gross assets.....	\$1,484,063 73

DEDUCT ASSETS NOT ADMITTED.

Home office accounts.....	\$1,408 62
Total admitted assets.....	\$1,482,655 11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$26,788 80
Losses in process of adjustment.....	69,270 62
Losses resisted.....	29,052 00
Total claims for losses.....	\$125,111 42
Deduct re-insurance due and accrued.....	42 19
Net amount of unpaid losses.....	\$125,069 23
Unearned premiums on outstanding risks.....	€02,928 69
Total liabilities, except capital.....	\$727,997 92
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	554,657 19
Surplus to policy holders.....	754,657 19
Total liabilities and surplus.....	\$1,482,655 11

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1896	\$77,599,446	\$950,644 77
Written during the year	145,358,177	1,445,791 79
Total	<u>\$222,957,623</u>	<u>\$2,396,436 56</u>
Expired and terminated.....	92,538,002	1,061,334 11
In force at end of the year	\$130,419,621	\$1,335,102 45
Deduct amount re-insured	<u>28,442,312</u>	<u>239,829 02</u>
Net amount in force.....	\$101,977,309	\$1,095,273 43

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year.....		\$453,323 70
Net premiums earned during the year.....	\$995,420 02	
*Interest earned during the year	<u>-67,557 76</u>	
Total interest and premiums earned.....	\$927,862 26	
Net losses incurred during the year.....	\$480,647 92	
Expenses incurred during the year	<u>345,880 85</u>	
Total losses and expenses incurred	<u>826,528 77</u>	
Net gain during the year.....	\$101,333 49	
Increase in surplus during the year		<u>101,333 49</u>
Surplus December 31, 1897		\$554,657 19

Ratio of "net losses incurred" to "net premiums earned," 48.29 per cent.

Ratio of "expenses incurred" to "net premiums earned," 34.75 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$378,884 00
Premiums received.....	3,478 20
Losses paid.....	702 53
Losses incurred.....	702 53
Amount at risk.....	445,268 00
*Interest and rents received.....	\$35,638 27
Decrease in accrued interest, market values, unadmitted assets and balance of profit and loss items.....	<u>103,196 03</u>
Net loss	\$67,557 76

UNION MARINE INSURANCE COMPANY,
LIVERPOOL, ENGLAND.

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

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

—
Deposit Capital, \$200,000.
—

INCOME.

Net premiums received (marine).....	\$219,650 06
Interest and dividends on stocks and bonds	17,205 68
Received from home office	15,955 69
Income from all other sources.....	5,491 42
Total income	\$258,302 85
Net ledger assets December 31, 1896.....	492,998 12
Total	\$751,300 97

DISBURSEMENTS.

Net amount paid for losses (marine).....	\$84,394 16
Commissions to agents	21,440 46
Salaries and allowances to agents.....	5,680 00
Taxes on premiums.....	5,421 77
Insurance department fees and agents' licenses.....	1,208 61
Advertising, printing, stationery and survey fees	4,387 88
Remitted to home office.....	129,108 23
Total disbursements	\$251,641 11
Balance	\$499,659 86

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$498,945 35
Cash in bank.....	2,802 56
Bills receivable and agents debit balances	11,187 15
Due from other companies for re-insurance	146 95
Total	\$513,082 01

DEDUCT LEDGER LIABILITIES.

Agents credit balances, \$6,171.51; all other, \$7,250.64.....	\$13,422 15
Net ledger assets, per balance	\$499,659 86

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value..	\$66,067 27
Net uncollected premiums, not more than three months due.....	23,006 37
Gross premiums, more than three months due	\$5,425 17
Gross assets	\$588,735 50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	}	\$44,729 69
Losses in process of adjustment		
Losses resisted		1,900 00
Total claims for losses		\$46,629 69
Deduct re-insurance due and accrued		11,852 00
Net amount of unpaid losses		\$34,777 69
Unearned premiums on outstanding risks		59,184 97
Commissions and other charges due agents and brokers		1,608 07
Total liabilities, except capital		\$95,570 73
Deposit capital		\$200,000 00
Surplus over all liabilities		293,162 77
Surplus to policy holders		493,162 77
Total liabilities and surplus		\$588,733 50

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$ 4,185,726	\$72,903 45
Written during the year	77,536,488	291,831 71
Total	\$81,722,214	\$364,735 16
Expired and terminated	77,271,739	277,097 92
In force at end of the year	\$4,450,475	\$87,637 24
Deduct amount re-insured	320,336	8,806 72
Net amount in force	\$4,130,139	\$78,830 52

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year		\$308,074 40
Net premiums earned during the year	\$204,154 83	
Interest earned during the year	41,015 76	
Total interest and premiums earned	\$245,170 59	
Net losses incurred during the year	\$101,228 31	
Expenses incurred during the year	45,701 37	
Total losses and expenses incurred	146,929 68	
Net gain during the year	\$98,240 91	
Net remittances to home office	113,152 54	
Decrease in surplus during the year		14,911 63
Surplus December 31, 1897		\$293,162 77

Ratio of "net losses incurred" to "net premiums earned," 49.58 per cent.
Ratio of "expenses incurred" to "net premiums earned," 22.39 per cent.

BUSINESS IN MAINE.

Risks written	<i>Marine.</i>
Premiums received	\$610,169 00
	79 56

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

Principal Office, 22 Wellington Street.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$1,452,034.17; marine, \$269,504.50	\$1,721,538 67
Interest on real estate mortgage loans	\$ 1,680 00
Interest and dividends on stocks and bonds.....	43,313 40 44,993 40
Total income.....	\$1,766,532 07
Net ledger assets December 31, 1896	1,565,914 41
Total	\$3,332,446 48

DISBURSEMENTS.

Net amount paid for losses. Fire, \$748,737.60; marine, \$224,166.20.....	\$972,903 80
Commissions to agents	345,463 83
Salaries and other compensation of officers and office employes	41,500 00
Taxes on premiums	42,819 50
Insurance department fees and agents' licenses	3,482 50
Advertising, printing and stationery.....	16,235 00
Legal expenses	1,504 62
Miscellaneous expenses	113,024 83
Remitted to home office.....	128,143 99
Total disbursements.....	\$1,665,078 07
Balance	\$1,667,368 41

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$ 25,000 00
Book value of stocks and bonds, excluding interest	1,146,954 73
Cash in office and in bank.....	241,673 77
Bills receivable and agents debit balances	253,739 91
Ledger assets, per balance	\$1,667,338 41

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$18,572 15
Gross assets.....	\$1,685,940 56

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 29,576 89
Losses in process of adjustment.....	138,331 42
Losses resisted.....	15,227 99
Total unpaid losses.....	\$183,136 30
Unearned premiums on outstanding risks.....	896,522 94
Total liabilities, except capital	\$1,079,659 24
Deposit capital	\$200,000 00
Surplus over all liabilities	406,281 32
Surplus to policy holders	606,281 32
Total liabilities and surplus	\$1,685,940 56

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1896	\$127,388,604	\$1,724,298 21	\$6,805,822	\$112,946 55
Written during the year	142,650,216	1,693,875 59	48,289,822	352,307 80
Total	\$270,038,820	\$3,418,177 80	\$55,095,644	\$465,254 35
Expired and terminated	126,721,109	1,710,710 14	49,927,256	386,128 10
In force at end of the year	\$143,317,711	\$1,707,467 66	\$5,168,388	\$79,126 25
Deduct amount re-insured	1,802,975	15,541 07	439,898	9,043 06
Net amount in force.....	\$141,514,736	\$1,691,926 59	\$4,728,490	\$70,083 19

UNDERWRITING AND INVESTMENT EXHIBIT.

Surplus, beginning of the year	\$347,731 08
Net premiums earned during the year.....	\$1,685,613 15
Interest earned during the year	63,565 55
Total interest and premiums earned	\$1,749,178 70
Net losses incurred during the year	\$998,454 19
Expenses incurred during the year.....	564,030 28
Total losses and expenses incurred	1,562,484 47
Net gain during the year.....	\$186,694 23
Remitted to home office.....	128,143 99
Increase in surplus during the year	58,550 24
Surplus December 31, 1897.....	\$406,281 32
Ratio of "net losses incurred" to "net premiums earned,"	59.23 per cent.
Ratio of "expenses incurred" to "net premiums earned,"	33.46 per cent.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$738,352 00
Premiums received	11,731 62
Losses paid	4,289 62
Losses incurred.....	5,546 37
Amount at risk.	1,319,721 00

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING
THEIR CONDITION DECEMBER 31, 1897.

*AROOSTOOK COUNTY PATRONS MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

GEORGE W. AUBER, *Secretary.*

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

ASSETS.

Cash in office.....	\$103 10
(Balance due on premium notes subject to assessment, \$5,063.28.)	

INCOME.

Cash premiums on policies written or renewed.....	\$266 50
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EXPENDITURES.

Salaries and fees of officers and employes.....	\$118 65
Interest.....	2 75
Printing, \$31; postage, \$10.20.....	41 20
	\$162 60
Gross cash expenditures.....	\$162 60

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year	\$106,595 50	\$5,329 78
Largest sum insured in a single risk		\$2,000 00

* Incorporated August 19, 1897.

(241)

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.
JOHN R. MCDUGALL, *President.*JAMES A. REED, *Secretary.*

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

 ASSETS.

Cash deposited in bank.....	\$67 92
Cash in the hands of agents, reported.....	9 55
	<hr/>
Gross assets, not including premium notes.....	77 47

(Balance due on premium notes subject to assessment, \$5,721.11.)

 LIABILITIES.

Due officers for services, \$6.50; and expenses, \$1.43.....	\$7 93
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 INCOME.

Cash premiums on policies written or renewed.....	\$51 85
Policy fees.....	11 00
Interest from all sources.....	5 39
	<hr/>
Gross cash income.....	\$68 24

 EXPENDITURES.

Losses paid during the year.....	\$100 00
Return premiums on policies cancelled.....	4 50
Salaries and fees of officers and employes.....	6 50
Advertising, \$15; postage, \$.83; stationery, \$.60.....	16 43
	<hr/>
Gross cash expenditures.....	\$127 43

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$78,460 00	\$5,311 10
Written and renewed during the year.....	15,552 00	801 12
	<hr/>	<hr/>
Total.....	\$94,012 00	\$6,112 22
Deduct amount terminated during the year.....	1,600 00	90 00
	<hr/>	<hr/>
Amount in force December 31, 1897.....	\$92,412 00	\$6,022 22
Losses incurred during the year.....		\$ 100 00
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.....	\$109 98
Assessments on premium notes unpaid	24 18
Gross assets, not including premium notes.....	\$134 16

(Balance due on premium notes subject to assessment, \$11,431.88.)

INCOME.

Cash premiums on policies written or renewed	\$121 62
Policy fees	37 00
Assessments on premium notes, without deductions for commissions or expenses	437 92
Gross cash income.....	\$596 54

EXPENDITURES.

Losses paid during the year.....	\$400 00
Adjusting losses	1 50
Return premiums on policies cancelled	1 00
Salaries and fees of officers and employes.....	82 00
Advertising, \$1.55; printing, \$11.25; postage, \$1.30.....	14 10
Blank books, \$4.00; express charges, \$.25.....	4 25
Gross cash expenditures.....	\$502 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$212,138	\$12,728 28
Written and renewed during the year	69,230	4,118 80
Total.....	\$281,368	\$16,847 08
Deduct amount terminated during the year	64,175	3,850 50
Amount in force December 31, 1897.....	\$217,193	\$12,996 58
Losses incurred during the year		\$400 00
Assessments, laid or ordered, on premium notes during the year.....		450 58
Date of last assessment, August 18, 1897; amount collected.....		437 92
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.....	\$ 32 97
Cash deposited in bank	601 57
Assessments on premium notes unpaid.....	88 50
Gross assets, not including premium notes.....	<u>\$723 04</u>
(Balance due on premium notes subject to assessment, \$9,945.03)	

LIABILITIES.

Due appraisers.....	\$25 00
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INCOME.

Cash premiums on policies written or renewed	\$272 00
Interest from all sources	17 47
Gross cash income	<u>\$289 47</u>

EXPENDITURES.

Commissions for collecting cash premiums.....	\$ 6 50
Return premiums on policies cancelled	10 00
Salaries and fees of officers and employes	50 00
Printing, \$2.50; postage, \$4.00; blank books, \$7.50.....	14 00
Expense of examination by insurance commissioner.....	5 78
Re-insurance	5 08
Gross cash expenditures.....	<u>\$91 36</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$102,097	\$8,569 70
Written and renewed during the year.....	27,675	2,767 50
Total	<u>\$129,772</u>	<u>\$11,337 20</u>
Deduct amount terminated during the year	1,000	100 00
Amount in force December 31, 1897.....	\$128,772	\$11,237 20
Largest sum insured in a single risk.....		\$2,500 00

CASCO MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.
S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

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

 ASSETS.

Assessments on premium notes unpaid.....	\$474 69
Cash in the hands of agents, reported.....	275 00
Gross assets, not including premium notes.....	\$749 69

LIABILITIES.

Losses adjusted and not paid.....	\$715 08
Due officers for services, \$21.99; and expenses, \$2.00.....	23 99
Gross liabilities.....	\$739 07

INCOME.

Policy fees.....	\$9 75
Assessments on premium notes, without deductions for commissions or expenses.....	275 00
Gross cash income.....	\$284 75

EXPENDITURES.

Expense of examination by insurance commissioner.....	\$5 00
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$66,655 00	\$3,548 25
Written and renewed during the year.....	8,025 00	401 25
Total	<u>\$74,680 00</u>	<u>\$3,949 50</u>
Deduct amount terminated during the year.....	11,625 00	581 25
Amount in force December 31, 1897	\$63,055 00	\$3,368 25
Losses incurred during the year.....		\$450 00
Assessments, laid or ordered, in premium notes during the year.....		749 69
Date of last assessment, December 17, 1897.		
Largest sum insured in a single risk.....		1,000 00

CITIZENS MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.
JASPER N. FOSSETT, *President.*ALBERT H. HUNTER, *Secretary.*

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

 ASSETS.

Cash in office.....	\$65 51
Cash deposited in bank.....	180 25
	<hr/>
Gross assets, not including premium notes	\$245 76

(Balance due on premium notes subject to assessment, \$4,048.17.)

INCOME.

Cash premiums on policies written or renewed.....	\$68 46
Policy fees	27 00
	<hr/>
Gross cash income	\$95 46

EXPENDITURES.

Salaries and fees of officers and employes.....	\$27 00
Rent, \$.25; advertising, \$.75;.....	1 37
All other expenditures, viz: Justice fee, \$.15; expense of examination by insurance commissioner, \$5.00.....	5 15
	<hr/>
Gross cash expenditures	\$33 52

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$68,080	\$2,341 40
Written and renewed during the year.....	20,950	2,828 80
	<hr/>	<hr/>
Total	\$89,030	\$5,170 20
Deduct amount terminated during the year.....	20,680	1,026 40
	<hr/>	<hr/>
Amount in force December 31, 1897.....	\$68,350	\$4,143 80
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.....	\$ 15 79
Cash deposited in bank.....	263 27
Gross assets, not including premium notes	\$279 06
(Balance due on premium notes subject to assessment, \$14,878.60.)	

INCOME.

Cash premiums on policies written or renewed.....	\$104 66
Policy fees.....	13 80
Interest from all sources.....	7 65
Gross cash income	\$126 11

EXPENDITURES.

Salaries and fees of officers and employes.....	\$39 09
Advertising, \$3.75; postage, \$.50; stationery, \$.35.....	4 60
Gross cash expenditures.....	\$43 69

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$261,875	\$14,725 26
Written and renewed during the year.....	60,315	3,469 75
Total	\$322,190	\$18,195 01
Deduct amount terminated during the year.....	49,260	2,753 59
Amount in force December 31, 1897	\$272,930	\$15,441 42
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	\$135 20
Cash deposited in bank	791 35
All other assets and property owned by the company, viz: One safe	62 50
Gross assets, not including premium notes	\$989 05

(Balance due on premium notes subject to assessment, \$9,340.03.)

INCOME.

Cash premiums on policies written or renewed	\$153 13
Policy fees.....	39 00
Interest from all sources	29 10
Gross cash income	\$221 23

EXPENDITURES.

Salaries and fees of officers and employes.....	\$30 13
Advertising, \$2; printing, \$8.50; postage, \$.30	10 80
Expenses of examination by insurance commissioner	11 00
Paid E. L. Trask for services in fighting fire	5 00
Gross cash expenditures.....	\$56 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$173,005	\$10,270 40
Written and renewed during the year.....	42,625	2,551 30
Total	\$215,630	\$12,821 70
Deduct amount terminated during the year.....	45,482	2,683 27
Amount in force December 31, 1897.....	\$170,148	\$10,138 43
Date of last assessment, July 29, 1893; amount collected		\$1,999 03
Largest sum insured in a single risk.....		2,500 00

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.....	\$49 55
Cash deposited in bank	209 28
All other assets and property owned by the company, viz: One safe.....	31 00
	<hr/>
Gross assets, not including premium notes	\$289 83
(Balance due on premium notes subject to assessment, \$7,085.82.)	

INCOME.

Cash premiums on policies written or renewed	\$115 15
Policy fees.....	26 00
Assessments on premium notes, without deductions for commissions or expenses	699 47
Interest from all sources	11 83
Income from all other sources, viz: Vacancy permits	3 50
	<hr/>
Gross cash income	\$855 95

EXPENDITURES.

Losses paid during the year.....	\$1,200 00
Collecting and making assessments	12 00
Salaries and fees of officers and employes.....	26 00
Printing, \$1.00; postage, \$2.00..	3 00
	<hr/>
Gross cash expenditures	\$1,241 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$187,215	\$7,602 00
Written and renewed during the year	44,175	2,310 00
	<hr/>	<hr/>
Total.....	\$231,390	\$9,912 00
Deduct amount terminated during the year.....	44,350	1,795 00
	<hr/>	<hr/>
Amount in force December 31, 1897	\$187,040	\$8,117 00
Losses incurred during the year.....		\$1,200 00
Assessments, laid or ordered on premium notes during the year.....		699 47
Date of last assessment, February 17, 1897; amount collected.....		699 47
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.....	\$34 03
Cash deposited in bank.....	107 41
Gross assets, not including premium notes.....	<u>\$141 44</u>
(Balance due on premium notes subject to assessment, \$6,545.67.)	

INCOME.

Cash premiums on policies written or renewed.....	\$21 62
Policy fees.....	3 00
Interest from all sources.....	5 58
Gross cash income.....	<u>\$30 20</u>

EXPENDITURES.

Return premiums on policies cancelled.....	\$3 50
Salaries and fees of officers and employes.....	3 00
Postage.....	50
Expense of examination by insurance commissioner.....	6 50
Gross cash expenditures.....	<u>\$13 50</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$80,555	\$6,729 40
Written and renewed during the year.....	4,325	346 00
Total.....	<u>\$84,880</u>	<u>\$7,075 40</u>
Deduct amount terminated during the year.....	1,100	88 00
Amount in force December 31, 1897.....	\$83,780	\$6,987 40
Largest sum insured in a single risk.....		\$2,000 00

ELIOT AND KITTELY MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.* MOSES E. GOODWIN, *Secretary.*

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

ASSETS.

Cash in office.....	\$278 67
Cash in the hands of agents, reported.....	147 73
Gross assets, not including premium notes.....	\$426 40

LIABILITIES.

Due for borrowed money and interest.....	\$4,550 00
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INCOME.

Cash premiums on policies written or renewed.....	\$240 49
Assessments on premium notes, without deductions for commissions or expenses	869 33
Gross cash income	\$1,109 82

EXPENDITURES.

Losses paid during the year.....	\$1,709 54
Adjusting losses.....	2 00
Collecting assessments	182 47
Salaries and fees of officers and employes.....	390 00
Making assessments	55 00
Borrowed money repaid.....	109 00
Interest.....	354 50
Rent	23 00
Printing, \$25.25; postage, \$7.15; blank books, \$1.80;.....	34 20
Stationery, \$5.82; express charges, \$0.70	6 52
Expense of examination by insurance commissioner	10 50
All other expenditures, viz: traveling expenses, \$7.00; licenses, \$12.00; miscellaneous expenses, \$165.51	184 51
Gross cash expenditures	\$3,052 24

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$1,068,541	\$64,112 46
Written and renewed during the year	133,610	8,016 60
Total	\$1,202,151	\$72,129 06
Deduct amount terminated during the year	107,925	6,475 50
Amount in force December 31, 1897.....	\$1,094,226	\$65,653 56
Losses incurred during the year		\$109 54
Assessments, laid or ordered to be laid, on premium notes during the year		3,950 48
Date of last assessment, August 10, 1896.		
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.....	\$ 22 92
Cash deposited in bank.....	1,800 00
Gross assets, not including premium notes	\$1,822 92

INCOME.

Cash premiums on policies written or renewed.....	\$163 54
Policy fees	26 00
Interest from all sources	51 35
Gross cash income	\$240 89

EXPENDITURES.

Return premiums on policies cancelled	\$ 7 23
Salaries and fees of officers and employes.	107 85
Postage	2 00
All other expenditures, viz: Safe.....	44 30
Gross cash expenditures	\$161 38

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$353,288	\$35,328 80
Written and renewed during the year	54,510	5,451 00
Total	\$407,798	\$40,779 80
Deduct amount terminated during the year.....	48,215	4,821 50
Amount in force December 31, 1897.....	\$359,583	\$35,958 30
Date of last assessment, 1872.		
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.*

* LOUIS VOTER, *Secretary.*

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

ASSETS.

Cash in office.....	\$23 73
Cash deposited in bank.....	24 50
Assessments on premium notes unpaid.....	8 75
Gross assets, not including premium notes.....	\$56 98
(Balance due on premium notes subject to assessment, \$7,520.22.)	

LIABILITIES.

Losses adjusted and not paid.....	\$60 00
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INCOME.

Cash premiums on policies written or renewed.....	\$79 94
Policy fees.....	47 00
Assessments on premium notes, without deductions for commissions or expenses.....	2,004 62
Gross cash income.....	\$2,131 56

EXPENDITURES.

Losses paid during the year.....	\$2,185 22
Adjusting losses.....	4 40
Collecting assessments.....	10 00
Return premiums on policies cancelled.....	11 24
Salaries and fees of officers and employes.....	47 00
Advertising, \$3.75; printing, \$6.75; postage, \$3.32.....	13 82
All other expenditures.....	5 00
Gross cash expenditures.....	\$2,276 68

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$139,025	\$8,341 50
Written and renewed during the year.....	32,755	1,965 30
Total.....	\$171,780	\$10,306 80
Deduct amount terminated during the year.....	7,650	459 00
Amount in force December 31, 1897.....	\$164,130	\$9,847 80
Losses incurred during the year.....		\$2,224 10
Assessments, laid or ordered, on premium notes during the year.....		2,013 37
Date of last assessment, August 23, 1897; amount collected.....		2,004 62
Largest sum insured in a single risk.....		2,000 00

* Elected March 5, 1898.

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.
C. H. TOBIN, *President.*C. H. BAMFORD, *Secretary.*

P. O. Address of the Secretary, Fayette Corner, Maine.

 ASSETS.

Cash in office.....	\$75 33
Cash deposited in bank.....	344 42
Due on policies in hands of company	7 09
Gross assets, not including premium notes	<u>\$426 84</u>

(Balance due on premium notes subject to assessment, \$5,991.97.)

 INCOME.

Cash premiums on policies written or renewed	\$36 52
Assessments on premium notes, without deductions for commissions or expenses	102 56
Gross cash income	<u>\$139 08</u>

 EXPENDITURES.

Losses paid during the year.	\$10 00
Commissions for collecting cash premiums.....	11 50
Return premiums on policies cancelled	54
Salaries and fees of officers and employes.....	46 75
Printing, \$1.25; postage, \$.73; blank books, \$4.35.	6 33
Stationery, \$.26; express charges, \$.10.....	36
Gross cash expenditures.....	<u>\$75 48</u>

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$64,620	\$6,136 00
Written and renewed during the year	<u>11,630</u>	<u>1,053 40</u>
Total	\$76,250	\$7,190 00
Deduct amount terminated during the year.....	<u>9,760</u>	<u>934 90</u>
Amount in force December 31, 1897	\$66,490	\$6,255 10
Date of last assessment, May 3, 1879; amount collected		\$661 12
Largest sum insured in a single risk.....		1,500 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.....	\$13 25
Cash deposited in bank.....	68 65
All other assets and property owned by the company, viz: One safe.....	55 00
Gross assets, not including premium notes.....	\$136 90

(Balance due on premium notes subject to assessment, \$14,196.40.)

INCOME.

Cash premiums on policies written or renewed.....	\$47 42
Policy fees.....	4 55
Assessments on premium notes, without deductions for commissions or expenses.....	589 37
Interest from all sources.....	1 34
Gross cash income.....	\$642 68

EXPENDITURES.

Losses paid during the year.....	\$685 00
Salaries and fees of officers and employes.....	48 08
Printing, \$0.75; postage, \$4.55; stationery, \$0.80; express charges, \$1.00. .	7 10
Expense of examination by insurance commissioner.....	4 50
All other expenditures, viz: Safe.....	55 00
Gross cash expenditures.....	\$799 68

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$334,075	\$14,616 00
Written and renewed during the year.....	23,710	1,185 50
Total.....	\$357,785	\$15,801 50
Deduct amount terminated during the year.....	2,290	114 50
Amount in force December 31, 1897.....	\$355,495	\$15,687 00
Losses incurred during the year.....		\$685 00
Assessments, laid or ordered, on premium notes during the year.....		589 37
Date of last assessment, July 10, 1897; amount collected.....		589 37
Largest sum insured in a single risk.....		2,500 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.* DAVID H. CHANDLER, *Secretary.*

P. O. Address of the Secretary, North Fryeburg, Maine.

LIABILITIES.

Due for borrowed money and interest \$158 51

INCOME.

Cash loaned to the company, to pay losses or expenses..... \$63 00

EXPENDITURES.

Salaries and fees of officers and employes..... \$57 00

Blank books, \$5.00; stationery, \$1.00..... 6 00

Gross cash expenditures..... \$63 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$322,965	\$13,970 00
Written and renewed during the year.....	79,450	3,971 50
Total.....	<u>\$402,445</u>	<u>\$17,941 50</u>
Deduct amount terminated during the year.....	54,070	2,213 25
Amount in force December 31, 1897.....	\$348,375	\$15,728 25
Date of last assessment June 1895; amount collected.....		\$620 87
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	\$183 23
Interest due and accrued	4 65
Gross assets, not including premium notes	\$187 88
(Balance due on premium notes subject to assessment, \$11,221.69.)	

INCOME.

Cash premiums on policies written or renewed	\$69 58
Policy fees	44 00
Interest from all sources	4 65
Gross cash income	\$118 23

EXPENDITURES.

Return premiums on policies cancelled	\$2 85
Salaries and fees of officers and employes	40 30
Printing, \$1.00; postage, \$1.91; blank books, \$.30; stationery, \$.30.....	3 51
Car fare	40
Gross cash expenditures.....	47 06

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$143,665	\$9,686 75
Written and renewed during the year	31,250	2,324 50
Total.....	\$174,915	\$12,011 25
Deduct amount terminated during the year.....	4,800	442 50
Amount in force December 31, 1897	\$170,115	\$11,568 75
Largest sum insured in a single risk.....		\$2,050 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	\$13 83
Cash deposited in bank.....	326 72
Assessments on premium notes unpaid	2 88
	\$343 43
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$36,297.59.)	

LIABILITIES.

Losses adjusted and not paid	\$ 4 22
Due officers for services.....	10 00
	\$14 22
Gross liabilities.....	

INCOME.

Policy fees.....	\$66 00
Assessments on premium notes, without deductions for commissions or expenses	799 40
	\$865 40
Gross cash income.....	

EXPENDITURES.

Losses paid during the year	\$840 00
Collecting assessments	14 00
Salaries and fees of officers and employes	68 00
Making assessments.....	6 00
Printing, \$8.50; express charges, \$45.....	8 95
	\$936 95
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$407,965	\$40,796 50
Written and renewed during the year.....	73,715	7,371 50
	\$481,680	\$48,168 00
Deduct amount terminated during the year.....	83,895	8,389 50
	\$397,785	\$39,778 50
Amount in force December 31, 1897.....		
Losses incurred during the year.....		\$844 22
Assessments, laid or ordered, on premium notes during the year		81 92
Date of last assessment, September 12, 1897; amount collected.....		799 04
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, New Gloucester, Maine.

ASSETS.

Cash in office.....	\$81 80
Cash deposited in bank.....	88 75
Gross assets, not including premium notes.....	\$170 55

(Balance due on premium notes subject to assessment, \$13,245.35.)

INCOME.

Cash premiums on policies written or renewed.....	\$151 05
Policy fees.....	31 50
Gross cash income.....	\$182 55

EXPENDITURES.

Salaries and fees of officers and employes.....	\$94 50
Printing.....	1 75
Expense of examination by insurance commissioner.....	4 50
Gross cash expenditures.....	\$100 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$86,200 00	\$8,620 00
Written and renewed during the year.....	50,350 00	5,035 00
Amount in force December 31, 1897.....	\$136,550 00	\$13,655 00
Largest sum insured in a single risk.....		\$1,500 00

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.
S. K. EMERSON, *President.*GEO. N. HOLLAND, *Secretary.*

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

 ASSETS.

Cash in office.....	\$67 26
(Balance due on premium notes subject to assessment, \$18,918.50.)	

INCOME.

Policy fees.....	\$52 00
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EXPENDITURES.

Losses paid during the year	\$10 60
Salaries and fees of officers and employes.....	27 00
Printing, \$8.25; postage, \$1.75	10 00
Expense of examination by insurance commissioner.....	6 50
Justice fee.	50
Gross cash expenditures	\$54 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$145,555	\$14,555 50
Written and renewed during the year.....	47,625	5,092 50
Total	\$193,180	\$19,648 00
Deceduct amount terminated during the year.....	4,400	440 60
Amount in force December 31, 1897.....	\$188,780	\$19,208 00
Losses incurred during the year		\$10 00
Largest sum insured in a single risk.....		2,000 00

HARPSWELL MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

T. E. SKOLFIELD, *President.*

*C. L. SKOLFIELD, *Secretary.*

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

ASSETS.

Cash in office	\$ 28 11
Cash deposited in bank	589 52
Cash value of notes, bonds or other securities	230 21
Cash in the hands of agents, reported	17 25
Gross assets, not including premium notes.....	\$865 09
(Balance due on premium notes subject to assessment, \$13,376.72.)	

LIABILITIES.

Losses reported, not adjusted (estimated)	\$800 00
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INCOME.

Cash premiums on policies written or renewed	\$93 00
Policy fees.....	12 50
Gross cash income	\$105 50

EXPENDITURES.

Salaries and fees of officers and employes.....	\$62 85
Postage, \$1.55; stationery, \$.27	1 82
Gross cash expenditures	\$64 67

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$228,997 08	\$13,774 82
Written and renewed during the year	38,751 00	2,325 06
Total	\$267,748 08	\$16,099 88
Deduct amount terminated during the year	38,105 00	2,165 80
Amount in force December 31, 1897.....	\$229,643 08	\$13,934 08
Date of last assessment, 1882; amount collected		\$ 700 00
Largest sum insured in a single risk.....		1,500 00

* Elected in January, 1898.

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.....	\$46 03
Cash deposited in bank	338 68
Cash value of notes, bonds or other securities.....	1,730 00
Assessments on premium notes unpaid.....	12 08
Interest due and accrued.....	114 13
Postal cards.....	66
Gross assets, not including premium notes.....	\$2,241 58
(Balance due on premium notes subject to assessment, \$29,494.78.)	

LIABILITIES.

Due for borrowed money and interest.....	\$230 00
Due officers for services, \$5.25; and expenses, \$9.00.....	14 25
Gross liabilities.....	\$244 25

INCOME.

Cash premiums on policies written or renewed.....	\$1,704 50
Policy fees	124 50
Assessments on premium notes, without deductions for commissions or expenses	1,041 85
Interest from all sources.....	24 00
Cash loaned to the company, to pay losses or expenses.....	230 00
Gross cash income.....	\$3,124 85

EXPENDITURES.

Losses paid during the year.....	\$2,479 08
Adjusting losses.....	24 25
Collecting assessments	35 00
Commissions for collecting cash premiums.....	84 64
Return premiums on policies cancelled.....	66 32
Salaries and fees of officers and employes	228 85
Making assessments	35 00
Rent, \$1.50; printing, \$35.30; postage, \$7.52	44 32
Blank books, \$.65; stationery, \$1.11	1 76
Revision of by-laws.....	5 00
Expense of examination by insurance commissioner.....	6 00
Gross cash expenditures.....	\$3,010 22

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$538,030	\$30,163 15
Written and renewed during the year.....	118,490	6,707 85
Total.....	\$656,520	\$36,871 00
Deduct amount terminated during the year.....	75,240	5,330 20
Amount in force December 31, 1897.....	\$581,280	\$31,540 80
Losses incurred during the year.....		\$2,479 08
Assessments, laid or ordered, on premium notes during the year...		1,053 93
Date of last assessment, June 26, 1897; amount collected.....		1,041 85
Largest sum insured in a single risk.....		3,200 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*

RUFUS C. STONE, *Secretary.*

P. O. Address of the Secretary, Livermore Falls, Maine.

ASSETS.

Cash in office.....	\$34 11
(Balance due on premium notes subject to assessment, \$9,866.24.)	

INCOME.

Cash premiums on policies written or renewed	\$122 29
Policy fees.....	23 50
Assessments on premium notes, without deductions for commissions or expenses	396 83
Interest from all sources.....	4 51
Transferring and recording policies	1 81
Gross cash income	\$548 44

EXPENDITURES.

Losses paid during the year.....	\$580 58
Adjusting losses.....	1 50
Collecting assessments	20 00
Return premiums on policies cancelled.....	8 88
Salaries and fees of officers and employes.....	61 95
Making assessments.....	6 25
Printing, \$2.50; postage, \$.19; blank books, \$6.75.....	9 44
Express charges	25
Expense of examination by insurance commissioner.....	5 00
Gross cash expenditures	\$693 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$188,670	\$11,577 50
Written and renewed during the year.....	38,300	2,347 50
Total	\$226,970	\$13,925 00
Deduct amount terminated during the year.....	30,205	1,918 10
Amount in force December 31, 1897	\$196,765	\$12,006 90
Losses incurred during the year.....		\$580 58
Assessments, laid or ordered, on premium notes during the year.....		396 83
Date of last assessment, August 16, 1897; amount collected.....		396 83
Largest sum insured in a single risk		1,500 00

JEFFERSON FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALONZO D. KENNEDY, *President.* SAMUEL T. JACKSON, *Secretary.*

P. O. Address of the Secretary, East Jefferson, Maine.

ASSETS.

Cash in office	\$ 54 47
Cash deposited in bank.....	828 67
	\$883 14
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$5,134.28.)	

INCOME.

Cash premiums on policies written or renewed	\$177 17
Policy fees.....	25 50
Interest from all sources.....	24 51
	\$227 18
Gross cash income.....	

EXPENDITURES.

Return premiums on policies cancelled	\$ 3 15
Salaries and fees of officers and employes.....	25 50
Postage, \$1.06; stationery, \$.25.....	1 31
Justice fee	25
	\$30 21
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amonnt.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$126,700	\$5,202 00
Written and renewed during the year.....	35,225	1,771 75
	\$161,925	\$6,973 75
Total		
Deduct amount terminated during the year	40,850	1,269 00
	\$121,075	\$5,704 75
Amount in force December 31, 1897.....		
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, Alewife, Maine.

ASSETS.

Cash in office	\$6 73
Cash deposited in bank.....	982 11
Gross assets, not including premium notes.....	\$988 84
(Balance due on premium notes subject to assessment, \$19,222.77.)	

INCOME.

Cash premiums on policies written or renewed	\$64 50
Policy fees.....	10 00
Interest from all sources	34 60
Gross cash income.....	\$109 10

EXPENDITURES.

Salaries and fees of officers and employes.....	\$16 00
Printing.....	2 50
Agent's license	2 00
Expense of examination by insurance commissioner.....	12 00
Miscellaneous expenses.....	6 00
Gross cash expenditures.....	\$32 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$191,145	\$19,114 50
Written and renewed during the year	13,700	1,370 00
Total	\$204,845	\$20,484 50
Deduct amount terminated during the year	2,500	250 00
Amount in force December 31, 1897.....	\$202,345	\$20,234 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 Corners, Maine.

ASSETS.

Cash in office.....	\$13 32
Assessments on premium notes unpaid.....	26 23
Cash in the hands of agents, reported.....	38 20
	\$77 75
Gross assets, not including premium notes	\$77 75

LIA BILITIES.

Due officers for services.....	\$68 15
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INCOME.

Cash premiums on policies written or renewed	\$35 51
Policy fees.....	21 50
Assessments on premium notes, without deductions for commissions or expenses	501 66
	\$558 67
Gross cash income	\$558 67

EXPENDITURES.

Losses paid during the year.....	\$492 60
Adjusting losses.....	2 25
Collecting assessments.....	17 31
Return premiums on policies cancelled	25
Making assessments.....	4 25
Postage, \$1.24; stationery, \$1.22.....	2 46
	\$519 12
Gross cash expenditures	\$519 12

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$206,245	\$11,232 00
Written and renewed during the year	33,750	1,773 50
Total	\$239,995	\$13,005 50
Deduct amount terminated during the year.....	37,875	2,079 75
Amount in force December 31, 1897	\$202,120	\$10,925 75
Losses incurred during the year.....		\$492 60
Assessments, laid or ordered, on premium notes during the year.....		501 66
Date of last assessment, March 20, 1897.		
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	\$ 1 33
Cash value of notes, bonds or other securities	88 62
Interest due and accrued.....	2 65
Safe	50 00
Gross assets, not including premium notes	<u>\$142 60</u>

INCOME.

Cash premiums on policies written or renewed	\$9 97
Policy fees.....	3 90
Interest from all sources	2 65
Gross cash income	<u>\$16 52</u>

EXPENDITURES.

Losses paid during the year	\$5 00
Salaries and fees of officers and employes.....	7 80
Blank books, \$5.00; express charges, \$0.45	5 45
Gross cash expenditures.....	<u>\$18 25</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$72,590	\$4,196 00
Written and renewed during the year.....	8,290	498 40
Total	<u>\$80,880</u>	<u>\$4,694 40</u>
Deduct amount terminated during the year.....	9,465	567 90
Amount in force December 31, 1897.....	\$71,415	\$4,126 50
Losses incurred during the year		\$5 00
Date of last assessment, December 22, 1889; amount collected.....		589 64
Largest sum insured in a single risk.....		1,000 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WILLIAM H. LEVENSALE, *President.* O. D. CASTNER, *Secretary.*

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

ASSETS.

Cash in office.....	\$ 7 17
Cash deposited in bank.....	579 03
Gross assets, not including premium notes	\$586 20
(Balance due on premium notes subject to assessment, \$9,940.47.)	

LIABILITIES.

Expense of examination by insurance commissioner	\$5 00
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INCOME.

Cash premiums on policies written or renewed.....	\$90 99
Policy fees.....	24 50
Gross cash income	\$115 49

EXPENDITURES.

Salaries and fees of officers and employes.....	\$26 50
Stationery, \$3.10; postage, \$1.05; advertising, \$.75	4 90
Return premiums	4 90
Miscellaneous expenses	1 75
Gross cash expenditures.....	\$38 05

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$220,650	\$9,136 00
Written and renewed during the year.....	32,275	1,613 75
Total	\$252,925	\$10,749 75
Deduct amount terminated during the year.....	1,500	55 00
Amount in force December 31, 1897	\$251,425	\$10,694 75
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.....	\$1,854 48
Cash deposited in bank	2,000 00
Cash value of notes, bonds or other securities.....	83,438 48
Gross assets, not including premium notes.....	\$87,292 96
(Balance due on premium notes subject to assessment, \$10,404.34.)	

LIABILITIES.

Unearned premiums on outstanding risks.....	\$5,202 17
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INCOME.

Cash premiums on policies written or renewed	\$3,276 63
Interest from all sources	3,676 20
Gross cash income	\$6,952 83

EXPENDITURES.

Losses paid during the year.....	\$4,680 23
Commissions for collecting cash premiums.....	142 83
Return premiums on policies canceled.....	45 80
Salaries and fees of officers and employes.....	850 00
Rents, \$50; taxes, \$90; postage, \$2.25.....	142 25
Premiums on investments	247 50
Gross cash expenditures.....	\$6,108 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$854,785	\$9,268 89
Written and renewed during the year.....	302,175	3,276 63
Total	\$1,156,960	\$12,545 52
Deduct amount terminated during the year	192,800	2,141 18
Amount in force December 31, 1897.....	\$964,160	\$10,404 34
Losses incurred during the year.....		\$4,680 23
Largest sum insured in a single risk.....		5,000 00

*NEWCASTLE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

JAMES M. TUKEY, *President.*

JONATHAN DODGE, *Secretary.*

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

ASSETS.

Cash in office.....	\$184 51
(Balance due on premium notes subject to assessment, \$2,000.25.)	

INCOME.

Cash premiums on policies written or renewed.....	\$233 25
Policy fees	28 00
Gross cash income	<u>\$261 25</u>

EXPENDITURES.

Salaries and fees of officers and employes.....	\$28 00
Printing, \$17.75; postage, \$.99; blank books, \$9.50.....	28 24
Fee for charter, \$20; recording certificate, \$.50.....	<u>20 50</u>
Gross cash expenditures	\$76 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written and renewed during the year.....	\$46,650	\$2,332 50
Amount in force December 31, 1897.....	46,650	2,332 50
<u>Largest sum insured in a single risk</u>		<u>\$1,500 00</u>

*Incorporated October 18, 1897.

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 office.....	\$ 1 60
Cash deposited in bank.....	51 79
Gross assets, not including premium notes.....	\$53 39
(Balance due on premium notes subject to assessment, \$9,146.25.)	

INCOME.

Cash premiums on policies written or renewed.....	\$48 65
Policy fees.....	29 00
Assessments on premium notes, without deductions for commissions or expenses.....	141 70
Gross cash income.....	\$219 35

EXPENDITURES.

Losses paid during the year.....	\$212 50
Collecting assessments.....	3 00
Commissions for collecting cash premiums.....	4 86
Salaries and fees of officers and employes.....	37 69
Making assessments.....	6 00
Printing, \$2.05; postage, \$0.77; blank books, \$6.50.....	9 32
Stationery, \$2.75; express charges, \$0.40.....	3 15
Expense of examination by insurance commissioner.....	5 05
Gross cash expenditures.....	\$281 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$72,200	\$7,220 00
Written and renewed during the year.....	24,325	2,432 50
Total.....	\$96,525	\$9,652 50
Deduct amount terminated during the year.....	1,750	175 00
Amount in force December 31, 1897.....	\$94,775	\$9,477 50
Date of last assessment, January 12, 1897; amount collected.....		\$141 70
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.*

GEORGE F. LORING, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS.

Cash in office.....	\$55 78
Assessments on premium notes unpaid.....	4 27
All other assets and property owned by the company, viz: Safe.....	29 25
Gross assets, not including premium notes.....	\$89 30
(Balance due on premium notes subject to assessment, \$11,204.27.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$1 00
Return premiums due on demand.....	3 97
Gross liabilities.....	\$4 97

INCOME.

Cash premiums on policies written or renewed.....	\$117 08
Assessments on premium notes, without deductions for commissions or expenses.....	2,331 17
Gross cash income.....	\$2,448 25

EXPENDITURES.

Losses paid during the year.....	\$2,159 50
Collecting assessments.....	54 79
Return premiums on policies cancelled.....	20 65
Salaries and fees of officers and employes.....	57 59
Making assessments.....	40 00
Printing, \$2.50; postage, \$9.04; blank books, \$2.75.....	14 29
Stationery.....	1 88
Abatements.....	10 20
All other expenditures.....	44 50
Gross cash expenditures.....	\$2,403 40

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$300,949	\$15,955 23
Written and renewed during the year.....	55,910	2,977 00
Total.....	\$356,859	\$18,932 23
Deduct amount terminated during the year.....	58,785	3,111 25
Amount in force December 31, 1897.....	\$298,074	\$15,820 98
Losses incurred during the year.....		\$2,160 50
Assessments, laid or ordered, on premium notes during the year.....		2,336 63
Date of last assessment, August 20, 1897; amount collected.....		1,526 19
Largest sum insured in a single risk.....		2,500 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 in office.....	\$233 58
Assessments on premium notes unpaid.....	490 00
Gross assets, not including premium notes.....	\$723 58

(Balance due on premium notes subject to assessment, \$85,922.80.)

LIABILITIES.

Losses reported, not adjusted, (estimated).....	\$1,250 00
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INCOME.

Cash premiums on policies written or renewed	\$945 33
Assessments on premium notes, without deductions for commissions or expenses	10,689 51
Gross cash income	\$11,634 84

EXPENDITURES.

Losses paid during the year	\$11,585 75
Adjusting losses	57 65
Collecting assessments.....	1 81
Return premiums on policies cancelled.....	41 10
Salaries and fees of officers and employes.....	358 40
Making assessments.....	2 40
Printing, \$79.75; postage, \$132.50; blank books, \$14.00.....	226 25
Stationery.....	3 25
Agents licenses.....	14 00
Gross cash expenditures.....	\$12,290 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$1,610,938	\$80,546 90
Written and renewed during the year	382,149	19,107 45
Total.....	\$1,993,087	\$99,654 35
Deduct amount terminated during the year.....	274,631	13,731 55
Amount in force December 31, 1897	\$1,718,456	\$85,922 80
Losses incurred during the year.....	\$12,860 75	
Assessments, laid or ordered, on premium notes during the year	10,291 87	
Date of last assessment, August 28, 1897; amount collected.....	2,705 38	
Largest sum insured in a single risk.....	2,000 00	

PATRONS ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President.*

F. A. ALLEN, *Secretary.*

P. O. Address of the Secretary, Auburn Plains, Maine.

ASSETS.

Cash deposited in bank.....	\$677 62
Safe, \$85; desk, \$20; letter press, \$4	109 00
	\$786 62
Gross assets, not including premium notes.....	\$786 62

(Balance due on premium notes subject to assessment, \$208,248.)

LIABILITIES.

Losses adjusted and not paid.....	\$1,465 00
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INCOME.

Cash premiums on policies written or renewed.....	\$1,532 82
Assessments on premium notes, without deductions for commissions or expenses.....	133 98
	\$1,666 80
Gross cash income.....	\$1,666 80

EXPENDITURES.

Losses paid during the year.....	\$3,194 12
Adjusting losses	12 00
Collecting assessments	22
Return premiums on policies cancelled	90 42
Salaries and fees of officers and employes	921 64
Rent, \$15.50; advertising, \$1	16 50
Printing, \$28.25; postage, \$71.98	100 23
Stationery, \$5.90; express charges, \$.50.....	6 40
Attorneys' fees.....	8 25
	\$4,349 78
Gross cash expenditures	\$4,349 78

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$3,770,342	\$188,517 00
Written and renewed during the year.....	1,021,880	51,094 00
	\$4,792,222	\$239,611 00
Deduct amount terminated during the year.....	491,347	24,567 00
	\$4,300,875	\$215,044 00
Amount in force December 31, 1897		
Losses incurred during the year.....		\$4,223 12
Assessments, laid or ordered, on premium notes during the year.....		3,500 00
Date of last assessment, October 20, 1896; amount collected.....		4,976 93
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. R. CARLETON, *President.*

H. H. CARY, *Secretary.*

P. O. Address of the Secretary, East Pittston, Maine.

ASSETS.

Cash in office.....	\$ 6 68
Cash deposited in bank.....	272 96
Gross assets, not including premium notes.....	\$279 64

(Balance due on premium notes subject to assessment, \$19,286.56.)

INCOME.

Cash premiums on policies written or renewed.....	\$129 29
Policy fees.....	31 50
Interest from all sources.....	1 05
Gross cash income.....	\$161 84

EXPENDITURES.

Return premiums on policies cancelled.....	\$ 6 03
Salaries and fees of officers and employes.....	31 50
Printing, \$8.15; postage, \$.63.....	8 78
Postal cards.....	2 35
Expense of examination by insurance commissioner.....	2 00
Gross cash expenditures.....	\$50 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$199,015	\$17,213 29
Written and renewed during the year.....	44,075	3,694 00
Total.....	\$243,090	\$20,907 29
Deduct amount terminated during the year.....	1,750	150 00
Amount in force December 31, 1897.....	\$241,340	\$20,757 29
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.....	\$42 72
Cash deposited in bank.....	10,759 88
Cash in the hands of agents, reported.....	1,005 07
Salvage	75 00
Gross assets, not including premium notes.....	\$11,882 67
(Balance due on premium notes subject to assessment, \$27,747.89.)	

LIABILITIES.

Losses adjusted and not paid	\$1,000 00
Losses reported, not adjusted, (estimated).....	20 00
Unearned premiums on outstanding risks.....	8,879 57
Gross liabilities	\$9,899 57

INCOME.

Cash premiums on policies written or renewed	\$13,103 74
Interest.....	276 10
Gross cash income.....	\$13,379 84

EXPENDITURES.

Losses paid during the year.....	\$4,896 51
Adjusting losses	65 44
Commissions for collecting cash premiums	1,773 01
Return premiums on policies cancelled.....	973 97
Salaries and fees of officers and employes.....	1,103 15
Rent, \$69.17; advertising, \$11.87; printing, \$112.41	193 45
Postage, \$65.97; blank books, \$5.37; stationery, \$6.33.....	77 67
Traveling expenses	101 80
Agents licenses.....	102 00
Sundries	87 12
Gross cash expenditures.....	\$9,374 12

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$902,849	\$29,592 04
Written and renewed during the year	735,855	13,103 74
Total.....	\$1,638,704	\$42,695 78
Deduct amount terminated during the year.....	481,042	14,947 89
Amount in force December 31, 1897.....	\$1,157,662	\$27,747 89
Losses incurred during the year		\$5,446 51
Largest sum insured in a single risk.....		2,500 00

UNION FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President.*

O. N. BUTLER, *Secretary.*

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

ASSETS.

Cash in office.....	\$234 26
Cash value of notes, bonds or other securities	423 00
Interest due and accrued	89 02
Gross assets, not including premium notes	\$746 28
(Balance due on premium notes subject to assessment, \$8,613.60.)	

INCOME.

Cash premiums on policies written or renewed	\$109 50
Policy fees	42 00
Gross cash income	\$151 50

EXPENDITURES.

Salaries and fees of officers and employes	\$52 70
Printing, \$1.00; postage, \$.72; stationery, \$.45.	2 17
Gross cash expenditures.....	\$54 87

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$90,600	\$9,060 00
Written and renewed during the year	36,500	3,650 00
Total	\$127,100	\$12,710 00
Deduct amount terminated during the year.....	38,300	3,830 00
Amount in force December 31, 1897	\$88,800	\$8,880 00
Largest sum insured in a single risk.....		\$1,000 00

WARREN FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

ERASTUS KALLOCH, *President.*

I. P. STARRETT, *Secretary.*

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

ASSETS.

Cash deposited in bank.....	\$784 37
Cash value of notes, bonds or other securities.....	260 00
Interest due and accrued.....	2 40
Due for premiums and policy fees.....	10 00
	\$1,056 77
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$8,118.72.)	

LIABILITIES.

Due officers for services.....	\$5 00
All other debts, claims and demands against the company.....	06
	\$5 06
Gross liabilities.....	

INCOME.

Cash premiums on policies written or renewed.....	\$159 06
Policy fees.....	50 00
Interest from all sources.....	108 44
	\$317 50
Gross cash income.....	

EXPENDITURES.

Losses paid during the year.....	\$806 00
Adjusting losses.....	2 00
Return premiums on policies cancelled.....	4 61
Salaries and fees of officers and employes.....	60 00
Interest.....	71
Postage and stationery.....	30
Expense of examination by insurance commissioner.....	5 90
	\$879 52
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 12, 1896.....	\$203,786	\$8,326 09
Written and renewed during the year.....	45,060	2,253 00
Total.....	\$248,846	\$10,579 09
Deduct amount terminated during the year.....	41,976	1,558 29
Amount in force December 11, 1897.....	\$206,870	\$9,020 80
Losses incurred during the year.....		\$806 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.*LEWIS WEST, *Secretary.*

P. O. Address of the Secretary, North Berwick, Maine.

ASSETS.

Cash in office.....	\$5 83
Due for vacancy permits	3 25
Due for premiums and policy fees.....	9 70
Gross assets, not including premium notes.....	\$18 78
(Balance due on premium notes subject to assessment, \$13,817.85.)	

LIABILITIES.

Due for borrowed money and interest.....	\$68 29
Due officers for services, \$19.95; and expenses, \$.52.....	20 47
Due treasurer.....	68 59
Gross liabilities.....	\$157 35

INCOME.

Cash premiums on policies written or renewed.....	\$120 66
Policy fees	41 50
Assessments on premium notes, without deductions for commissions or expenses	104 69
Premiums and policy fees due December 31, 1896	24 83
Vacancy permits	10 92
Gross cash income	\$302 60

EXPENDITURES.

Losses paid during the year.	\$180 00
Adjusting losses.	1 75
Collecting assessments	5 00
Return premiums on policies cancelled	1 31
Salaries and fees of officers and employes.....	223 12
Advertising, \$3.75; postage, \$3.33	7 08
Expense of examination by insurance commissioner.....	13 36
Abatements	12 69
All other expenses	66
Gross cash expenditures.....	\$444 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$272,040	\$16,401 40
Written and renewed during the year	64,950	4,022 00
Total	\$336,990	\$20,423 40
Deduct amount terminated during the year.....	65,100	3,757 00
Amount in force December 31, 1897.....	\$271,890	\$16,666 40
Losses incurred during the year.....		\$ 30 00
Date of last assessment, October 3, 1896; amount collected.....		1,684 69
Largest sum insured in a single risk		2,000 00

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.*

J. M. TAYLOR, *Secretary.*

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

ASSETS.

Cash in office	\$42 11
Cash deposited in bank	181 28
Gross assets, not including premium notes	<u>\$223 39</u>

LIABILITIES.

Due officers for services	\$15 00
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INCOME.

Policy fees	\$41 00
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EXPENDITURES.

Salaries and fees of officers and employes	\$19 50
Postage and stationery	50
Gross cash expenditures	<u>\$20 00</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896	\$140,225	\$14,022 50
Written and renewed during the year	30,835	3,083 50
Total	<u>\$171,060</u>	<u>\$17,106 00</u>
Deduct amount terminated during the year	28,700	2,870 00
Amount in force December 31, 1897	\$142,360	\$14,236 00
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	\$7 03
(Balance due on premium notes subject to assessment, \$4,623.90.)	

LIABILITIES.

Losses adjusted and not paid	\$10 00
Due officers for services.....	9 10
Gross liabilities.....	<u>\$19 10</u>

INCOME.

Cash premiums on policies written or renewed	\$9 50
Policy fees.....	9 50
Gross cash income.....	<u>\$19 00</u>

EXPENDITURES.

Losses paid during the year	\$11 00
Salaries and fees of officers and employes	5 60
Agent's license	2 00
Gross cash expenditures.....	<u>\$18 60</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$86,922 50	\$4,478 13
Written and renewed during the year.....	10,400 00	525 00
Total	<u>\$97,322 50</u>	<u>\$5,003 13</u>
Deduct amount terminated during the year.....	2,325 00	116 25
Amount in force December 31, 1897.....	\$94,997 50	\$4,886 88
Losses incurred during the year.....		\$ 21 00
Date of last assessment, February 13, 1895; amount collected.....		262 98

WILTON MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.
JOSEPH TREFETHERN, *President.*E. P. PACKARD, *Secretary.*

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

 ASSETS.

Cash in office.....	\$81 61
Due on policies.....	1 58
Gross assets, not including premium notes.....	\$83 19
(Balance due on premium notes subject to assessment, \$11,163.75.)	

LIABILITIES.

Losses adjusted and not paid.....	\$5 00
Due officers for services.....	62 00
Gross liabilities.....	\$67 00

INCOME.

Cash premiums on policies written or renewed.....	\$49 96
Policy fees.....	23 00
Transfers.....	1 50
Gross cash income.....	\$74 46

EXPENDITURES.

Salaries and fees of officers and employes.....	\$104 25
Advertising, \$1.75; postage, \$.50; stationery, \$.15.....	2 40
Expense of examination by insurance commissioner.....	5 00
Gross cash expenditures.....	\$111 65

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$197,156	\$12,245 80
Written and renewed during the year.....	38,315	2,484 40
Total.....	\$235,471	\$14,730 20
Deduct amount terminated during the year.....	35,240	2,305 15
Amount in force December 31, 1897.....	\$200,231	\$12,425 05
Losses incurred during the year.....		\$ 5 00
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 Center, Maine.

ASSETS.

Cash in office.....	\$ 49 27
Cash deposited in bank.....	173 94
Interest due and accrued.....	6 62
Gross assets, not including premium notes	<u>\$229 83</u>

(Balance due on premium notes subject to assessment, \$24,990.33.)

INCOME.

Cash premiums on policies written or renewed.....	\$192 10
Policy fees.....	48 50
Assessments on premium notes, without deductions for commissions or expenses	748 53
Gross cash income	<u>\$989 13</u>

EXPENDITURES.

Losses paid during the year.....	\$961 00
Adjusting losses.....	3 25
Collecting assessments	21 12
Salaries and fees of officers and employes.....	61 50
Making assessments	7 50
Printing, \$9; postage, \$1; stationery, \$1	11 00
Expense of examination by insurance commissioner.....	4 50
Gross cash expenditures.....	<u>\$1,069 87</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$293,335 00	\$24,007 92
Written and renewed during the year.....	62,969 16	4,802 88
Total	<u>\$356,304 16</u>	<u>\$28,810 80</u>
Deduct amount terminated during the year.....	41,966 00	2,795 47
Amount in force December 31, 1897	\$314,338 16	\$26,015 33
Losses incurred during the year.....	\$961 00	
Assessments, laid or ordered, on premium notes during the year...	748 53	
Date of last assessment, March 5, 1897; amount collected.....	748 53	
Largest sum insured in a single risk.....		1,500 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

I. J. BROOKINGS, *President.*

D. S. CARTER, *Secretary.*

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

ASSETS.

Cash in office.....	\$77 51
Cash deposited in bank.....	383 53
Interest due and accrued.....	7 66
	\$468 70
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$7,288.28.)	

LIABILITIES.

Due officers for services, \$15; and expenses, \$6.....	\$21 00
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INCOME.

Cash premiums on policies written or renewed.....	\$74 33
Policy fees.....	19 50
Cash premiums and policy fees due December 31, 1896.....	3 84
	\$97 67
Gross cash income.....	

EXPENDITURES.

Return premiums on policies cancelled.....	\$2 44
Salaries, expenses and fees of officers and employes.....	38 75
Office expenses.....	8 00
	\$49 19
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$145,700	\$6,895 99
Written and renewed during the year.....	21,300	1,486 25
	\$167,000	\$8,382 24
Total.....		
Deduct amount terminated during the year.....	15,500	677 00
	\$151,500	\$7,705 24
Amount in force December 31, 1897.....		
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

F. H. HARGRAVES, *President.*

CHARLES BUTLER, *Secretary.*

P. O. Address of the Secretary, West Buxton, Maine.

ASSETS.

Cash deposited in bank.....	\$61 29
Assessments on premium notes unpaid.....	62 91
All other assets and property owned by the company, viz: Government envelopes.....	12 00
Gross assets, not including premium notes.....	\$136 20

(Balance due on premium notes subject to assessment, \$101,224.71.)

INCOME.

Cash premiums on policies written or renewed.....	\$1,348 87
Policy fees.....	228 50
Assessments on premium notes, without deductions for commissions or expenses.....	2,540 20
Cash loaned to the company, to pay losses or expenses.....	2,251 00
Vacancy permits, \$64.80; mechanics permits, \$1.15; transfer fees, \$2.50....	68 45
Gross cash income.....	\$6,437 02

EXPENDITURES.

Losses paid during the year.....	\$2,357 00
Adjusting losses.....	100 05
Collecting assessments.....	115 26
Return premiums on policies cancelled.....	10 17
Salaries and fees of officers and employes.....	1,000 50
Borrowed money repaid.....	2,251 00
Interest.....	38 67
Rent, \$44.50; advertising, \$6.90.....	51 40
Printing, \$36.65; postage, \$46.50; blank books, \$9.16.....	92 31
Stationery, \$7.73; express charges, \$5.80.....	13 53
Traveling and incidental expenses.....	330 91
Gross cash expenditures.....	\$6,360 80

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1896.....	\$625,105	\$62,510 50
Written and renewed during the year.....	449,625	44,962 50
Total.....	\$1,074,730	\$107,473 00
Deduct amount terminated during the year.....	4,100	410 00
Amount in force December 31, 1897.....	\$1,070,630	\$107,063 00
Losses incurred during the year.....		\$2,357 00
Assessments, laid or ordered, on premium notes during the year.....		2,600 00
Date of last assessment, December 22, 1897; amount collected.....		2,540 20
Largest sum insured in a single risk.....		2,000 00

LICENSED AGENTS
Of Fire and Marine Insurance Companies Authorized to
Transact Business in Maine.

MAINE STOCK COMPANIES.

MERCHANTS.

Butler, Edw. A. Rockland

UNION.

Carr, W. P. Bowdoinham | Butler, Edw. A. Rockland

MAINE MUTUAL COMPANIES.

AROOSTOOK COUNTY PATRONS.

Tapley, Norman Blaine Stackpole, A. M. Bridgewater Powers, C. Caribou Albee, C. H. Easton		Haines, A. L. Fort Fairfield Laine, Cornelius Island Falls Pulcifer, Nathan Mapleton
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ELIOT AND KITTERY.

Merrow, A. H. Cape Neddick Hobbs, James W. South Berwick		Moody, Rufus A. York
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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

OXFORD COUNTY PATRONS OF HUSBANDRY.

Hardison, H. S. Caribou Toothaker, W. H. Dixmont Stetson, T. B. W. Hartford Moody, Thos. B. Jefferson		Oxnard, H. C. Norway Russell, W. W. Solon Abbee, C. H. Sprague's Mills Kith, W. H. Winthrop
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STATE MUTUAL FIRE.

Meador, Otis.....	Albion	Soule, E. A.....	Gorham
White, J. H.....	Ashland	Whittier, L. H.....	Guilford
Hunton, J. B.....	Auburn	Jordan, Marshall.....	Harrison
Heath, Henry A.....	Augusta	Peabody, F. A.....	Houlton
Thomas, Wm. F.....	Belfast	True, J. S.....	Intervale
Garey, Otis T.....	Biddeford	Smith, John G.....	Kennebunkport
Hutchinson, H. G.....	Biddeford	Davis, Geo. E.....	Kezar Falls
Libby, H. B.....	Bridgton	Tibbetts, A. B.....	La Grange
Chase, A. E.....	Brooks	Coolidge & Huskins.....	Lisbon Falls
Hall, M. C.....	Brunswick	Hanson, W. C.....	Machiasport
Prince, C. H.....	Buckfield	Lord, H. C.....	Naples
Hill, S. A.....	Buxton Centre	Frizzell, B. F.....	Oakland
Fletcher, L. E.....	Cape Porpoise	Nutt, J. B.....	Perry
Donworth, J. P.....	Caribou	Nickerson, H. S.....	Pittsfield
Willey & Ward.....	Cherryfield	Plummer Bros.....	Portland
Emery & Cook.....	Cornish	Emery, F. M.....	Sanford
Chapman, D. W. & Son.....	Damariscotta	Redman, Chas. P.....	Thomaston
Williams, Chandler.....	Danforth	Bradford, W. B.....	Turner
Harris, Chas. G.....	Detroit	Bradley, A. M. & Son.....	Vassalboro
Blanchard, L. J.....	Dexter	Bowden, T. S.....	Washington
Rigby, J. P.....	East Dixmont	Turner, J. B.....	Wayne
Evans, James.....	East Hiram	King, S. E.....	Welchville
Houghton & Fessenden.....	Fort Fairfield	Hinkley, C. S.....	West Jonesport
Stephenson, Albert.....	Freedom	Vannah, W. A.....	Winslow's Mills
Grant, F. M.....	Freeport	Staples, J. W.....	Wytopitlock
Lewis, A. F.....	Fryeburg	Plaisted, Geo. F.....	York Corner

WELLS.

Bennett, Woodbury.....	Wells
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WEST GARDINER.

Green, Chas. S.....	West Gardiner
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YORK COUNTY.

Meserve, James.....	Dayton	Ricker, Chas. C.....	North Lebanon
Doughty, Henry C.....	Gray	Chase, George P.....	North Waterboro
Brackett, James F.....	Limington	Piper, Sherman E.....	North Parsonsfield
Brierley, E. J. & Son, Milton Mills, N. H		Miliken, Geo. W.....	Saco
Thompson, Usher B.....	Maplewood	Dyer, Arthur.....	Sebago
Ricker, Alvin H.....	North Lebanon	Hobbs, Jos. A.....	Waldoboro

STOCK COMPANIES OF OTHER STATES.

ETNA.

Macomber, Farr & Whitten ..	Augusta	Millett, H. R.....	Gorham
Blake, Barrows & Brown.....	Bangor	Straw & Martin.....	Guilford
Lynam, Fred C. & Co.....	Bar Harbor	Gentle & Ludwig.....	Houlton
Humphreys, Denny M.....	Bath	Kelley, Wm. J.....	Kittery
Leighton, E. A.....	Berwick	Cole, Chas. H.....	Kennebunk
Field & West.....	Belfast	Wing, Herbert S.....	Kingfield
Gove, Edw. H.....	Biddeford	Little, H. C. & Son.....	Lewiston
Wight & Libby.....	Bridgton	Longfellow, P. H.....	Machias
Riley, T. H.....	Brunswick	Howe, Freeland.....	Norway
Gardner, Eben B.....	Bucksport	Smith, W. G.....	Old Orchard
Talbot, Geo. H.....	Camden	Beedy, Harry F.....	Phillips
Lee, J. A. & Son.....	Calais	Haskell, Chas. B.....	Pittsfield
Campbell, F. I. & Co.....	Cherryfield	Dow & Pinkham, (Corp.).....	Portland
Chapman, D. W. & Son.....	Damariscotta	Cochran, Baker & Cross.....	Rockland
Judkins, Wesley H.....	Dexter	Spaulding & Stuart.....	Richmond
Hume, Chas. W.....	Eastport	Nowell, C. H.....	Sanford
Bradley, A. M. & Son.....	East Vassalboro	Dinsmore & Bickford.....	Skowhegan
Burrill, C. C. & Son.....	Ellsworth	Hersom, Frank M.....	South Berwick
McFadden & Co.....	Fairfield	Boothby, Wm. A. R.....	Waterville
Voter, F. E.....	Farmington	Creamer, Wm. B.....	Waldoboro
Tarbox, W. R.....	Fryeburg	Howard, Chas. H.....	Waldoboro
Kendall & Hyde.....	Freeport	Patterson, Seth.....	Wiscasset
Vaughan, Hiram C.....	Foxcroft	Stockbridge, Mrs. C. A.....	Yarmouth
Maxcy, J. & Sons.....	Gardiner		

AGRICULTURAL.

Cobb, John F	Auburn	Bailey, Augustus & Co	Gardiner
Boothby, Wm. G	Augusta	Auger & Bechard	Lewiston
Tyler, Fogg & Co	Bangor	DeCoster, J. H	Mechanic Falls
Drake, James B	Bath	Plummer Bros	Portland
Pattee, James	Belfast	Wood, Wm. E	Portland
Leighton, Edgar A	Berwick	Kelly, Melville H	Saco
Hutchinson, Henry G	Biddeford	Parcher, S. C	Saco
Austin, Albert M	Deering Center		

AMERICAN (BOSTON.)

Jordan, N. I	Auburn	Packard, Fred A	Camden
Noble, Frank T	Augusta	Nutt, N. B	Eastport
Boyd & Veazie	Bangor	Morrell, H. K. & Son	Gardiner
Goddard & Hunt & Co	Bar Harbor	Conant, Frank A	Lewiston
Shaw & Palmer	Bath	Anderson, Adams & Co	Portland
Pattee, James & Son	Belfast	Sprague, Edwin	Rockland
Stone & Woodman	Biddeford	Carter, George A. & Co	Saco
Hanson & St. Clair	Calais	Foster, D. P	Waterville

AMERICAN (NEWARK, N. J.)

Jordan, Nathaniel I	Auburn	Garey, Otis T	Biddeford
Noble, Frank T	Augusta	Harmon, Herbert A	Portland
Fernald, George R	Bangor		

AMERICAN CENTRAL.

Loring, Prentiss & Son	Portland
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AMERICAN FIRE (NEW YORK, N. Y.)

Jordan, Nathaniel I	Auburn	Perry, H. O. & Son	Fort Fairfield
Huntington, A. M	Augusta	Holyoke, George T	Houlton
Tyler, Fogg & Co	Bangor	Lord, Franklin H	Portland
Lowell, Frederick L	Calais	Allou, Herbert J	Woodfords
Grant, George H	Ellsworth		

AMERICAN FIRE (PHILADELPHIA.)

Langston, Edwin H	Augusta	Smith, W. G	Old Orchard
Baker, Ernest G	Bangor	Loring, Prentiss & Son	Portland
Garey, Otis T	Biddeford	Erskine, A. J. & Co	Rockland
Conant, F. A.	Lewiston	Foster, Dana P	Waterville

ARMENIA.

Grier, William D	North Berwick
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BOSTON MARINE.

Lord, Henry & Co	Bangor	Chase, Frederick G	North Berwick
Mason & Palmer	Bangor	Grier, William D	North Berwick
Kelley, John R	Bath	Harmon, H. A	Portland
Crosby, Elwell S	Bath	Winslow, J. S. & Co	Portland
Burr, E. S	Brewer	Butler, Edward A	Rockland
Gardner, E. B	Bucksport	Bird, Maynard S	Rockland
Nickerson, S. & Sons	Boothbay Harbor	Cobb, Wight & Co	Rockland
Marr, Charles H	Gardiner	Welt, George L	Waldoboro
Little, H. C. & Son	Lewiston		

BUFFALO COMMERCIAL.

Allen, William Jr	Portland
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BUFFALO GERMAN.

Allen, William Jr	Portland
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CAPITAL FIRE.

Cobb, Geo. W. Auburn	Murch, James T. Newport
Blaisdell, C. H. & Co. Augusta	Harrington, C. A. Norridgewock
Baker, Ernest G. Bangor	Howe, Freeland. Norway
Farrington, Benj. E. Brewer	Frizzell, B. F. Oakland
Leighton, E. A. Berwick	Smith, Wesley G. Old Orchard
Hutchinson, Henry G. Biddeford	Powell, W. H. Old Town
Hanson & St. Clair. Calais	Haskell, Chas. B. Pittsfield
Lowell, F. H. Calais	Bickford, F. E. Portland
Hathaway, A. S. Canton	Jones, Edw. C. Portland
Willey & Ward. Cherryfield	O'Brion, Edward C. Portland
Blanchard L. J. Dexter	Plummer Bros. Portland
Howard, George E. Dover	Sprague, Edwin. Rockland
Hume, Charles W. Eastport	Smith, Menzies L. Saco
Tapley, Omar W. Ellsworth	Emmons, Willis T. Saco
McFadden & Co. Fairfield	Barrows, Geo. L. Sangerville
Peaslee, Lorenzo P. Gardiner	Tolman, Chas. E. South Paris
Bickford, Bion W. Gorham	Bangs, I. S. & Co. Waterville
Gentle & Ludwig. Houlton	Burns & Hawes. Westbrook
Auger & Bechard. Lewiston	Tolman, James H. Westbrook
Cook & West. Lewiston	Atwood, Fred. Winterport
Jordan, Alfred E. Lisbon	Patterson, Seth. Wiscasset
Bucknam, J. A. & Co. Mechanic Falls	

COMMERCE.

Webster, J. H. Portland

COMMERCIAL UNION FIRE.

Harmon, Herbert A. Portland	White, Albert. Orono
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CONNECTICUT FIRE.

Jordan, N. I. Auburn	Grant, Geo. H. Ellsworth
Macomber, Farr & Whitten. Augusta	Cousens, E. & Sons. Kennebunkport
Blake, Barrows & Brown. Bangor	Kelly, W. J. Kittery
Lynam, Fred C. & Co. Bar Harbor	Howe, Freeland. Norway
Shaw & Palmer. Bath	Parks Bros. Pittsfield
Gove, E. H. Biddeford	Loring, Prentiss & Son. Portland
Wight & Libby. Bridgton	Newell, C. D. Richmond
Pennell, W. M. Brunswick	Cochran, Baker & Cross. Rockland
Gardner, E. B. Bucksport	Nowell, C. H. Sanford
Lee, J. A. & Son. Calais	Harford, J. H. South Portland
Packard, F. A. Camden	Thayer & Drew. Waterville

CONTINENTAL.

Miller & Owen. Auburn	Bailey, Augustus. Gardiner
Macomber, Farr & Whitten. Augusta	Donnell, W. C. Houlton
McClure, J. W. Bangor	Conant, F. A. Lewiston
Drake, James B. Bath	Parks Bros. Pittsfield
Goddard, Hunt & Co. Bar Harbor	Anderson, Adams & Co. Portland
Field & West. Belfast	Newell, Chas. D. Richmond
Hutchinson, H. G. Biddeford	Erskine, A. J. & Co. Rockland
Marr, Will T. Boothbay Harbor	Carter, G. A. & Co. Saco
Pennell, W. M. Brunswick	Jordan, Herbert R. Saco
Talbot, G. H. Camden	Nowell, C. H. Sanford
Nutt, Noel B. Eastport	Dinsmore & Bickford. Skowhegan
Bragg, F. H. E. Fairfield	Carr, Thomas A. Thomaston
Grant, F. M. Freeport	Matthews, Chas. K. Waterville
Morrell, H. K. & Son. Gardiner	

DELAWARE.

Cobb, John F. Auburn	Bailey, A. & Co. Gardiner
Hunton, F. W. Auburn	Atkins, Frank. Hallowell
Berryman, Isaac P. Augusta	Auger & Bechard. Lewiston
Nichols, E. C. Bangor	Jones, Edw. C. Portland
Morse Bros. Bath	Newell, Chas. D. Richmond
Leighton, Edgar A. Berwick	Black, Alfred S. Rockland
Garey, Otis T. Biddeford	Foster, Dana P. Waterville
McFadden & Co. Fairfield	Foster, H. E. Winthrop

EQUITABLE FIRE AND MARINE.

Curran, W. F.....Bangor	Loring, Prentiss & Son.....Portland
Conant, Frank A.....Lewiston	Carter, G. A. & Co.....Saco

FIRE ASSOCIATION.

Jordan, N. L.....Auburn	Maxcy, J. & Son.....Gardiner
Verrill & Hutchinson.....Auburn	Bailey, A.....Gardiner
Macomber, Farr & Whitten...Augusta	Cousens, Enoch & Son., Kennebunkport
Tyler, Fogg & Co.....Bangor	Hayes, C. L.....Kittery
Pearl & Dennett.....Bangor	Conant, F. A.....Lewiston
Clark, G. H.....Bath	Auger & Bechard.....Lewiston
Drake, James B.....Bath	Chase, F. G.....North Berwick
Fogg & Glidden.....Bath	Grier, W. D.....North Berwick
Goodwin, H. H.....Biddeford	Parks Bros.....Pittsfield
Hutchinson, H. G.....Biddeford	Anderson, Adams & Co.....Portland
Stone & Woodman.....Biddeford	Chaumplin, Augustus.....Portland
Swazey, John N.....Bucksport	Norton & Hall.....Portland
Downs & Curran.....Calais	Bird & Barney.....Rockland
Nelson, Frank.....Calais	Carter, George A. & Co.....Saco
Packard, F. A.....Camden	Emery, Frank M.....Sanford
Leavitt, Samuel D.....Eastport	Griffin, John C.....Skowhegan
Grant, George H.....Ellsworth	Wheeler, W. J. & Co.....South Paris
Voter, Floramond E.....Farmington	Perkins, Horace.....South Penobscot
Currier, Geo. M.....Farmington	Carr, T. A.....Thomaston
Vaughan, Hiram C.....Foxcroft	Boothby, L. T. & Son.....Waterville
Fogg, J. H. B.....Freeport	Atwood, Fred.....Winterport

FIREMAN'S FUND.

Verrill & Hutchinson.....Auburn	Durocher, Hector.....Lewiston
Boyd & Veazie.....Bangor	Harmon, H. A.....Portland
Shaw & Palmer.....Bath	Bird, Maynard S.....Rockland
Grant, George H.....Ellsworth	Foster, Dana P.....Waterville
Glass, F. M.....Gardiner	

FRANKLIN FIRE.

Macomber, Farr & Whitten...Augusta	Little, Horace C. & Son.....Lewiston
Mason & Palmer.....Bangor	Anderson, Adams & Co.....Portland
Shaw & Palmer.....Bath	Wheeler, W. J. & Co.....South Paris

GERMAN ALLIANCE.

Cook & West.....Lewiston	Bangs, Isaac S.....Waterville
Corey, John L.....Portland	Drummond, Clark W.....Waterville

GERMAN AMERICAN.

Cobb, J. F.....Auburn	Gordon, G. A.....Livermore Falls
Macomber, Farr & Whitten...Augusta	Greene, William F.....Madison
Pearl & Dennett.....Bangor	Beedy, Harry F.....Phillips
Drake, J. B.....Bath	Parks Bros.....Pittsfield
Lynam, F. C. & Co.....Bar Harbor	Corey, John L.....Portland
Pattee, James & Son.....Belfast	Morse & Guptill.....Portland
Michaud, J. W.....Brunswick	Turner, Philip F.....Portland
Bowker & Humphreys.....Brunswick	Perry, A. C.....Presque Isle
Packard, F. A.....Camden	Hall, W. T.....Richmond
Card, John H.....Deering	Meservey & Peterson.....Rockland
O'Brien, Edward C.....Deering	Black, Alfred S.....Rockland
Blanchard, Llewellyn J.....Dexter	Carter, G. A. & Co.....Saco
Nutt, N. B.....Eastport	Emery, Frank M.....Sanford
Burrill, C. C. & Son.....Ellsworth	Griffin, J. C.....Skowhegan
Perry, H. O. & Son.....Fort Fairfield	Harford, James H.....South Portland
Kendall & Hyde.....Freeport	Wheeler, W. J. & Co.....South Paris
Marr, C. H.....Gardiner	Carr, Thomas A.....Thomaston
Donnell, W. C.....Houlton	Bangs, Isaac S.....Waterville
Cole, Charles H.....Kennebunk	Boothby, L. T. & Son.....Waterville
Conant, F. A.....Lewiston	Drummond, Clark W.....Waterville
Cook & West.....Lewiston	Burns & Hawes.....Westbrook
Pettengill, G. A.....Lisbon Falls	Bragdon, Albert M.....York Village

GERMAN FIRE.

Kelleher & Byrnes.....	Bangor	Fuller, Bennett B.....	Lewiston
Goodwin, Henry H.....	Biddeford	Jones, Edw. C.....	Portland
Jones & Co.....	Deering	Shaw, Francis M.....	Rockland
Gentle & Ludwig.....	Houlton		

GERMANIA FIRE.

Jordan, N. I.....	Auburn	Durocher, Hector.....	Lewiston
Boothby, W. G.....	Augusta	Higgins, F. W.....	Old Town
Boyd & Veazie.....	Bangor	Hall, Albert B.....	Portland
Crosby, E. S.....	Bath	Webster, J. H.....	Portland
Hutchinson, H. G.....	Biddeford	Erskine, A. J.....	Rockland
Gordon & McLeod.....	Brewer	Carter, G. A. & Co.....	Saco
Bailey, A. & Co.....	Gardiner	Thayer & Drew.....	Waterville

GLOBE.

Cobb, George W.....	Auburn	Straw & Martin.....	Guilford
Heath, Henry A.....	Augusta	Peabody, Frank A.....	Houlton
Pearl & Dennett.....	Bangor	Conant, Frank A.....	Lewiston
Small, Frank A.....	Bath	Curtis, D. A.....	Machias
Field & West.....	Belfast	Parks Bros.....	Pittsfield
Garey, Otis T.....	Biddeford	Jones, Edw. C.....	Portland
Hanson & St. Clair.....	Calais	Perry, Arthur C.....	Presque Isle
Freeman, Geo. G. & Co.....	Cherryfield	Shaw, F. M.....	Rockland
Willey & Ward.....	Cherryfield	Renouf, Narcisse P.....	Saco
Jones & Co.....	Deering	Nowell, Chas. H.....	Sanford
Leavitt, Samuel D.....	Eastport	Griffin, John C.....	Skowhegan
Burrill, Chas. C. & Son.....	Ellsworth	Wheeler, Wm. J. & Co.....	South Paris
Perry, Henry O.....	Fort Fairfield	Foster, Herbert E.....	Winthrop
Maxey, Josiah & Sons.....	Gardiner		

GRANITE STATE FIRE.

Donovan, John B.....	Alfred	Mitchell, Horace.....	Kittery Point
Miller & Owen.....	Auburn	Auger & Bechard.....	Lewiston
Macomber, Farr & Whitten.....	Augusta	Welch, Geo. A.....	Lewiston
McClure, J. W.....	Bangor	Jordan, A. E.....	Lisbon
Clark, G. H.....	Bath	Pettengill, G. A.....	Lisbon Falls
Fogg & Glidden.....	Bath	Longfellow, P. H.....	Machias
Pattee, James & Son.....	Belfast	Wilbur, C. A.....	Madison
Leighton, E. A.....	Berwick	Hopkins, G. A.....	Milbridge
Stone & Woodman.....	Biddeford	Frost, Horace C.....	Monmouth
Carr, Wm. P.....	Bowdoinham	Howe, Freeland.....	Norway
Libby, Horace B.....	Bridgton	Austin, David S.....	North Berwick
Swasey, John N.....	Bucksport	Hill & Miliken.....	Old Orchard
Fowler & Gardner.....	Calais	Haskell, Chas. B.....	Pittsfield
Talbot, G. H.....	Camden	Loring, Prentiss & Son.....	Portland
Hathaway, A. S. & Co.....	Canton	Plummer Bros.....	Portland
Hooper, C. H.....	Castine	Perry, A. C.....	Presque Isle
Freeman, Geo. G. & Co.....	Cherryfield	Hall, W. T.....	Richmond
Campbell, F. I. & Co.....	Cherryfield	Erskine, A. J. & Co.....	Rockland
Cook, Levi L.....	Cornish	Sprague, Edwin.....	Rockland
Judkins, W. H.....	Dexter	Grant, G. E.....	Saco
Howard, Geo. E.....	Dover	Nowell, C. H.....	Sanford
Leavitt, S. D.....	Eastport	Jones, C. F.....	Skowhegan
Grant, Geo. H.....	Ellsworth	Lawrence, W. H.....	Sorrento
Voter, F. E.....	Farmington	Hersom, F. M.....	South Berwick
Grant, F. M.....	Freeport	Harrington, C. A.....	South Norridgewoek
Tarbox, Wallace R.....	Fryeburg	O'Brien, E. M.....	Thomaston
Bailey, Augustus.....	Gardiner	Hall, Lewis.....	Warren
Straw & Martin.....	Guilford	Boothby, L. T. & Son.....	Waterville
Gentle & Ludwig.....	Houlton	Howard, A. E. & Son.....	Waldoboro
Cole, Chas. H.....	Kennebunk	Atwood, Fred.....	Winterport
Cousens, E. & Sons.....	Kennebunkport	Patterson, Seth.....	Wiscasset
Hayes, Calvin L.....	Kittery	Gurney, E. P.....	Yarmouth
Kelly, W. J.....	Kittery	Evans, H. E.....	York

GREENWICH.

Miller & Owen.....	Auburn	Peabody, Frank A.....	Houlton
Macomber, Farr & Whitten ...	Augusta	Auger & Bechard	Lewiston
Curran, Wm. F.....	Bangor	Allen, William, Jr.....	Portland
Humphreys, D. M.....	Bath	Morse & Guptill.....	Portland
Goodwin, H. H.....	Biddeford	Perry, Arthur C.....	Presque Isle
Lowell, F. H.....	Calais	Gurdy, H. O.....	Rockland
Perry, H. O. & Son.....	Fort Fairfield	Griffin, John C.....	Skowhegan
McFadden & Co.....	Fairfield	Foster, Dana P.....	Waterville

HANOVER.

Mason & Palmer.....	Bangor	Smith, W. G.....	Old Orchard
Drake, J. B.....	Bath	Loring, Prentiss & Son.....	Portland
Pennell, W. M.....	Brunswick	Perry, Arthur C.....	Presque Isle
Nelson, Frank.....	Calais	Spaulding & Stuart.....	Richmond
Howard, G. E.....	Dover	Bird & Barney.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Emery, Frank M.....	Sanford
Currier, Geo. M.....	Farmington	Griffin, J. C.....	Skowhegan
Bailey, Augustus.....	Gardiner	Patterson, Seth.....	Wiscasset
Donnell, W. C.....	Houlton	Thayer & Drew.....	Waterville
Cole, C. H.....	Kennebunk	Howard, Chas. H.....	Waldoboro
Little, Horace C. & Son.....	Lewiston		

HARTFORD FIRE.

Macomber, Farr & Whitten ...	Augusta	Gentle & Ludwig.....	Houlton
Blake, Barrows & Brown.....	Bangor	Cousens, E. & Sons ...	Kennebunkport
Crosby, E. S.....	Bath	Kelly, W. J.....	Kittery
Gove, E. H.....	Biddeford	Little, Horace C. & Son.....	Lewiston
Pennell, W. M.....	Brunswick	Pettengill, G. A.....	Lisbon Falls
Gardner, E. B.....	Bucksport	Chapman, D. W. & Son.....	Newcastle
Swazey, John N.....	Bucksport	Howe, Freeland.....	Norway
Lee, J. A. & Son.....	Calais	Anderson, Adams & Co.....	Portland
Talbot, George H.....	Camden	Cochran, Baker & Cross.....	Rockland
Judkins, W. H.....	Dexter	Jones, C. F.....	Skowhegan
Howard, G. E.....	Dover	Rieker, S. W.....	South Berwick
Hume, C. W.....	Eastport	Farrington, Everett.....	Waldoboro
McFadden & Co.....	Fairfield	Boothby, W. A. R.....	Waterville
Maxcy, J. & Sons.....	Gardiner	Taylor, R. H. T.....	Wiscasset
Millett, H. R.....	Gorham	Stockbridge, Mrs. C. A.....	Yarmouthville

HARTFORD FIRE (N. Y. UNDERWRITERS' AGENCY.)

Jordan, N. I.....	Auburn	Cole, Charles H.....	Kennebunk
Curran, W. F.....	Bangor	Conant, F. A.....	Lewiston
Lynam, F. C. & Co.....	Bar Harbor	Wilber, C. A.....	Madison
Fogg & Glidden.....	Bath	Barrows, George M.....	Newport
Pattee, Jas. & Son.....	Belfast	Smith, W. G.....	Old Orchard
Goodwin, H. H.....	Biddeford	Parks Bros.....	Pittsfield
Wight & Libby.....	Bridgton	Allen, William, Jr.....	Portland
Doolittle, James L.....	Brunswick	Little, W. F.....	Portland
Montgomery, J. H. & C. O.....	Camden	Rogers, Grant.....	Richmond
O'Brien, E. C.....	Deering	Erskine, A. J.....	Rockland
Nutt, N. B.....	Eastport	Carter, Geo. A. & Co.....	Saco
Tapley, O. W.....	Ellsworth	Emery, F. M.....	Sanford
Currier, G. M.....	Farmington	Griffin, J. C.....	Skowhegan
Tarbox, W. R.....	Fryeburg	Wheeler, W. J.....	South Paris
Marr, C. H.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Safford, George A.....	Hallowell	Bragdon, Albert M.....	York Village
Donnell, William C.....	Houlton		

HOME.

Macomber, Farr & Whitten.....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
 Maxcy, J. & Sons.....Gardiner
 Millett, H. R.....Gorham
 Donnell, W. C.....Houlton

Harriman, B. W.....Kent's Hill
 Kelly, W. J.....Kittery
 Little, H. C. & Son.....Lewiston
 Longfellow, P. H.....Machias
 Wilber, C. A.....Madison
 Bucknam, J. A. & Co...Mechanic Falls
 Chase, Frederick G.....North Berwick
 Grier, William D.....North Berwick
 Howe, Freeland.....Norway
 Alford, E. R.....Old Town
 Beedy, H. F.....Phillips
 Dow & Pinkham (Corp.)...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.)

Payson, Chas. B.....Auburn
 Fernald, George R.....Bangor
 Cook & West.....Lewiston

Murphy & O'Connell.....Lewiston
 Harmon, Herbert A.....Portland
 Bangs, I. S. & Co.....Waterville

INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen.....Auburn
 Merrill & Hutchinson.....Auburn
 Macomber, Farr & Whitten...Augusta
 McClure, James W.....Bangor
 Pearl & Dennett.....Bangor
 Drake, J. B.....Bath
 Field & West.....Belfast
 Leighton, E. A.....Berwick
 Gove, E. H.....Biddeford
 Hutchinson, H. G.....Biddeford
 Stone & Woodman.....Biddeford
 Kenniston, Geo. B...Boothbay Harbor
 Wight & Libby.....Bridgton
 Riley, T. H.....Brunswick
 Swazey, John N.....Bucksport
 Hooper, Chas. B.....Castine
 Downs & Curran.....Calais
 Fowler & Gardner.....Calais
 Talbot, G. H.....Camden
 Hathaway, A. S. & Co.....Canton
 Judkins, W. H.....Dexter
 Leavitt, Samuel D.....Eastport
 Nutt, N. B.....Eastport
 Burrill, C. C. & Son.....Ellsworth
 Grant, Geo. H.....Ellsworth
 Currier, G. M.....Farmington
 Voter, F. E.....Farmington
 Perry, H. O.....Fort Fairfield
 Vaughan, Hiram C.....Foxcroft
 Kendall & Hyde.....Freeport
 Bailey, A.....Gardiner
 Maxcy, J. & Sons.....Gardiner
 Millett, H. R.....Gorham

Straw & Martin.....Guilford
 Gentle & Ludwig.....Houlton
 Cole, C. H.....Kennebunk
 Cousens, Enoch & Sons, Kennebunkport
 Swett, J. H.....Kittery
 Auger & Bechard.....Lewiston
 Chamberlain, W. M.....Lewiston
 Conant, F. A.....Lewiston
 Longfellow, P. H.....Machias
 Wilber, C. A.....Madison
 Purington, F. O.....Mechanic Falls
 Harrington, C. A.....Norridge wock
 Howe, Freeland.....Norway
 Parks Bros.....Pittsfield
 Champlin, Augustus.....Portland
 Dow & Pinkham, (Corp'n) Portland
 Norton & Hall.....Portland
 Hall, W. T.....Richmond
 Bird & Barney.....Rockland
 Erskine, A. J.....Rockland
 Carter, Geo. A. & Co.....Saco
 Emery, Frank M.....Sanford
 Nowell, Chas. H.....Sanford
 Jones, C. F.....Skowhegan
 Hersom, F. M.....South Berwick
 Wheeler, W. J. & Co.....South Paris
 O'Brien, E. M.....Thomaston
 Howard, A. E. & Son.....Waldoboro
 Boothby, L. T. & Son.....Waterville
 Burns & Hawes.....Westbrook
 Gunney, E. P.....Yarmouth
 Bragdon, Albert M.....York Village

INSURANCE COMPANY OF THE STATE OF NEW YORK.

Fernald, Geo. R.....Bangor
 Jones & Co.....Deering
 Peabody, Frank A.....Houlton
 Auger & Bechard.....Lewiston

Jones, Edw. C.....Portland
 Shaw, Francis M.....Rockland
 Emery, Frank M.....Sanford
 Griffin, John C.....Skowhegan

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I.	Auburn	Maxey, J. & Sons	Gardiner
Downing, Charles S	Augusta	Straw & Martin	Guilford
Mason & Palmer	Bangor	Gentle & Ludwig	Houlton
Clark, George H	Bath	Conant, F. A	Lewiston
Fogg & Glidden	Bath	Longfellow, Phineas H	Machias
Field & West	Belfast	Harmon, H. A	Portland
Stone & Woodman	Biddeford	Perry, A. C	Presque Isle
Pennell, W. M	Brunswick	Black, Alfred S	Rockland
Swazey, John N	Bucksport	Jones, C. F	Skowhegan
Downes & Curran	Calais	Wheeler, W. J. & Co	South Paris
Campbell, F. I. & Co	Cherryfield	Pert, I. C	South Thomaston
Leavitt, Samuel D	Eastport	Carr, T. A	Thomaston
Grant, Geo. H	Ellsworth	Boothby, L. T. & Son	Waterville
Voter, F. E	Farmington	Creamer, Frank A	Wiscasset
Perry, H. O. & Son	Fort Fairfield		

MANHATTAN FIRE.

Macomber, Farr & Whitten ...	Augusta	Little, H. C. & Son	Lewiston
Mason & Palmer	Bangor	Curtis, Daniel A	Machias
Fogg & Glidden	Bath	Dow & Pinkham	Portland
Hanson & St. Clair	Calais	Boothby, L. T. & Son	Waterville
Burrill, Chas. C. & Sons	Ellsworth		

MANUFACTURERS' AND MERCHANTS'.

Garner, John	Auburn	Gentle & Ludwig	Houlton
Hulston, Fred W. & Co	Auburn	Cook & West	Lewiston
Bright, Joseph M	Bangor	Jones, Edw. C	Portland
Hubbard, E. A	Biddeford	Shaw, Francis M	Rockland
Jones & Co	Deering	Renouf, Narcisse P	Saco
Morrell, H. K	Gardiner		

MERCANTILE FIRE AND MARINE.

Cobb, J. F	Auburn	Jordan, A. H	Gardiner
Noble, F. T	Augusta	Wilson, Geo. O	Kittery
Fenno, J	Bangor	Conant, F. A	Lewiston
Tyler, Fogg & Co	Bangor	Morse & Guptill	Portland
Pattee, James & Son	Belfast	Black, A. S	Rockland
Farrington, Benj. E	Brewer	Carter, G. A. & Co	Saco
Bowker & Humphreys	Brunswick	Jones, Charles F	Skowhegan
Fowler & Gardner	Calais	Matthews, C. K	Waterville
Hume, C. W	Eastport	Bartlett, Martin F	Waterville
Tapley, O. W	Ellsworth		

MERCHANTS' (NEWARK, N. J.)

Jordan, N. I	Auburn	Gilman, A. W. & Co	Foxcroft
Macomber, Farr & Whitten	Augusta	Jordan, A. H	Gardiner
Tyler, Fogg & Co	Bangor	Gentle & Ludwig	Houlton
Fogg & Glidden	Bath	Cole, Chas. H	Kennebunk
Thomas, W. F	Belfast	Conant, F. A	Lewiston
Leighton, Edgar A	Berwick	Plummer, S. Earnest	Newport
Randall, John W	Biddeford	Howe, Freeland	Norway
Pennell, Wm. M	Brunswick	Dow & Pinkham (Corp.)	Portland
Wight & Libby	Bridgton	Perry, Arthur C	Presque Isle
Talbot, George H	Camden	Erskine, A. J. & Co	Rockland
Nelson, Frank	Calais	Emery, Frank M	Sanford
Judkins, Wesley H	Dexter	Philbrick, S. W. & F. R	Skowhegan
Nutt, N. B	Eastport	Griffin, John C	Skowhegan
Grant, Geo. H	Ellsworth	Boothby, L. T. & Son	Waterville
Perry, H. O. & Son	Fort Fairfield	Howard, A. E. & Son	Waldoboro

MERCHANTS' (PROVIDENCE, R. I.)

Weeks, F. W	Bath	Pennell, W. M	Brunswick
Gove, E. H	Biddeford	Anderson, Adams & Co	Portland

NATIONAL FIRE (HARTFORD, CONN.)

Miller & Owen.....	Auburn	Maxcy, J. & Sons	Gardiner
Macomber, Farr & Whitten ..	Augusta	Donnell, W. C	Houlton
Pearl & Dennett.....	Bangor	Kelly, W. J	Kittery
Lynam, F. C. & Co	Bar Harbor	Conant, F. A	Lewiston
Humphreys, D. M	Bath	Wilber, Charles A	Madison
Field & West	Belfast	Purinton, Frank O	Mechanic Falls
Leighton, E. A	Berwick	Morrill, Chas. H.....	Newport
Stone & Woodman	Biddeford	Haskell, C. B	Pittsfield
Riley, T. H	Brunswick	Anderson, Adams & Co.....	Portland
Downes & Curran	Calais	Cochran, Baker & Cross.....	Rockland
Talbot, G. H	Camden	Kelly, M. H	Saco
Austin, Albert M	Deering	Nowell, C. H	Sanford
Nutt, N. B	Eastport	Dinsmore & Bickford	Skowhegan
Grant, G. H	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Perry, C. W	Fort Fairfield	Boothby, L. T. & Son.....	Waterville
Perry, H. O	Fort Fairfield	Atwood, Fred	Winterport

NATIONAL FIRE (BALTIMORE, MD.)

Fernald, Geo. R.....	Bangor	Durocher, Hector.....	Lewiston
Renouf, Narcisse P.....	Biddeford	Jones, Edw. C	Portland
Jones & Co.....	Deering	Emery, Frank M	Sanford
Peabody, Frank A.....	Houlton	Wheeler, W. J. & Co	South Paris

NATIONAL-STANDARD.

Anderson, Adams & Co.....	Portland
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NEW HAMPSHIRE FIRE.

Miller & Owen.....	Auburn	Norton, D. C.....	Kittery
Macomber, Farr & Whitten ..	Augusta	Durocher, Hector	Lewiston
Tyler, Fogg & Co	Bangor	Conant, F. A	Lewiston
Rogers, Oscar C	Bath	Barrows, Geo. M.....	Newport
Field & West	Belfast	Austin, D. S	North Berwick
Garey, O. T	Biddeford	Dow & Pinkham (Corp.)	Portland
Talbot, G. H	Camden	Newell, C. D	Richmond
Burrill, C. C. & Son	Ellsworth	Erskine, A. J. & Co.....	Rockland
Voter, F. E	Farmington	Carter, G. A. & Co	Saco
Bailey, A. & Co	Gardiner	Jordan, Herbert R.....	Saco
Gentle & Ludwig	Houlton	Emery, F. M	Sanford
Biggar, A. S	Kennebunk	Thayer & Drew	Waterville
Kelly, W. J	Kittery		

NIAGARA FIRE.

Miller & Owen	Auburn	Bailey, A. & Co	Gardiner
Macomber, Farr & Whitten ..	Augusta	Donnell, W. C	Houlton
McClure, James W	Bangor	Auger & Bechard	Lewiston
Drake, J. B	Bath	Jordan, Alfred E	Lisbon
Pattee, James & Son	Belfast	Pettingell, George A	Lisbon Falls
Leighton, E. A	Berwick	Dow & Pinkham (Corp.)	Portland
Goodwin, H. H	Biddeford	Hall, W. T	Richmond
Fowler & Gardner	Calais	Cochran, Baker & Cross	Rockland
Howard, G. E	Dover	Nowell, C. H	Sanford
Leavitt, S. D	Eastport	Griffin, John C	Skowhegan
Grant, George H	Ellsworth	Mathews, C. K	Waterville

NORWALK FIRE.

Blaisdell, C. H. & Co	Augusta	Bradley, A. M. & Son ..	East Vassalboro
Kelleher & Byrnes	Bangor	Plummer Bros	Portland
Renouf, Narcisse P	Biddeford	Jones, E. C	Portland

NORWOOD.

Palmer, W. W.....	Bangor	St. Clair, Ashley.....	Calais
Randall, John W.....	Biddeford	Gray, Henry H.....	Milbridge
Doolittle, James L.....	Brunswick	Davis, John H	Portland
Hanson, George M.....	Calais	Lord, Franklin H.....	Portland

ORIENT.

Miller & Owen.....Auburn
 Downing, C. S.....Augusta
 Mason & Palmer.....Bangor
 Morse Bros.....Bath
 Field & West.....Belfast
 Stone & Woodman.....Biddeford
 Pennell, W. M.....Brunswick
 Swazey, John N.....Bucksport
 Downes & Curran.....Calais
 Campbell, F. I. & Co.....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. & Son.....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
 Curtiss, Daniel A.....Machias
 Chase, F. G.....North Berwick
 Grier, Wm. D.....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. & Co.....South Paris
 Creamer, W. B.....Waldoboro
 Matthews, C. K.....Waldoboro
 Spear, Alexander O.....West Warren
 Phinney, E. B.....Westbrook
 Creamer, Frank A.....Wiscasset

PACIFIC FIRE.

Fernald, George R.....Bangor
 Hutchinson, H. G.....Biddeford
 Garner, John.....Lewiston

Loring, Prentiss & Son.....Portland
 Emmons, W. T.....Saco
 Drummond, Clark W.....Waterville

PENNSYLVANIA FIRE.

Macomber, Farr & Whitten...Augusta
 Blake, Barrows & Brown.....Bangor
 Drake, J. B.....Bath
 Riley, T. H.....Brunswick
 Downes & Curran.....Calais
 Adams, Charles C.....Deering
 Leavitt, S. D.....Eastport
 Tapley, Omar W.....Ellsworth
 Morrell, H. K. & Son.....Gardiner

Gentle & Ludwig.....Houlton
 Kelly, W. J.....Kittery
 Little, H. C. & Son.....Lewiston
 Longfellow, P. H.....Machias
 Anderson, Adams & Co.....Portland
 Bird & Barney.....Rockland
 Hobbs, C. C.....South Berwick
 Boothby, L. T. & Son.....Waterville

PHENIX (BROOKLYN, N. Y.)

Macomber, Farr & Whitten...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
 Kelly, W. J.....Kittery
 Little, H. C. & Son.....Lewiston
 Bucknam, J. A. & Co...Mechanic Falls
 Noble & Timberlake.....Phillips
 Loring, Prentiss & Son.....Portland
 Perry, Arthur C.....Presque Isle
 Cochran, Baker & Cross.....Rockland
 Emery, F. M.....Sanford
 Jones, C. F.....Skowhegan
 Wheeler, W. J. & Co.....South Paris
 Boothby, L. T. & Son.....Waterville

PHENIX (HARTFORD, CONN.)

Miller, A. Q.....Auburn
 Macomber, Farr & Whitten...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
 Blackwell, M. H.....Fairfield
 Voter, F. E.....Farmington
 Gilman, A. W. & Co.....Foxcroft
 Kendall & Hyde.....Freeport
 Bailey, A.....Gardiner

Millett, H. R.....Gorham
 Donnell, W. C.....Houlton
 Little, H. C. & Son.....Lewiston
 Pettengill, G. A.....Lisbon Falls
 Morrill, Chas. H.....Newport
 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	Talbot, G. H.	Camden
Tyler, Fogg & Co.	Bangor	Coombs & Neal.	Portland
Lynam, F. C. & Co.	Bar Harbor	Morse & Guptill.	Portland
Drake, James B.	Bath	Erskine, A. J. & Co.	Rockland
Burr, Eugene S.	Brewer	Bangs, Isaac S. & Co.	Waterville

QUEEN.

Miller & Owen.	Auburn	Kelly, W. J.	Kittery
Blake, Barrows & Brown.	Bangor	Conant, F. A.	Lewiston
Drake, James B.	Bath	Haskell & Nickerson.	Pittsfield
Field & West.	Belfast	Dow & Pinkham (Corp.)	Portland
Leighton, E. A.	Berwick	Gurdy, Harry O.	Rockland
Bowker & Humphreys.	Brunswick	Emery, Frank M.	Sanford
Packard, Fred'k A.	Camden	Wheeler, W. J. & Co.	South Paris
Marr, C. H.	Gardiner	Boothby, L. T. & Son.	Waterville
Huff, Chas. O.	Kennebunkport		

READING FIRE.

Berryman, Isaac P.	Augusta	Gentle & Ludwig.	Houlton
Foye, David O.	Bath	Cauppell, John Z.	Lewiston
Mason & Palmer.	Bangor	Sprague, John F.	Monson
Pattee, James & Son.	Belfast	Morrill, Chas. H.	Newport
Gayey, Otis T.	Biddeford	Collins, Benj. S.	North Anson
Hanson & St. Clair.	Calais	Trusset, Franklin.	Port Clyde
Judkins, Wesley H.	Dexter	Corey, John L.	Portland
Nutt, Noel B.	Eastport	Jones, Edw. C.	Portland
Grant, George H.	Ellsworth	Black, Alfred S.	Rockland
McFadden & Co.	Fairfield	Griffin, John C.	Skowhegan
Peaslee, Lorenzo P.	Gardiner	Holt, Frank C.	South Norridgewock
Barker, Clark H.	Gorham	Sanborn, Willis E.	Springvale
Atkins, Frank.	Hallowell		

ROCHESTER GERMAN.

Verrill & Hutchinson.	Auburn	Morrill, Chas. H.	Newport
Fernald, George R.	Bangor	Anderson, Adams & Co.	Portland
Nichols, Eugene C.	Bangor	Bird & Barney.	Rockland

SECURITY.

Garcelon, Chas. E.	Auburn	Bailey, Augustus.	Gardiner
Burr, Eugene S.	Bangor	Welch, Geo. A.	Lewiston
Goodwin, H. H.	Biddeford	Morse & Guptill.	Portland
Humphreys, D. M.	Bath	Carter, George A. & Co.	Saco

SPRINGFIELD FIRE AND MARINE.

Miller & Owen.	Auburn	Straw & Martin.	Guilford
Macomber, Farr & Whitten.	Augusta	Donnell, W. C.	Houlton
Mason & Palmer.	Bangor	Clark, Chas. H.	Kennebunk
Humphreys, D. M.	Bath	Smith, John G.	Kennebunkport
Leighton, E. A.	Berwick	Auger & Bechard.	Lewiston
Riley, T. H.	Brunswick	Parks Bros.	Pittsfield
Nelson, Frank.	Calais	Loring, Prentiss & Son.	Portland
Talbot, G. H.	Camden	Spaulding & Stuart.	Richmond
Judkins, W. H.	Dexter	Cochran, Baker & Cross.	Rockland
Leavitt, S. D.	Eastport	Dinsmore & Bickford.	Skowhegan
Grant, George H.	Ellsworth	Boothby, L. T. & Son.	Waterville
Currier, G. M.	Farmington	Atwood, Fred.	Winterport
Bailey, Augustus.	Gardiner		

ST. PAUL FIRE AND MARINE.

Ballard, S. K.	Auburn	Alford, E. R.	Old Town
Noble, F. T.	Augusta	Jones, Edw. C.	Portland
Tyler, Fogg & Co.	Bangor	Little, W. F.	Portland
Foye, D. O.	Bath		

UNION.

Verrill & Hutchinson	Auburn	Gentle & Ludwig	Houlton
Downing, C. S.	Augusta	Durocher, Hector	Lewiston
Boyd & Veazie	Bangor	Garner, John	Lewiston
Hinckley, Fred'k J.	Bath	Morse & Guptill	Portland
Randall, John W.	Biddeford	Perry, A. C.	Fresque Isle
Talbot, Geo. H.	Camden	Hall, W. T.	Richmond
Gilman, A. W. & Co.	Foxcroft	Cochran, Baker & Cross	Rockland
Perry, H. O. & Son	Fort Fairfield	Matthews, C. K.	Waterville
Bailey, A. & Co.	Gardiner		

UNITED FIREMAN'S.

Noble, Frank T.	Augusta	Jones, Edw. C.	Portland
Dunbar, Wales V. L.	Bangor	Little, William F.	Portland
Baker, Ernest G.	Bangor	Shaw, F. M.	Rockland
Conant, F. A.	Lewiston	Bangs, I. S.	Waterville

UNITED STATES FIRE.

Bright, J. M.	Bangor	Corey, John L.	Portland
Randall, John W.	Biddeford	Black, Alfred S.	Rockland
Auger & Bechard	Lewiston	Carter, G. A. & Co.	Saco
Davis, John H.	Portland		

WESTCHESTER FIRE.

Miller & Owen	Auburn	Murphy & O'Connell	Lewiston
Boyd & Veazie	Bangor	Allen, William Jr.	Portland
Field & West	Belfast	Davis, John H.	Portland
Renouf, Narcisse P.	Biddeford	Dyer & Whipple	Portland
Riley, T. H.	Brunswick	Eaton, Weston M.	Portland
Leavitt, Samuel D.	Eastport	Erskine, A. J. & Co.	Rockland
Burrill, C. C. & Son	Ellsworth		

WILLIAMSBURG CITY.

Lynch, Thomas J.	Augusta	Googin & Marble	Lewiston
Macomber, Farr & Whitten ...	Augusta	Little, H. C. & Son	Lewiston
Curran, Wm. F.	Bangor	Jones, Edw. C.	Portland
Drake, James B.	Bath	Sparrow, Frank W.	Portland
Pattee, James & Son	Belfast	Black, Alfred S.	Rockland
Stone & Woodman	Biddeford	Griffin, John C.	Skowhegan
Pennell, Wm. M.	Brunswick	Drummond, Clark W.	Waterville
Tapley, Omar W.	Ellsworth		

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Macomber, Farr & Whitten ...	Augusta	Fowler & Gardner	Calais
Bright, J. M.	Bangor	Talbot, G. H.	Camden
Davenport, G. P.	Bath	Kingsley, Frank W.	East Machias
Field & West	Belfast	Lewis, A. F.	Fryeburg
Gove, E. H.	Biddeford	Haskell, G. B.	Lewiston
Kenniston, G. B.	Boothbay Harbor	Webster, J. H.	Portland
Riley, T. H.	Brunswick	Carter, G. A. & Co.	Saco

QUINCY MUTUAL FIRE.

Hunton, J. B.	Auburn	Perry, W. H.	Hallowell
Macomber, Farr & Whitten ...	Augusta	Cole, Charles H.	Kennebunk
Bright, J. M.	Bangor	Cousens, E. & Sons	Kennebunkport
Boyd, J. H.	Bangor	Wiggin, F. H.	Levant
Pattee, James	Belfast	Haskell, G. B.	Lewiston
Gove, E. H.	Biddeford	Frost, H. C.	Monmouth
Prince, Charles H.	Buckfield	Chase, Geo. P.	North Waterboro
Hill, S. A.	Buxton	Webster, J. H.	Portland
Talbot, N. T. & Son	Camden	Cochran, Baker & Cross	Rockland
Hathaway, A. S. & Co.	Canton	Emery & Cook	Sanford
Wedgewood, Mrs. J. T.	Cornish	Nowell, Chas. H.	Sanford
Hodge, Fred E.	Cumberland Mills	Jones, Chas. F.	Skowhegan
Trask, J. R.	Dixfield	Rigby, J. P.	South Newburg
Howard, G. E.	Dover	Harrington, C. A.	South Norridgewock
Bradley, A. M. & Son.	East Vassalboro	Harford, J. H.	South Portland
Grant, Geo. H.	Ellsworth	Howard, A. E. & Son.	Waldoboro
Voter, F. E.	Farmington	Woodward, Henry	Winthrop
Lewis, A. F.	Fryeburg	Gurney, E. P.	Yarmouth
Straw & Martin	Gulford		

TRADERS' & MECHANICS'.

Macomber, Farr & Whitten.....Augusta	Lewis, A. F.....Fryeburg
Bright, J. M.....Bangor	Bailey, Augustus & Co.....Gardiner
Davenport, G. P.....Bath	Straw & Martin.....Guilford
Garey, O. T.....Biddeford	Perry, W. H.....Hallowell
Mathews, B. C.....Boothbay Harbor	Kelly, W. J.....Kittery
Riley, T. H.....Brunswick	Haskell, G. B.....Lewiston
Prince, C. H.....Buckfield	Woodworth, A. V.....Livermore Falls
McAllister, G. W.....Bucksport	Parks Bros.....Pittsfield
Fowler & Gardner.....Calais	Webster, J. H.....Portland
Talbot, G. H.....Camden	Carter, G. A. & Co.....Saco
Hodge, F. E.....Cumberland Mills	Emery, F. M.....Sanford
Waldron, L. B.....Dexter	Jones, C. F.....Skowhegan
Nutt, N. B.....Eastport	Hersom, F. M.....South Berwick
Grant, G. H.....Ellsworth	Creamer, W. B.....Waldoboro
McLeary, F. E.....Farmington	Matthews, C. K.....Waterville
Gilman, A. W. & Co.....Foxcroft	

UNITED STATES BRANCHES

OF

COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

Miller & Owen.....Auburn	Smith, Wesley G.....Old Orchard
Boothby, Wm. G.....Augusta	Morse & Guphill.....Portland
Baker, Ernest G.....Bangor	Bird & Barney.....Rockland
Drake, James B.....Bath	Carter, G. A. & Co.....Saco
Grant, Geo. H.....Ellsworth	Wheeler, Wm. J. & Co.....South Paris
Conant, Frank A.....Lewiston	

ATLAS ASSURANCE.

Hayden, J. Frank.....Bath	Davis, John H.....Portland
Anderson, Adams & Co.....Portland	Griffin, John C.....Skowhegan

BRITISH AMERICA.

Ballard, S. K.....Auburn	Muxey, J. & Sons.....Gardiner
Curran, W. F.....Bangor	Davis, J. H.....Portland
Clark, G. H.....Bath	Jones, Edw. C.....Portland
Fogg & Glidden.....Bath	Sprague, Edwin.....Rockland
Field & West.....Belfast	Carter, G. A. & Co.....Saco
Miehaud, J. W.....Brunswick	Wheeler, W. J. & Co.....South Paris
Boardman, C. A.....Calais	Mathews, C. K.....Waterville

CALEDONIAN.

Jordan, N. I.....Auburn	Straw & Martin.....Guilford
Macomber, Farr & Whitten...Augusta	Donnell, W. C.....Houlton
McClure, J. W.....Bangor	Fuller, B. B.....Lewiston
Crosby, E. S.....Bath	Gordon, Geo. A.....Livermore Falls
Pattee, James & Son.....Belfast	Corey, John L.....Portland
Leighton, E. A.....Berwick	Perry, Arthur C.....Presque Isle
Goodwin, H. H.....Biddeford	Spaulding & Stuart.....Richmond
Fowler & Gardner.....Calais	Nowell, C. H.....Sanford
Bradford, M. E.....Deering	Jones, Charles F.....Skowhegan
Blanchard, L. J.....Dexter	Wheeler, W. J. & Co.....South Paris
Leavitt, S. D.....Eastport	Thayer & Drew.....Waterville
Perry, H. O. & Son.....Fort Fairfield	Burns & Hawes.....Westbrook
Vaughan, Hiram C.....Foxcroft	Bragdon, Albert M.....York Village
Bailey, Augustus.....Gardiner	

COMMERCIAL UNION (ENG.)

Macomber, Farr & Whitten ...	Augusta	Maxcy, J. & Sons	Gardiner
Blake, Barrows & Brown	Bangor	Little, H. C. & Son	Lewiston
Clark, G. H.	Bath	Bucknam, J. A. & Co. .	Mechanic Falls
Fogg & Glidden	Bath	White, Albert	Orono
Shaw & Palmer	Bath	Harmon, Herbert A	Portland
Leighton, E. A.	Berwick	Cochran, Baker & Cross	Rockland
Packard, F. A.	Camden	Nowell, Charles H.	Sanford
Waldron, L. B.	Dexter	Jones, C. F.	Skowhegan
Tapley, O. W.	Ellsworth	Tolman, Chas. E.	South Paris
Voter, F. E.	Farmington	Boothby, L. T. & Son	Waterville

HAMBURG-BREMEN.

Verrill & Hutchinson	Auburn	Jordan, Augustus H.	Gardiner
Noble, F. T.	Augusta	Straw & Martin	Guilford
Curran, W. F.	Bangor	Gentle & Ludwig	Houlton
Small, F. A.	Bath	Conant, F. A.	Lewiston
Field & West	Belfast	Wilbur, Chas. A.	Madison
Goodwin, H. H.	Biddeford	Morrill, Chas. H.	Newport
Farrington, Benj. E.	Brewer	Howe, Freeland	Norway
Hanson & St. Clair	Calais	Timberlake, F. E.	Phillips
Talbot, Geo. H.	Camden	Haskell, C. B.	Pittsfield
Howard, Geo. E.	Dover	Morse & Gaptill	Portland
Hume, Charles W.	Eastport	Cochran, Baker & Cross	Rockland
Tapley, O. W.	Ellsworth	Nowell, Chas. H.	Sanford
Sylvester, Alonzo	Farmington	Dinsmore & Bickford	Skowhegan
Perry, H. O. & Son	Fort Fairfield	Boothby, L. T. & Son	Waterville

IMPERIAL.

Miller & Owen	Auburn	Voter, F. E.	Farmington
Macomber, Farr & Whitten ...	Augusta	Maxcy, J. & Sons	Gardiner
Pearl & Dennett	Bangor	Bucknam, J. A. & Co. .	Mechanic Falls
Crosby, E. S.	Bath	Anderson, Adams & Co.	Portland
Field & West	Belfast	Cochran, Baker & Cross	Rockland
Gove, E. H.	Biddeford	Emery, F. M.	Sanford
Burrill, C. C. & Son	Ellsworth	Griffin, J. C.	Skowhegan

LANCASHIRE.

Miller & Owen	Auburn	Grant, F. M.	Freeport
Macomber, Farr & Whitten ...	Augusta	Marr, C. H.	Gardiner
Blake, Barrows & Brown	Bangor	Donnell, W. C.	Houlton
Lynam, F. C. & Co.	Bar Harbor	Cole, C. H.	Kennebunk
Clark, Geo. H.	Bath	Conant, F. A.	Lewiston
Fogg & Glidden	Bath	Parks Bros.	Pittsfield
Field & West	Belfast	Dow & Pinkham (Corp'n.) ...	Portland
Stone & Woodman	Biddeford	Perry, Arthur C.	Presque Isle
Doolittle, James L.	Brunswick	Hall, W. T.	Richmond
Lee, J. A. & Son	Calais	Bird & Barney	Rockland
Talbot, G. H.	Camden	Nowell, C. H.	Sanford
Howard, Geo. E.	Dover	Jones, C. F.	Skowhegan
Grant, Geo. H.	Ellsworth	Wheeler, W. J. & Co.	South Paris
Currier, G. M.	Farmington	Mathews, C. K.	Waterville
Perry, H. O. & Son	Fort Fairfield		

LAW UNION AND CROWN.

Griffin, John C.	Skowhegan
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LION FIRE.

Webster, Jos. H.	Portland
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LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Whitten.....	Augusta	Donnell, W. C.....	Houlton
Blake, Barrows & Brown.....	Bangor	Little, H. C. & Son.....	Lewiston
Lynam, F. C. & Co.....	Bar Harbor	Howe, Freeland.....	Norway
Drake, James B.....	Bath	Chase, Frederick G.....	North Berwick
Pattee, James & Son.....	Belfast	Grier, Wm. D.....	North Berwick
Stone & Woodman.....	Biddeford	Dow & Pinkham (corpor'n)	Portland
Pennell, W. M.....	Brunswick	Parks Bros.....	Pittsfield
Talbot, George H.....	Camden	Perry, A. C.....	Presque Isle
Lambert, Wallace R.....	Caribou	Cochran, Baker & Cross.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Nowell, Charles H.....	Sanford
Voter, F. E.....	Farmington	Jones, C. F.....	Skowhegan
Houghton & Fessenden.....	Fort Fairfield	Howard, A. E. & Son.....	Waldoboro
Bailey, Augustus & Co.....	Gardiner	Matthews, C. K.....	Waterville
Straw, D. R.....	Guilford	Taylor, R. H. T.....	Wiscasset

LONDON ASSURANCE.

Miller & Owen.....	Auburn	Dudley, Chas. H.....	Hallowell
Huntington, A. M.....	Augusta	Cook & West.....	Lewiston
Pearl & Dennett.....	Bangor	Loring, Prentiss & Son.....	Portland
Lynam, F. C. & Co.....	Bar Harbor	Cochran, Baker & Cross.....	Rockland
Crosby, E. J.....	Bath	Carter, G. A. & Co.....	Saco
Hutchinson, H. G.....	Biddeford	Wilson, Frank.....	Sanford
Bowker & Humphreys.....	Brunswick	Hobbs, Chas. C.....	South Berwick
Jordan, A. H.....	Gardiner	Wheeler, W. J. & Co.....	South Paris
Morrill, George A.....	Gray	Foster, Dana P.....	Waterville

LONDON AND LANCASHIRE.

Verrill & Hutchinson.....	Auburn	Biggar, A. S.....	Kennebunk
Macomber, Farr & Whitten.....	Augusta	Kelly, W. J.....	Kittery
Blake, Barrows & Brown.....	Bangor	Conant, F. A.....	Lewiston
Rogers, Oscar C.....	Bath	Anderson, Adams & Co.....	Portland
Leighton, E. A.....	Berwick	Jones, E. C.....	Portland
Garey, Otis T.....	Biddeford	Cochran, Baker & Cross.....	Rockland
Bradley, A. M. & Son.....	East Vassalboro	Emery, F. M.....	Sanford
Voter, F. E.....	Farmington	Mathews, C. K.....	Waterville
Peaslee, L. P.....	Gardiner		

MAGDEBURG FIRE.

Pearl & Dennett.....	Bangor	Little, H. C. & Son.....	Lewiston
Drake, James B.....	Bath	Dow & Pinkham (Corp.).....	Portland
Gove, Edw. H.....	Biddeford	Black, Alfred S.....	Rockland
Nelson, Frank.....	Calais	Wilson, Frank.....	Sanford
Leavitt, Sam'l D.....	Eastport	Jones, Chas. F.....	Skowhegan
Bailey, Augustus.....	Gardiner	Haskell & Whitten.....	Union
Straw & Martin.....	Guilford	Boothby, L. T. & Son.....	Waterville

MANCHESTER.

Verrill & Hutchinson.....	Auburn	Marr, Chas. Henry.....	Gardiner
Heath, Henry A.....	Augusta	Atkins, Frank.....	Hallowell
Boyd & Veazie.....	Bangor	Peabody, Frank A.....	Houlton
Goddard, Hunt & Co.....	Bar Harbor	Durocher, Hector.....	Lewiston
Grant, Geo. H.....	Bar Harbor	Allen, Geo. H.....	Portland
Crosby, Elwell S.....	Bath	Corey, John L.....	Portland
Field & West.....	Belfast	Dyer & Whipple.....	Portland
Leighton, E. A.....	Berwick	Perry, Arthur C.....	Presque Isle
Stone & Woodman.....	Biddeford	Tibbetts, Wm. F.....	Rockland
Michaud, Jos. W.....	Brunswick	Dinsmore, Harry A.....	Skowhegan
Hanson & St. Clair.....	Calais	Harford, James H.....	South Portland
Tapley, Omar W.....	Ellsworth	Thayer & Drew.....	Waterville
Sylvester, Alonzo.....	Farmington	Allen, Herbert J.....	Woodfords
Houghton, Edw. L.....	Fort Fairfield		

NORTH BRITISH AND MERCANTILE.

Came, Samuel M.....	Alfred	Lewis, A. F.....	Fryeburg
Miller & Owen.....	Auburn	Bailey, Augustus.....	Gardiner
Macomber, Farr & Whitten.....	Augusta	McLellan, Lewis.....	Gorham
Blake, Barrows & Brown.....	Bangor	Gentle & Ludwig.....	Houlton
Humphreys, D. M.....	Bath	Cole, Charles H.....	Kennebunk
Stone & Woodman.....	Biddeford	Cook & West.....	Lewiston
Carr, W. P.....	Bowdoinham	Bucknam, J. A. & Co.....	Mechanic Falls
Bowker & Humphreys.....	Brunswick	Haskell, C. B.....	Pittsfield
Hall, Melville C.....	Brunswick	Fox, Francis A.....	Porter
Wight & Libby.....	Bridgton	Chaumplin, Augustus.....	Portland
Palmer, Edwin A.....	Buxton	Norton & Hall.....	Portland
Carll, Eugene C.....	Buxton Center	Hall, W. T.....	Richmond
Downes & Curran.....	Calais	Bird & Barney.....	Rockland
Simonton, T. R.....	Camden	Emery, F. M.....	Sanford
Perkins, Walter P.....	Cornish	Jones, C. F.....	Skowhegan
Chapman, D. W. & Son.....	Damariscotta	Wheeler, W. J. & Co.....	South Paris
Pierce, Arthur W.....	Deering	Mathews, C. K.....	Waterville
Howard, G. E.....	Dover	Burns & Hawes.....	Westbrook
Grant, G. H.....	Ellsworth	Gurney, E. P.....	Yarmouth
Kendall, John C.....	Freeport	Bragdon, Albert M.....	York

NORTHERN ASSURANCE.

Verrill & Hutchinson.....	Auburn	Garner, John.....	Lewiston
Pearl & Dennett.....	Bangor	Morrill, Chas. H.....	Newport
Lynam, F. C. & Co.....	Bar Harbor	Howe, Freeland.....	Norway
Drake, James B.....	Bath	Parks Bros.....	Pittsfield
Buck, S. N.....	Bethel	Dow & Pinkham (corpor'n).....	Portland
Riley, T. H.....	Brunswick	Anderson, Adams & Co.....	Portland
Packard, F. A.....	Camden	Cochran, Baker & Cross.....	Rockland
Voter, F. E.....	Farmington Falls	Carter, G. A. & Co.....	Saco
Vaughan, H. C.....	Foxcroft	Griffin, J. C.....	Skowhegan
Maxey, Josiah & Sons.....	Gardiner	Boothby, L. T. & Son.....	Waterville

NORWICH UNION.

Miller & Owen.....	Auburn	Gilman, A. W. & Co.....	Foxcroft
Berryman, Isaac P.....	Augusta	Marr, C. H.....	Gardiner
Heath, Henry A.....	Augusta	Atkins, Frank.....	Hallowell
Blake, Barrows & Brown.....	Bangor	Biggar, Andrews S.....	Kennebunk
Lynam, F. C. & Co.....	Bar Harbor	Conant, F. A.....	Lewiston
Fogg & Glidden.....	Bath	Gordon, G. A.....	Livermore Falls
Field & West.....	Belfast	Bucknam, J. A. & Co.....	Mechanic Falls
McLellan, Hugh D.....	Belfast	Waterhouse, Wm. H.....	Oldtown
Tibbetts, Geo. E.....	Berwick	Parks Bros.....	Pittsfield
Stone & Woodman.....	Biddeford	Loring, Prentiss & Son.....	Portland
Bowker & Humphreys.....	Brunswick	Newell, Chas. D.....	Richmond
Swazey, John N.....	Bucksport	Simonton, Theo. E.....	Rockland
Packard, F. A.....	Camden	Dinsmore & Bickford.....	Skowhegan
Blanchard, L. J.....	Dexter	Wheeler, W. J. & Co.....	South Paris
Tapley, O. W.....	Ellsworth	Mathews, C. K.....	Waterville
McFadden & Co.....	Fairfield		

PALATINE.

Verrill & Hutchinson.....	Auburn	Biggar, A. S.....	Kennebunk
Noble, Frank T.....	Augusta	Kelly, W. J.....	Kittery
Curran, W. F.....	Bangor	Auger & Bechard.....	Lewiston
Crosby, Elwell S.....	Bath	Chase, Frederick G.....	North Berwick
Leighton, E. A.....	Berwick	Grier, W. D.....	North Berwick
Field & West.....	Belfast	Howe, Freeland.....	Norway
Hutchinson, H. G.....	Biddeford	Anderson, Adams & Co.....	Portland
Fowler & Gardner.....	Calais	Perry, Arthur C.....	Presque Isle
Leavitt, Samuel D.....	Eastport	Meservey & Peterson.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Emery, Frank M.....	Sanford
Houghton & Fessenden.....	Fort Fairfield	Griffin, John C.....	Skowhegan
Perry, H. O. & Son.....	Fort Fairfield	Thayer & Drew.....	Waterville
Holyoke, Geo. T.....	Houlton		

PHENIX ASSURANCE.

Miller & Owen	Auburn	Gentle & Ludwig	Houlton
Boothby, William G.....	Augusta	Smith, Wesley G.....	Old Orchard
Baker, Ernest G.....	Bangor	Dow & Pinkham (Corp.).....	Portland
Drake, James B.....	Bath	Perry, Arthur C.....	Presque Isle
Downes & Curran.....	Calais	Bird & Barney.....	Rockland
Leavitt, S. D.....	Eastport	Carter, George A. & Co.....	Saco
Staples, Thomas F.....	Elliot	Philbrick, S. W. & F. R.....	Skowhegan
Grant, G. H.....	Ellsworth	Nowell, C. H.....	Sanford
Perry, H. O. & Son.....	Fort Fairfield	Wheeler, William J. & Co.....	South Paris
Maxcy, Josiah & Sons	Gardiner	Bangs, Isaac S.....	Waterville

PRUSSIAN NATIONAL.

Heath, Henry A	Augusta	Welch, Geo. A	Lewiston
Curran, Wm. F.....	Bangor	Wood, Wm. E.....	Portland
Hutchinson, H. G.....	Biddeford	Drummond, Clark W.....	Waterville

ROYAL.

Macomber, Farr & Whitten ...	Augusta	Gentle & Ludwig	Houlton
Blake, Barrows & Brown.....	Bangor	Kelly, W. J.....	Kittery
Drake, James B.....	Bath	Little, H. C. & Son.....	Lewiston
Field & West.....	Belfast	Longfellow, P. H.....	Machias
Riley, T. H.....	Brunswick	Anderson, Adams & Co.....	Portland
Downes & Curran.....	Calais	Bird & Barney.....	Rockland
Adams, Charles C.....	Deering	Emery, Frank M.....	Rockford
Leavitt, S. D.....	Eastport	Hobbs, Charles C.....	South Berwick
Tapley, Omar W.....	Ellsworth	Boothby, L. T. & Son.....	Waterville
Bailey, Augustus	Gardiner	Phinney, E. B.....	Westbrook

SCOTTISH UNION.

Heath, Henry A	Augusta	Anderson, Adams & Co	Portland
Goddard, Hunt & Co.....	Bar Harbor	Bird, Maynard S.....	Rockland
Tyler, Fogg & Co.....	Bangor	Griffin, J. C.....	Skowhegan
Field & West	Belfast	Boothby, L. T. & Son.....	Waterville
Conant, F. A.....	Lewiston		

SUN INSURANCE OFFICE.

Adell, Frederick C.....	Auburn	Maxcy, Josiah & Sons.....	Gardiner
Chase, M. V. B.....	Augusta	Auger & Bechard.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Garcelon & Welch.....	Lewiston
Lyman, Fred C. & Co.....	Bar Harbor	Howe, Freeland.....	Norway
Pattee, James & Son.....	Belfast	Parks Bros.....	Pittsfield
Stone & Woodman.....	Biddeford	Loring, Prentiss & Son.....	Portland
Bowker & Humphreys.....	Brunswick	Hall, W. T.....	Richmond
Fowler & Gardner.....	Calais	Erskine, A. J. & Co.....	Rockland
Packard, Frederick A.....	Camden	Carter, G. A. & Co.....	Saco
Hume, C. W.....	Eastport	Thayer & Drew.....	Waterville
Tarbox, Wallace R.....	Fryeburg		

SVEA.

Baker, Ernest G.....	Bangor	Smith, Wesley G.....	Old Orchard
Fogg & Glidden.....	Bath	Allen, William, Jr.....	Portland
Randall, John W.....	Biddeford	Cochran, Baker & Cross.....	Rockland
Packard, Frederick A.....	Camden	Wheeler, W. J. & Co.....	South Paris

UNION ASSURANCE.

Blake, Barrows & Brown.....	Bangor	Griffin, John C.....	Skowhegan
Anderson, Adams & Co.....	Portland		

WESTERN ASSURANCE.

Ballard, S. K.....	Auburn	Clark, Geo. H.....	Kennebunk
Noble, F. T.....	Augusta	Alford, E. R.....	Old Town
Tyler, Fogg & Co.....	Bangor	Norton & Hall.....	Portland
Lynam, F. C. & Co.....	Bar Harbor	Bird & Barney.....	Rockland
Clark, G. H.....	Bath	Carter, G. A. & Co.....	Saco
Fogg & Glidden.....	Bath	Wheeler, W. J. & Co.....	South Paris
Field & West.....	Belfast	Boothby, L. T. & Son.....	Waterville
Tapley, O. W.....	Ellsworth	Tolman, J. H.....	Westbrook

INDEX TO PART I.

Fire and Marine Insurance.

	PAGE
Maine Mutual Companies	iv
Maine Stock Companies	v
Stock Companies of other States.....	v
Mutual Companies of other States.....	vii
Companies of Foreign Countries	vii

STATISTICAL TABLES.

Table No. 1. Maine Business Foreign Fire Insurance Companies 1868 to 1897	xi
2. Income, Disbursements, Premiums, Losses paid and Risks written during 1897	xii
3. Income during 1897	xvi
4. Disbursements during 1897.....	xx
5. Assets December 31, 1897.....	xxiv
6. Liabilities December 31, 1897	xxviii
7. Risks and Premiums	xxxii
8. Underwriting and Investment Exhibit.....	xxxvi
9. Maine Business, Stock Fire and Marine Companies.....	xl
10. Maine Mutual Fire Insurance Companies.....	xliv
11. Maine Mutual Fire Insurance Companies, Income and Expenditures.....	xlvi
12. Business Transacted by Special Insurance Brokers	xlviii
13. Record of Fires in Maine during 1897	xlix
14. Cause of Fires in Maine during 1897.....	lv

COMPANY ABSTRACTS.

MAINE STOCK COMPANIES.

Merchants Insurance Company	4
Union Insurance Company	6

STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company, Conn	11
Agricultural Insurance Company, N. Y.....	14
American Insurance Company, Mass	16
American Insurance Company, N. J.....	18
American Central Insurance Company, Mo	21
American Fire Insurance Company, N. Y.....	23

	PAGE
American Fire Insurance Company, Pa.....	25
Armenia Insurance Company, Pa.	28
Boston Marine Insurance Company, Mass.....	30
Buffalo Commercial Insurance Company, N. Y.	32
Buffalo German Insurance Company, N. Y.	34
Capital Fire Insurance Company, N. H.	37
Commerce Insurance Company, N. Y.	39
Commercial Union Fire Insurance Company, N. Y.	41
Connecticut Fire Insurance Company, Conn.	43
Continental Insurance Company, N. Y.	45
Delaware Insurance Company, Pa.....	48
Equitable Fire and Marine Insurance Company, R. I.....	51
Fire Association, Pa.....	53
Fireman's Fund Insurance Company, Cal.	55
Franklin Fire Insurance Company, Pa.....	58
German Alliance Insurance Company, N. Y.	60
German American Insurance Company, N. Y.	62
German Fire Insurance Company, Pa.....	64
Germania Fire Insurance Company, N. Y.	66
Globe Fire Insurance Company, N. Y.	68
Granite State Fire Insurance Company, N. H.	71
Greenwich Insurance Company, N. Y.	73
Hanover Fire Insurance Company, N. Y.	75
Hartford Fire Insurance Company, Conn.....	78
Home Insurance Company, N. Y.	80
Home Mutual Insurance Company, Cal.....	83
Insurance Company of North America, Pa.	85
Insurance Company of the State of New York, N. Y.....	88
Insurance Company of the State of Pennsylvania, Pa.....	90
Manhattan Fire Insurance Company, N. Y.....	92
Manufacturers and Merchants Insurance Company, Pa.....	95
Mercantile Fire and Marine Insurance Company, Mass.....	97
Merchants Insurance Company, N. J.....	99
Merchants Insurance Company, R. I.	102
National Fire Insurance Company, Conn.	104
National Fire Insurance Company, Md.	106
National-Standard Insurance Company, N. Y.	108
New Hampshire Fire Insurance Company, N. H.....	110
Niagara Fire Insurance Company, N. Y.	112
North British and Mercantile Insurance Company of New York, N. Y.....	114
Norwalk Fire Insurance Company, Conn.	116
Norwood Insurance Company, N. Y.	118
Orient Insurance Company, Conn.....	120
Pacific Fire Insurance Company, N. Y.	122
Pennsylvania Fire Insurance Company, Pa.....	125
Phenix Insurance Company, N. Y.....	127
Phoenix Insurance Company, Conn.....	130
Providence Washington Insurance Company, R. I.....	132
Queen Insurance Company of America, N. Y.	135
Reading Fire Insurance Company, Pa.	137
Rochester German Insurance Company, N. Y.....	139
Security Insurance Company, Conn.	141
Springfield Fire and Marine Insurance Company, Mass.	144
St. Paul Fire and Marine Insurance Company, Minn.....	146
Traders Insurance Company, Ill.....	148
Union Insurance Company, Pa.....	151
United Firemen's Insurance Company, Pa.	153

INDEX.

307

	PAGE
United States Fire Insurance Company, N. Y.	155
Victoria Fire Insurance Company, N. Y.	158
Westchester Fire Insurance Company, N. Y.	160
Williamsburg City Fire Insurance Company, N. Y.	162

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company, Mass.	167
Quincy Mutual Fire Insurance Company, Mass.	169
Traders and Mechanics Insurance Company, Mass.	171

COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich Fire Insurance Company, Germany	175
Atlas Assurance Company, England	177
British America Assurance Company, Canada.	179
Caledonian Insurance Company, Scotland.	181
Commercial Union Assurance Company, England.	184
Hamburg-Bremen Fire Insurance Company, Germany	186
Imperial Fire Insurance Company, England	189
Lancashire Insurance Company, England.	191
Law Union and Crown Fire and Life Insurance Company, England	193
Lion Fire Insurance Company, England.	195
Liverpool and London and Globe Insurance Company, England	197
London Assurance Corporation, England.	199
London and Lancashire Fire Insurance Company, England	202
Magdeburg Fire Insurance Company, Germany	204
Manchester Fire Assurance Company, England	206
North British and Mercantile Insurance Company, Great Britain	209
Northern Assurance Company, England.	211
Norwich Union Fire Insurance Society, England	213
Palatine Insurance Company, England	216
Phœnix Assurance Company, England.	218
Prussian National Insurance Company, Germany.	220
Royal Insurance Company, England	222
Scottish Union and National Insurance Company, Scotland.	224
Sun Insurance Office, England	227
Svea Fire and Life Insurance Company, Sweden	229
Union Assurance Society, England	231
Union Marine Insurance Company, England.	234
Western Assurance Company, Canada	236

MAINE MUTUAL FIRE INSURANCE COMPANIES.

Boothbay Mutual Fire Insurance Company	242
Brunswick Farmers Mutual Fire Insurance Company	243
Cape Elizabeth and Scarborough Mutual Fire Insurance Company.	244
Casco Mutual Fire Insurance Company.	245
Citizens Mutual Fire Insurance Company.	246
Cumberland Mutual Fire Insurance Company	247
Danville Mutual Fire Insurance Company	248
Dresden Mutual Fire Insurance Company.	249
Edgecomb Mutual Fire Insurance Company	250
Eliot and Kittery Mutual Fire Insurance Company.	251
Falmouth Mutual Fire Insurance Company	252
Farmington Mutual Fire Insurance Company.	253
Fayette Mutual Fire Insurance Company.	254
Freeport and Yarmouth Mutual Fire Insurance Company	255
Fryeburg Mutual Fire Insurance Company.	256
Gardiner and Richmond Mutual Fire Insurance Company	257

	PAGE
Gorham Farmers Mutual Fire Insurance Company	258
Gray and New Gloucester Mutual Fire Insurance Company.....	259
Hampden Mutual Fire Insurance Company	260
Harpswell Mutual Fire Insurance Company	261
Harrison Mutual Fire Insurance Company.....	262
Jay Mutual Fire Insurance Company	263
Jefferson Farmers Mutual Fire Insurance Company	264
Kennebunk Farmers Mutual Fire Insurance Company	265
Litchfield Mutual Fire Insurance Company.....	266
Lovell Mutual Fire Insurance Company.....	267
Medomak Mutual Fire Insurance Company.....	268
Mutual Fire Insurance Company	269
Newcastle Mutual Fire Insurance Company	270
New Portland Mutual Fire Insurance Company	271
North Yarmouth Mutual Fire Insurance Company	272
Oxford County P. of H. Mutual Fire Insurance Company	273
Patrons Androscoggin Mutual Fire Insurance Company.....	274
Pittston and Whitefield Mutual Fire Insurance Company	275
State Mutual Fire Insurance Company	276
Union Farmers Mutual Fire Insurance Company	277
Warren Farmers Mutual Fire Insurance Company.....	278
Wells Mutual Fire Insurance Company.....	279
West Bangor and Hermon Mutual Fire Insurance Company	280
West Gardiner Mutual Fire Insurance Company.....	281
Wilton Mutual Fire Insurance Company	282
Windham Mutual Fire Insurance Company	283
Woolwich Mutual Fire Insurance Company.....	284
York County Mutual Fire Insurance Company.....	285