

MAINE STATE LEGISLATURE

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Public Documents of Maine :

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1899.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL. PRINT
1900

THIRTY-FIRST ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART I.

FIRE AND MARINE INSURANCE.

AUGUSTA
KENNEBEC JOURNAL PRINT
1899.

STATE OF MAINE.

THIRTY-FIRST 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 Thirty-first Annual Report of this Department, which relates to Fire and Marine Insurance business.

The fees and taxes paid the State by Insurance Companies on account of the business of 1898 were as follows:

TAXES.

Fire and Marine Companies.....	\$26,698 04	
Life and Miscellaneous Companies.....	35,750 12	
	<hr/>	\$62,448 16

FEEES.

Licenses to companies.....	\$3,285 00	
Licenses to agents.....	7,592 00	
Licenses to brokers.....	1,160 00	
Licenses to Special brokers.....	20 00	
Examination of companies.....	100 00	
Fees for filing annual statements.....	120 00	
Annual reports sold.....	7 50	
	<hr/>	\$12,284 50

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

FIRE.

Name of Company.	Location.	Cash Capital.
Baloise Fire.....	Basle, Switzerland.....	\$200,000
Concordia Fire.....	Milwaukee, Wis.....	200,000
Erie Fire.....	Buffalo, N. Y.....	200,000
Fidelity Fire.....	Baltimore, M. D.....	250,000
Indemnity Fire.....	New York, N. Y.....	200,000
Manhattan Fire.....	New York, N. Y.....	250,000
Mechanics & Traders.....	New Orleans, La.....	300,000
Netherlands Fire.....	The Hague, Holland.....	200,000
North British & Mercantile.....	New York, N. Y.....	200,000
Reliance.....	Philadelphia, Pa.....	300,000
Rockford.....	Rockford, Ill.....	200,000
Royal Exchange Assurance.....	London, Eng.....	200,000
Wisconsin Fire.....	Milwaukee, Wis.....	200,000
		\$2,900,000

Since my last annual report was published the following companies have withdrawn from or discontinued business in Maine, viz. :

FIRE.

Name of Company.	Location.	Cash Capital.
Globe Fire.....	New York, N. Y.....	\$200,000
Manhattan Fire.....	New York, N. Y.....	250,000
National Fire.....	Baltimore, Md.....	200,000
Norwood.....	New York, N. Y.....	200,000
State Mutual Fire.....	Portland, Me.....	-
Swan's Island Mutual Fire.....	Swan's Island, Me.....	-
Wisconsin Fire.....	Milwaukee, Wis.....	200,000

The Newburgh Mutual Fire Insurance Company of Newburgh was incorporated in 1898, and the Swan's Island Mutual Fire Insurance Company discontinued business during the year. The State Mutual Fire Insurance Company of Portland re-insured its risks December 30, 1898, with the Granite State Fire Insurance Company of Portsmouth, N. H., and has also discontinued business.

The following companies are authorized to transact business in Maine at this date, viz. :

FIRE AND MARINE COMPANIES.

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
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
Newburgh Mutual Fire Insurance Company.....	Newburgh
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
* State Mutual Fire Insurance Company.....	Portland
Union Farmers Mutual Fire Insurance Company.....	Union

* Discontinued business.

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

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.....	Pittsburg, Pa
John C. Paige & Co., Managers, 20 Kilby St., Boston, Mass.	
Boston 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
Concordia Fire Insurance Company.....	Milwaukee, Wis
Rothery & Perrin, Managers, 20 Exchange Place, Boston, Mass.	
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
Fidelity Fire Insurance Company.....	Baltimore, Md
Erie Fire Insurance Company.....	Buffalo, N. Y
Fire Association.....	Philadelphia, Pa
Kimball & Parker, 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.....	Pittsburg, Pa
Henry N. Baker, Manager, 13 Central St., Boston, Mass.	

Germania Fire Insurance Company.....	New York, N. Y
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
Home Insurance Company.....	New York, N. Y
Home Mutual Insurance Company.....	San Francisco, Cal
Charles W. Kellogg, Manager, Mason Building, Boston, Mass.	
Idemnity Fire Insurance Company.....	New York, N. Y
Insurance Company of North America.....	Philadelphia, Pa
Kimball & Parker, 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.....	Pittsburg, Pa
Henry N. Baker, Manager, 13 Central St., Boston, Mass.	
Mercantile Fire and Marine Insurance Company.....	Boston, Mass
Mechanics and Traders Insurance Company.....	New Orleans, La
Merchants Insurance Company.....	Newark, N. J
Merchants Insurance Company.....	Providence, R. I.
National Fire Insurance Company.....	Hartford, Conn
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
Orient Insurance Company.....	Hartford, Conn
racific Fire Insurance Company.....	New York, N. Y
Pennsylvania Fire Insurance Company.....	Philadelphia, Pa
Field & Cowles, Managers, 85 Water St., Boston, Mass.	
Phenix Insurance Company.....	Brooklin, N. Y
Phœnix Insurance Company.....	Hartford, Conn
Providence Washington Insurance Company.....	Providence, R. I
Queen Insurance Company.....	New York, N. Y
Reading Fire Insurance Company.....	Reading, Pa
Reliance Insurance Company.....	Philadelphia, Pa
Rochester German Insurance Company.....	Rochester, N. Y
Rockford Insurance Company.....	Rockford, Ill
Mason & Fuller, Managers, New Haven, Conn.	
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, 29 & 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.
 Baloise Fire Insurance Company.....Basle, Switzerland
 Weed & Kennedy, Managers, 29 Liberty St., New York, N. Y.
 British America Assurance 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, 22 Pine St., New York, N. Y.
 Imperial Insurance Company.....London, England
 J. J. Courtney, Manager, 31 & 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. Razor, Manager, 71 William St., New York, N. Y.
 Manchester Fire Assurance Company.....Manchester, England
 Geo. S. A. Young, Manager, 42 Cedar St., New York, N. Y.

Netherlands Fire Insurance Company.....	The Hague, Holland Weed & Kennedy, Managers, 31 Liberty 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. Irving, Jr., 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.
Royal Exchange Assurance.....	London, England Rob't Dickson, Manager, 100 William St., New York, N. Y.
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, 35 Pine St., New York, N. Y.
Western Assurance Company.....	Toronto, Canada

The amount of fire insurance written in Maine during the year 1898 as shown by the returns to this department is summarized as follows:

Companies of other states and countries.....	\$118,982,121 08
Maine Mutual Companies.....	4,251,840 16
Special brokers	199,500 00
	<hr/>
	\$123,433,461 24

Annexed to and forming a part of this report will be found a list of licensed agents and brokers, revised to May 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, 1898, and the tabulations required by chapter 267 of the Public Laws of 1897 relating to the investigation of fires.

Respectfully submitted,

S. W. CARR,
Insurance Commissioner.

AUGUSTA, ME., May 10, 1899.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1898.

	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.....	51,132,990 00	574,895 72	448,921 36	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	54.34
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.....	66,708,962 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.....	64,925,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887.....	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888.....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891.....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892.....	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893.....	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894.....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85
1896.....	110,273,315 44	1,591,177 49	814,962 07	1.44	51.22
1897.....	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46
1898*.....	118,982,121 08	1,649,351 62	893,476 54	1.38	54.17

*Includes "Tornado" business.

TABLE No. 2.
Income, Disbursements, Premiums, Losses Paid and Risks Written During 1898.

COMPANIES.	Income.	Disbursements.	Premiums received.	Losses paid.	Risks written.	Premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants.....	\$111,029 39	\$108,022 10	\$103,662 41	\$78,361 28	\$18,545,915 00	\$115,864 03
Union	137,225 69	130,469 53	124,275 27	95,492 39	4,377,342 00	150,004 21
Total	\$248,255 08	\$238,491 63	\$227,937 68	\$173,853 67	\$22,923,257 00	\$265,868 24
COMPANIES OF OTHER STATES.						
Ætna.....	\$4,315,836 07	\$4,088,815 45	\$3,797,304 23	\$2,072,127 82	\$501,248,819 00	\$4,799,621 33
Agricultural	921,731 57	926,660 51	825,097 47	452,934 84	170,065,500 00	1,396,243 54
American (Mass.)	215,268 55	217,629 69	190,659 90	113,566 92	23,983,707 00	257,512 17
American (N. J.)	672,225 57	543,876 04	526,552 90	271,972 97	84,849,650 00	730,646 27
American (N. Y.)	646,562 17	572,831 35	589,981 51	330,936 05	136,355,995 00	852,500 55
American (Pa.).....	1,370,329 60	1,346,626 47	1,226,144 49	781,877 00	139,088,171 00	1,594,496 47
American Central	849,042 39	806,359 61	776,628 07	434,568 34	82,258,567 00	988,434 12
Armenia	222,917 81	217,615 17	201,218 32	128,346 67	17,864,110 00	222,953 11
Boston.....	1,287,872 87	1,073,668 37	1,030,006 25	672,490 92	150,272,361 00	1,297,006 70
Buffalo Commercial	104,299 95	109,838 36	92,050 19	67,761 85	11,329,634 00	115,541 05
Buffalo German	399,340 60	375,468 43	314,208 23	156,384 39	38,639,592 00	377,562 36
Capital	201,691 19	210,025 04	182,131 69	133,289 54	25,491,143 00	317,074 66
Commerce	151,038 32	132,595 19	106,367 90	67,539 77	12,231,410 00	125,119 18
Commercial Union.....	95,910 74	78,512 42	88,665 74	40,686 59	20,115,630 00	195,054 14
Concordia	409,799 38	415,453 73	369,364 24	237,064 26	50,943,443 00	578,474 86
Connecticut	1,811,798 67	1,702,867 45	1,654,130 91	980,296 06	166,876,657 00	1,941,949 91
Continental	4,171,323 91	3,696,702 14	3,729,768 35	1,802,824 34	472,688,597 00	4,317,015 89
Delaware	708,784 96	743,003 01	640,860 42	387,629 89	73,943,898 00	846,310 57
Equitable.....	310,092 84	306,811 41	273,401 77	164,298 86	32,446,621 00	357,806 54
Fire Association	2,863,628 08	2,818,329 47	2,522,175 33	1,533,541 25	296,689,628 00	3,353,694 04

Fireman's Fund	2,067,530 56	1,913,104 94	1,901,551 81	1,087,286 31	283,300,894 00	2,920,462 23
Franklin	633,799 76	623,319 61	484,943 86	246,147 11	54,860,847 00	606,896 66
German Alliance	387,698 18	163,001 03	251,429 26	82,292 39	43,254,986 00	319,456 21
German American	2,968,848 22	2,794,993 36	2,624,285 76	1,404,532 19	502,296,005 00	4,063,775 32
German Fire	228,851 83	246,741 32	189,415 12	116,396 54	20,436,035 00	247,509 37
Germania	1,468,137 80	1,168,671 88	1,236,984 05	519,031 00	233,081,746 00	1,730,736 94
Globe	515,161 32	666,886 31	490,302 51	458,488 32	60,141,978 00	793,397 91
Granite State	333,454 48	300,321 98	315,772 27	179,740 88	33,278,641 00	421,342 63
Greenwich	1,114,449 47	1,101,384 90	1,051,003 53	601,620 02	215,211,162 00	1,402,096 10
Hanover	1,596,177 68	1,604,660 74	1,449,476 69	933,516 36	157,146,439 29	1,722,202 72
Hartford	6,141,155 29	5,954,454 99	5,725,581 43	3,447,155 46	646,805,244 00	7,461,898 20
Home	4,835,382 63	4,463,973 47	4,247,170 29	2,285,243 62	730,307,336 00	5,892,179 50
Home Mutual	480,400 48	441,761 63	433,735 14	228,547 09	45,522,912 00	606,760 90
Indemnity	12,061 38	14,999 07	8,773 00	-	2,386,522 00	22,958 24
Ins. Co. of North America	5,831,363 44	5,825,889 43	5,408,408 61	3,654,088 22	962,079,657 00	7,030,270 29
Ins. Co. of the State of N. Y.	285,282 53	448,709 97	266,823 04	315,253 09	33,160,534 00	428,854 51
Ins. Co. of the State of Pa.	321,531 28	349,317 50	255,032 27	171,919 53	31,927,707 00	347,675 40
Manhattan	-	-	-	-	-	-
Manufacturers & Merchants	226,310 81	238,069 34	195,259 34	158,240 58	22,213,227 00	246,896 52
Mercantile	187,636 64	197,082 52	160,242 96	88,365 84	21,387,993 00	212,561 27
Merchants (N. J.)	1,037,334 63	992,783 34	917,411 17	529,531 00	118,029,967 00	1,231,602 42
Merchants (R. I.)	259,785 26	256,203 90	236,201 15	130,262 73	25,754,256 06	283,755 53
National (Conn.)	2,288,260 41	2,260,882 75	2,096,839 96	1,094,747 59	259,356,712 00	2,633,806 95
National-Standard	193,655 65	286,999 01	174,029 64	189,858 79	35,024,547 00	331,448 05
New Hampshire	1,216,709 69	1,083,291 61	1,058,790 56	567,314 32	109,125,862 00	1,341,795 29
Niagara	1,633,377 17	1,571,563 20	1,502,259 14	846,477 11	200,937,261 00	1,942,247 85
North British & Mercantile	80,138 73	51,953 89	70,943 07	29,290 78	13,700,103 00	104,921 35
Norwalk	177,281 12	141,799 33	148,339 50	79,812 54	31,625,632 00	207,363 52
Orient	1,406,387 08	1,347,495 41	1,300,661 01	779,682 30	137,488,077 00	1,691,683 88
Pacific	409,270 37	418,204 22	382,159 34	219,970 72	55,360,478 00	528,111 14
Pennsylvania	1,927,031 05	1,852,427 17	1,653,965 66	1,097,631 47	241,551,124 00	2,204,559 86
Phenix (N. Y.)	3,207,434 50	3,198,590 57	2,977,995 52	1,721,649 37	343,120,924 00	3,611,799 21
Phenix (Conn.)	2,931,201 19	3,099,473 67	2,713,408 00	1,724,739 95	303,119,077 00	3,099,117 49
Providence Washington	1,424,423 74	1,428,590 68	1,321,961 02	855,036 38	271,046,891 00	1,817,523 32
Queen	2,030,884 51	1,889,791 65	1,868,918 73	1,090,573 09	233,296,210 00	2,363,901 85

TABLE No. 2—Concluded.

COMPANIES.	Income.	Disbursements.	Premiums received.	Losses paid.	Risks written.	Premiums on risks written.
Reading	\$298,239 80	\$320,783 08	\$268,003 91	\$190,242 34	\$29,703,648 00	\$321,279 13
Rochester German	352,832 49	321,021 88	308,673 14	145,772 69	45,545,898 00	457,231 49
Rockford	759,034 28	628,076 19	709,734 32	304,921 52	81,098,437 00	974,114 59
Security	534,178 95	504,359 65	491,028 63	290,650 80	65,960,042 00	679,304 81
Springfield.....	1,970,502 88	1,839,466 69	1,785,219 16	934,670 16	211,049,678 00	2,178,027 34
St. Paul	2,143,525 80	1,779,521 96	2,014,695 34	1,023,092 66	182,596,156 00	2,230,747 71
Traders	764,641 96	727,980 83	668,306 86	392,690 83	80,776,989 00	894,447 68
Union	298,168 11	349,880 77	273,862 27	199,939 92	32,547,254 00	318,324 99
United Firemen's	331,658 85	339,995 27	243,762 55	169,574 20	32,267,489 00	304,582 85
United States.....	310,364 54	293,788 10	281,288 88	133,427 08	34,999,198 00	374,691 68
Victoria	68,031 16	100,060 74	59,432 80	69,320 33	8,840,160 00	85,241 64
Westchester	1,309,623 97	1,237,131 69	1,204,437 98	670,135 92	146,482,627 00	1,473,289 77
Williamsburg City	806,490 14	647,818 85	616,430 24	281,833 48	82,120,594 00	730,470 17
Total	\$81,549,425 05	\$77,870,281 40	\$73,181,598 40	\$42,670,793 45	10,018,687,289 29	\$95,558,903 95
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke	\$198,911 18	\$190,383 06	\$148,134 77	\$51,352 64	\$10,501,069 00	\$153,344 47
Quincy	171,341 16	147,613 70	144,914 86	31,436 80	9,777,727 00	147,502 86
Traders & Mechanics	231,059 10	230,219 89	201,021 78	72,167 79	13,350,236 00	207,534 67
Total	\$601,311 44	\$568,216 65	\$494,071 41	\$154,957 23	\$33,620,032 00	\$508,382 00
COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich.....	\$494,715 78	\$553,267 61	\$470,170 14	\$251,246 84	\$48,059,170 00	\$617,092 64
Atlas	914,750 88	916,379 39	659,628 06	342,635 95	85,500,925 00	881,904 10
Baloise	340,332 34	245,904 81	317,398 72	130,246 93	43,684,561 00	442,759 79
British America.....	1,076,793 06	1,052,492 07	1,017,550 02	666,796 57	131,389,364 00	1,337,143 40
Caledonian	1,252,319 18	1,504,544 84	1,178,898 03	808,351 57	150,459,719 00	1,552,840 27

Commercial Union.....	2,421,510 70	2,337,750 40	2,260,883 31	1,262,571 83	325,575,947 00	2,843,124 63
Hamburg-Bremen.....	1,138,868 79	1,163,184 27	1,052,666 85	621,039 96	112,064,448 00	1,325,278 19
Imperial.....	1,263,839 53	1,302,326 60	1,147,180 66	760,675 48	140,210,860 00	1,519,619 18
Lancashire.....	2,093,239 38	2,189,138 71	1,978,738 27	1,192,192 29	271,859,684 00	2,567,138 28
Law Union & Crown.....	219,610 44	249,610 18	180,206 67	145,192 91	35,785,627 00	329,101 20
Lion.....	579,250 14	621,359 65	549,306 54	352,023 67	74,603,379 00	785,307 30
Liverpool & London & Globe.....	5,338,609 72	5,223,554 80	4,979,422 14	2,876,293 71	777,675,892 00	6,602,676 74
London Assurance.....	1,392,358 89	1,340,265 18	1,277,235 73	743,247 78	265,786,231 00	1,710,924 78
London & Lancashire.....	1,902,613 17	1,823,949 67	1,760,642 80	912,768 56	336,009,221 00	2,495,570 94
Magdeburg.....	611,378 89	594,246 71	567,888 36	352,156 80	61,781,189 96	743,909 42
Manchester.....	1,967,243 53	2,305,076 75	1,212,102 84	860,145 19	163,710,110 00	1,689,743 07
Netherlands.....	422,217 69	209,440 97	251,639 00	114,202 55	26,125,897 00	317,161 91
North British & Mercantile.....	2,626,714 71	2,684,576 90	2,384,727 33	1,322,919 95	310,490,824 00	2,968,433 18
Northern Assurance.....	1,639,957 22	1,111,298 88	988,597 01	540,025 80	152,171,677 00	1,466,497 19
Norwich Union.....	1,560,843 75	1,692,696 00	1,471,814 45	807,060 81	192,616,899 00	1,901,131 37
Palatine.....	2,036,999 82	2,294,889 05	1,945,556 87	1,252,771 81	261,710,487 00	2,583,698 33
Phoenix Assurance.....	2,075,700 50	2,027,431 82	1,992,438 88	1,192,711 99	385,433,306 00	3,003,947 28
Prussian National.....	448,067 91	479,278 43	423,102 08	296,161 14	46,924,813 00	575,822 43
Royal.....	4,723,079 90	4,819,849 61	4,268,990 56	2,579,082 58	723,013,135 67	5,634,756 74
Royal Exchange.....	625,404 46	487,998 77	488,660 46	251,707 92	67,440,349 00	675,965 55
Scottish Union & National.....	2,450,111 46	2,380,377 20	2,276,684 01	1,418,603 54	357,928,929 00	3,154,301 63
Sun.....	1,660,808 71	1,676,695 36	1,546,332 54	904,642 44	223,051,762 00	1,954,133 00
Svea.....	398,384 47	398,626 72	378,439 30	249,056 46	39,260,262 00	345,591 64
Union Assurance.....	973,029 11	1,036,469 45	823,975 37	619,344 71	137,704,093 00	1,283,928 20
Western Assurance.....	1,690,438 09	1,711,329 11	1,623,242 83	1,134,746 36	198,055,195 00	2,030,170 48
Total.....	\$46,339,192 22	\$46,434,009 91	\$41,474,069 83	\$24,960,623 90	\$6,145,883,955 67	\$55,539,672 86
Aggregate.....	\$128,738,183 79	\$125,110,999 59	\$115,377,617 32	\$67,960,228 25	16,221,123,533 96	\$151,872,827 05

TABLE No. 3.
Income During 1893.

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	-	\$103,602 41	-	\$2,200 00	\$920 00	-	*\$4,306 98	-	\$111,029 39
Union	-	124,275 27	-	165 00	60 00	\$11,315 00	1,410 42	-	137,225 69
Total	-	\$227,877 68	-	\$2,365 00	\$980 60	\$11,315 00	\$5,717 40	-	\$248,255 08
COMPANIES OF OTHER STATES.									
Etna	\$3,612,713 22	\$184,591 01	\$5,307 43	\$ 1,958 78	\$ 180 00	\$489,634 52	\$11,288 86	\$10,162 25	\$4,315,836 07
Agricultural	825,097 47	-	4,392 93	53,355 35	11,357 42	18,914 41	4,855 52	3,558 47	921,731 57
American (Mass.)	190,639 90	-	-	-	600 00	21,335 55	683 10	1,988 00	215,266 55
American (N. J.)	526,532 90	-	6,160 27	84,913 36	39 71	49,108 59	-	5,450 74	672,225 57
American (N. Y.)	589,981 51	-	-	725 00	1,550 00	37,178 11	-	17,127 55	646,562 17
American (Pa.)	1,226,144 49	-	18,569 94	61,574 85	3,164 90	41,381 13	97 57	19,396 72	1,370,329 60
American Central	776,628 07	-	16,043 58	-	-	54,303 88	2,066 86	-	849,042 39
Armenia	201,218 32	-	2,360 76	15,167 13	1,916 60	2,255 00	-	-	222,917 81
Boston	299,440 21	780,566 04	1,801 41	42,473 80	2,159 99	59,016 21	7,660 68	144,754 53	1,287,872 87
Buffalo Commercial	92,050 19	-	-	6,543 45	-	5,706 33	-	-	104,299 95
Buffalo German	314,208 23	-	20,078 53	27,916 04	4,530 20	27,501 74	3,333 10	1,772 76	399,340 60
Capital	182,131 69	-	5,315 84	5,613 90	-	7,783 96	-	845 80	201,691 19
Commerce	106,367 90	-	7,287 38	2,504 89	325 38	9,331 33	-	25,221 44	151,038 32
Commercial Union	88,655 74	-	-	-	-	7,255 00	-	-	95,910 74
Concordia	369,364 24	-	-	-	-	11,931 03	28,504 11	-	409,799 38
Connecticut	1,654,130 91	-	-	57,475 46	63 61	195,938 60	-	4,100 09	1,811,708 67
Continental	3,729,768 35	-	57,433 19	-	4,531 84	298,268 26	12,359 45	68,962 82	4,171,323 91
Delaware	640,860 42	-	10,235 00	7,988 16	-	42,738 13	-	6,943 25	708,784 96
Equitable	271,881 48	1,520 29	7,303 75	8,747 12	-	17,506 87	-	3,133 33	310,092 84
Fire Association	2,522,175 33	-	6,637 94	130,300 23	7,676 57	127,384 85	521 35	68,931 81	2,863,628 08

Fireman's Fund.....	1,489,642 39	411,909 42	24,715 32	27,745 27	9,527 01	101,079 75	2,911 40	-	2,067,530 56
Franklin.....	484,943 86	-	7,145 17	11,752 14	2,506 61	118,745 12	-	8,706 86	633,799 76
German Alliance.....	251,429 26	-	-	-	-	24,177 61	-	112,091 31	387,698 18
German American.....	2,624,285 76	-	622 50	2,120 00	-	287,422 91	799 88	53,597 17	2,968,848 22
German Fire.....	189,415 12	-	-	17,097 35	834 68	6,480 46	176 25	14,847 97	228,851 83
Germany.....	1,236,984 05	-	23,845 79	12,940 64	-	141,699 47	2,045 15	50,622 70	1,468,137 80
Globe.....	450,876 64	39,425 87	-	2,503 22	-	19,083 09	-	3,272 50	515,161 32
Granite State.....	315,772 27	-	-	1,276 49	-	14,661 73	1,743 99	-	333,454 48
Greenwich.....	909,807 26	141,196 27	16,562 49	-	20 58	46,143 17	-	661 29	1,114,449 47
Hanover.....	1,449,476 69	-	28,389 70	350 00	81 85	94,308 19	-	23,571 25	1,596,177 68
Hartford.....	5,725,581 43	-	10,842 84	84,490 74	690 00	308,733 22	10,217 06	600 00	6,141,155 29
Home.....	4,056,096 22	191,164 07	153,674 44	16,421 30	6,281 78	356,439 80	4,227 73	51,167 29	4,835,382 63
Home Mutual.....	381,755 98	51,979 16	10,747 30	22,538 81	1,834 79	9,647 37	728 85	1,168 22	480,400 48
Indemnity.....	8,773 00	-	-	-	-	2,194 63	-	1,093 75	12,061 38
Ins. Co. of North America.....	3,783,289 54	1,625,119 07	9,365 36	127,312 91	1,069 45	245,407 31	10,788 16	29,011 64	5,831,363 44
Ins. Co. of the State of N. Y.....	266,823 04	-	-	1,250 00	-	17,209 49	-	-	285,282 53
Ins. Co. of the State of Pa.....	255,032 27	-	19,799 54	2,621 00	-	7,345 61	-	37,032 86	321,831 28
Manhattan.....	-	-	-	-	-	-	-	-	-
Manufacturers & Merchants.....	195,259 34	-	1,912 60	16,111 32	283 00	9,850 00	1,151 30	1,743 25	226,310 81
Mercantile.....	160,242 96	-	-	5,184 67	-	19,182 59	-	3,046 42	187,656 64
Merchants (N. J.).....	917,411 17	-	9,659 39	16,615 42	331 01	36,436 75	2,197 35	54,683 54	1,037,334 63
Merchants (R. I.).....	236,201 15	-	-	6,348 16	100 00	16,480 78	655 17	-	259,785 26
National (Conn.).....	2,096,839 96	-	1,489 91	48,189 32	-	137,555 08	3,334 56	351 58	2,288,260 41
National-Standard.....	167,394 67	6,634 97	-	-	-	18,500 00	486 81	639 20	193,655 65
New Hampshire.....	1,058,790 56	-	10,034 20	35,228 57	3,115 92	102,002 81	-	7,537 63	1,216,709 69
Niagara.....	1,502,259 14	-	42,640 18	13,463 89	-	50,103 89	-	24,910 07	1,633,377 17
North British & Mercantile.....	70,943 07	-	-	-	-	9,195 66	-	-	80,138 73
Norwalk.....	148,339 50	-	-	-	-	16,856 10	648 35	11,437 17	177,281 12
Orient.....	1,269,988 63	30,672 38	118 00	19,207 35	105 00	85,408 22	-	887 50	1,406,387 08
Pacific.....	382,159 34	-	65 32	11,574 50	39 43	15,431 78	-	-	409,270 37
Pennsylvania.....	1,653,905 66	-	4,457 44	42,647 21	4,854 56	158,510 56	2,146 91	60,508 71	1,927,031 05
Phenix (N. Y.).....	2,977,995 52	-	36,684 13	5,731 17	-	160,252 54	-	26,771 14	3,207,434 50
Phoenix (Conn.).....	2,713,408 00	-	2,567 66	6,988 62	1,010 00	185,928 03	-	1,298 88	2,931,201 19
Providence Washington.....	976,326 75	345,634 27	-	-	-	70,128 81	-	32,333 91	1,424,123 74
Queen.....	1,868,918 73	-	31,750 53	-	-	126,538 25	2,114 50	1,562 50	2,030,884 51

* Includes interest on stocks and bonds.

† Includes rents and interest from all other sources.

INSURANCE COMMISSIONER'S REPORT.

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.		
Reading.....	\$268,003 91	-	\$ 561 77	\$17,256 39	-	\$11,236 12	-	\$1,181 61	\$298,239 80
Rochester German	308,673 14	-	9,453 50	18,917 39	-	14,580 69	\$749 33	458 44	352,832 49
Rockford	709,734 32	-	1,279 47	32,813 55	\$5,098 73	8,430 19	221 28	1,456 74	759,034 28
Security.....	443,933 81	\$47,094 82	1,300 87	10,023 94	828 09	22,177 83	-	8,819 59	534,178 95
Springfield.....	1,785,219 16	-	4,794 02	37,134 95	4,812 12	138,542 63	-	-	1,970,502 86
St. Paul	1,693,113 76	321,581 58	47,477 78	23,851 97	7,412 04	42,858 30	7,230 37	-	2,143,525 80
Traders	668,306 86	-	701 37	15,247 26	1,350 00	71,485 69	5 95	7,544 83	764,641 96
Union	273,862 27	-	2,348 47	345 00	1,232 05	16,803 55	-	3,576 77	298,168 11
United Firemen's	243,782 55	-	5,844 55	40,283 92	2,284 96	23,357 66	-	36,125 21	351,658 85
United States	241,066 46	40,222 42	-	18,958 94	-	10,084 22	-	32 50	310,364 54
Victoria	59,432 80	-	-	-	-	8,598 36	-	-	68,031 16
Westchester.....	1,204,437 98	-	965 30	27,388 11	292 50	66,122 50	248 83	10,168 75	1,309,623 97
Williamsburg City	616,430 24	-	44,600 23	11,130 56	-	39,637 12	-	88,691 99	800,490 14
Total	\$69,012,286 76	\$4,169,311 64	\$755,545 09	\$1,318,319 55	\$94,092 38	\$4,917,549 14	\$126,758 19	\$1,155,562 30	\$81,549,425 05
MUTUAL COS. OF OTHER STATES.									
Holyoke	\$148,134 77	-	\$2,134 97	\$2,973 03	-	\$31,348 41	-	\$14,320 00	\$198,911 18
Quincy	144,914 86	-	840 04	3,849 00	\$4,471 50	16,416 29	\$849 47	-	171,341 16
Traders & Mechanics	201,021 78	-	-	6,597 16	-	*21,977 79	852 75	609 82	231,059 10
Total	\$494,071 41	-	\$2,975 01	\$13,419 19	\$4,471 50	\$69,742 29	\$1,702 22	\$14,929 82	\$601,311 44
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich.....	\$470,170 14	-	-	-	-	\$21,520 00	\$1,682 52	\$1,343 12	\$494,715 78
Atlas	659,628 06	-	-	-	-	32,001 39	1,095 30	222,026 13	914,750 88
Baloise	317,398 72	-	-	-	-	20,508 80	156 35	2,268 47	340,332 34
British America	855,817 02	\$161,733 00	-	-	-	†42,776 04	-	16,467 00	1,076,793 06
Caledonian.....	1,178,898 03	-	-	-	-	73,421 15	-	-	1,252,319 18

Commercial Union.....	2,235,875 06	24,958 25	50,309 88	6,048 83	-	77,556 78	475 96	26,285 94	2,421,510 70
Hamburg-Bremen	1,052,666 85	-	-	-	-	57,921 83	835 45	27,444 66	1,138,868 79
Imperial	1,147,180 66	-	30,616 52	-	-	39,490 00	736 72	45,815 63	1,263,839 53
Lancashire.....	1,978,738 27	-	5,590 92	-	-	62,938 35	-	45,971 84	2,093,239 38
Law Union & Crown	180,206 67	-	-	-	-	18,346 09	-	21,057 68	219,610 44
Lion	549,306 54	-	276 00	12,380 01	-	15,825 00	891 60	570 99	579,250 14
Liverpool & London & Globe	4,979,422 14	-	88,013 98	156,343 42	-	103,332 02	-	11,498 16	5,338,609 72
London Assurance	824,596 61	452,639 12	-	585 00	-	76,727 50	-	37,810 66	1,392,358 89
London & Lancashire	1,760,642 80	-	16,830 81	-	-	77,774 22	1,228 68	46,136 66	1,902,613 17
Magdeburg	567,888 36	-	-	-	-	25,436 78	-	18,053 75	611,378 89
Manchester	1,212,102 84	-	-	-	-	59,972 24	-	695,168 45	1,967,243 53
Netherlands	251,639 00	-	-	-	-	-	†11,861 45	158,717 24	422,217 69
North British & Mercantile	2,384,727 33	-	-	-	-	148,325 89	-	93,661 49	2,626,714 71
Northern Assurance	988,597 01	-	7,000 00	-	-	63,430 00	346 59	580,583 62	1,639,957 22
Norwich Union	1,471,814 45	-	-	1,200 00	-	78,014 51	2,186 16	7,623 63	1,560,843 75
Palatine	1,945,556 87	-	-	3,000 00	-	86,721 32	1,721 63	-	2,036,999 82
Phoenix Assurance.....	1,992,438 88	-	-	-	-	76,400 38	-	6,861 24	2,075,700 50
Prussian National	417,023 07	6,079 01	50 00	-	-	24,365 00	-	550 83	448,067 31
Royal	4,268,990 56	-	141,623 96	11,482 03	-	161,818 96	3,599 31	135,565 08	4,723,079 90
Royal Exchange	482,574 05	6,086 41	-	-	-	26,244 00	-	110,500 00	625,404 46
Scottish Union & National	2,276,684 01	-	7,805 77	74,475 18	149 88	67,674 39	8,435 19	14,887 04	2,450,111 46
Sun	1,546,332 54	-	19,882 57	9,080 00	-	77,788 43	2,094 45	5,630 75	1,660,808 71
Svea	378,439 30	-	-	-	-	18,550 82	581 85	812 50	398,384 47
Union Assurance.....	823,975 37	-	6,000 00	-	-	27,699 15	168 62	115,185 97	973,029 11
Western Assurance.....	1,338,029 21	285,213 62	-	2,116 23	-	46,506 88	-	18,572 15	1,690,438 09
Total	\$40,537,360 42	\$936,709 41	\$374,000 38	\$276,710 70	\$149 88	\$1,709,087 92	\$38,097 83	\$2,467,075 68	\$46,339,192 22
Aggregate	\$110,043,718 59	\$5,333,898 73	\$1,132,520 48	\$1,610,814 44	\$99,693 76	\$6,707,694 35	\$172,275 64	\$3,637,567 80	\$128,738,183 79

* Includes interest on collateral loans.

† Includes interest from all other sources.

‡ Includes total interest receipts.

TABLE No. 4.
Disbursements During 1893.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and allowances to agents.	Rents.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants.....	-	\$78,361 28	\$ 8,000 00	\$13,948 07	\$200 00	\$3,950 00	\$112 60	\$3,450 15	\$108,022 10
Union.....	-	95,492 39	16,000 00	7,566 11	500 00	8,325 86	26 25	2,558 92	130,469 53
Total.....	-	\$173,853 67	\$24,000 00	\$21,514 18	\$700 00	\$12,275 86	\$138 85	\$6,009 07	\$238,491 63
COMPANIES OF OTHER STATES.									
Ætna.....	\$1,935,733 96	\$136,393 86	\$720,000 00	\$605,523 39	-	\$273,958 88	\$111,424 76	\$305,780 60	\$4,088,815 45
Agricultural.....	452,934 84	-	50,050 00	209,515 72	-	63,134 32	43,027 26	107,998 37	926,660 51
American (Mass.).....	113,566 92	-	18,000 00	41,872 54	-	18,374 36	6,529 00	19,286 87	217,629 69
American (N. J.).....	271,972 97	-	61,768 00	106,082 92	-	51,708 78	24,528 96	27,814 41	543,876 04
American (N. Y.).....	330,936 05	-	-	128,722 69	\$9,221 71	53,111 74	19,955 69	30,883 47	572,831 35
American (Pa.).....	781,877 00	-	40,000 00	309,048 46	6,000 00	48,356 00	43,757 27	117,587 74	1,346,626 47
American Central.....	434,568 34	-	60,000 00	120,193 18	5,000 00	72,473 29	19,845 47	94,279 33	806,359 61
Armenia.....	128,346 67	-	9,868 00	54,877 49	1,900 00	7,046 63	4,234 26	11,342 12	217,615 17
Boston.....	153,248 82	519,242 10	100,000 00	116,515 80	11,909 40	107,867 33	26,395 78	38,489 14	1,073,668 37
Buffalo Commercial.....	67,761 85	-	6,000 00	20,556 46	450 00	6,094 43	4,223 13	4,752 49	109,838 36
Buffalo German.....	156,384 39	-	60,000 00	68,945 99	2,000 00	28,470 84	15,285 61	44,381 60	375,468 43
Capital.....	133,259 54	-	8,000 00	43,836 95	392 26	10,067 69	7,365 79	7,072 81	210,025 04
Commerce.....	67,539 77	-	16,000 00	21,846 52	-	12,565 76	6,686 57	7,956 57	132,595 19
Commercial Union.....	40,686 59	-	8,000 00	21,648 96	-	2,400 00	3,305 35	2,471 52	78,512 42
Concordia.....	237,064 26	-	20,000 00	73,335 99	2,370 00	32,853 00	15,823 72	34,006 76	415,453 73
Connecticut.....	980,296 06	-	100,000 00	292,488 65	8,265 99	142,319 08	50,825 29	128,672 38	1,702,867 45
Continental.....	1,902,824 34	-	276,650 00	817,932 75	7,663 82	335,385 96	108,510 21	247,735 06	3,696,702 14
Delaware.....	387,133 76	496 13	42,172 50	128,489 26	7,720 64	77,048 12	31,032 71	68,909 89	743,003 01
Equitable.....	162,839 76	1,459 10	21,000 00	51,584 43	-	26,751 12	11,973 74	31,203 26	306,811 41
Fire Association.....	1,533,541 25	-	200,000 00	552,589 14	34,944 03	229,254 70	81,003 04	186,997 31	2,818,338 37

Fireman's Fund	819,956 92	267,329 39	120,000 00	253,734 05	8,400 00	216,283 37	49,156 20	178,245 01	1,913,104 94
Franklin	246,147 11	-	90,317 50	100,768 51	-	40,900 00	20,356 91	124,829 58	623,319 61
German Alliance	82,292 39	-	-	68,706 50	-	1,458 32	10,408 36	135 46	163,001 03
German American	1,404,532 19	-	300,000 00	459,173 01	33,757 70	235,919 45	91,040 41	270,570 60	2,794,993 36
German Fire	116,396 54	-	20,000 00	51,458 32	2,182 75	9,836 35	5,670 46	41,196 90	246,741 32
Germania	519,031 00	-	120,000 00	204,515 65	26,332 16	133,394 03	40,346 41	125,052 63	1,168,671 88
Globe	389,945 88	68,542 44	12,000 00	175,232 97	1,250 00	5,000 00	11,540 96	3,374 06	666,886 31
Granite State	179,740 88	-	12,000 00	60,018 58	1,435 00	10,075 00	6,737 80	39,294 72	300,321 98
Greenwich	489,015 90	112,604 12	20,000 00	205,617 98	12,000 00	127,979 96	29,136 57	105,010 37	1,101,384 90
Hanover	933,516 56	-	100,000 00	262,421 53	16,600 00	153,750 72	50,301 49	88,070 44	1,604,660 74
Hartford	3,447,155 46	-	400,000 00	944,809 67	-	493,464 82	166,383 10	502,441 94	5,954,454 99
Home	2,163,988 65	121,254 97	309,000 00	792,090 51	50,946 55	411,343 11	131,493 85	492,855 80	4,463,973 47
Home Mutual	202,982 28	25,564 81	36,000 00	80,004 63	5,280 00	54,833 71	13,467 31	25,628 89	441,761 63
Indemnity	-	-	-	2,141 37	219 39	-	2,546 28	1,397 04	14,309 07
Ins. Co. of North America	2,183,432 51	1,470,655 71	360,000 00	1,009,296 43	-	287,077 11	143,570 00	371,857 67	5,825,889 43
Ins. Co. of the State of N. Y.	284,445 57	30,807 52	20,000 00	100,725 55	-	5,799 96	2,383 72	4,347 65	448,709 97
Ins. Co. of the State of Pa.	171,919 53	-	12,000 00	81,186 59	5,000 00	16,400 00	12,431 58	50,379 80	349,317 50
Manhattan	-	-	-	-	-	-	-	-	-
Manufacturers & Merchants	158,240 58	-	15,000 00	38,258 33	-	9,379 84	7,078 67	9,911 92	238,069 34
Mercantile	88,305 84	-	23,931 00	40,115 68	-	19,669 50	5,148 30	19,912 20	197,082 52
Merchants (N. J.)	529,531 00	-	40,006 00	303,253 88	-	46,849 55	35,824 91	37,326 00	992,785 34
Merchants (R. I.)	130,262 73	-	17,000 00	45,933 69	-	22,853 74	8,292 49	31,201 25	256,203 90
National (Conn.)	1,094,747 59	-	120,000 00	405,478 20	-	180,178 98	72,231 42	388,246 56	2,260,882 75
National-Standard	169,557 07	20,301 72	24,000 00	59,378 06	-	3,165 00	8,253 88	2,343 28	286,999 01
New Hampshire	567,314 32	-	100,000 00	218,411 81	-	54,668 34	44,070 81	98,826 33	1,083,291 61
Niagara	846,477 11	-	49,970 00	292,726 22	29,270 19	159,944 63	51,696 47	141,478 58	1,571,563 20
North British & Mercantile	29,290 78	-	-	17,436 49	-	-	1,870 94	3,335 68	51,953 89
Norwalk	79,812 84	-	-	36,994 76	1,369 85	9,995 15	5,764 77	7,861 96	141,799 33
Orient	758,229 61	21,452 69	50,000 00	301,068 06	5,800 00	76,637 25	37,101 30	97,205 90	1,347,435 41
Pacific	219,970 72	-	20,000 00	93,458 09	2,500 00	40,913 33	12,759 07	28,602 41	418,204 22
Pennsylvania	1,097,631 47	-	100,000 00	381,211 91	-	95,490 00	58,374 01	119,719 78	1,852,427 17
Phenix (N. Y.)	1,721,649 37	-	100,000 00	559,380 63	37,541 88	318,510 88	81,717 46	379,790 35	3,198,590 57
Phenix (Conn.)	1,724,739 95	-	280,000 00	480,164 82	16,706 56	193,062 44	75,384 04	329,415 86	3,099,473 67
Providence Washington	563,266 47	291,769 91	45,000 00	307,470 44	6,980 59	66,226 45	35,693 15	112,189 67	1,428,590 68
Queen	1,090,573 06	-	100,000 00	317,698 81	18,122 35	179,201 26	58,450 70	125,745 44	1,889,791 65

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions and allowances to agents.	Repts.	Salaries.	Taxes and fees.	All other dis- bursements.	Total dis- bursements.
	Fire.	Marine.							
Reading	\$190,242 34	-	\$22,500 00	\$60,389 70	\$900 00	\$16,044 00	\$5,619 84	\$25,087 20	\$320,783 08
Rochester German	145,772 69	-	20,000 00	68,660 97	-	32,845 73	16,761 30	36,981 19	321,021 88
Rockford	304,921 52	-	40,000 00	154,454 05	1,000 00	73,900 19	15,503 46	38,296 97	628,076 19
Security	259,490 57	\$31,160 23	16,000 00	119,833 07	-	30,665 00	12,116 45	35,094 33	504,359 65
Springfield	934,670 16	-	150,000 00	338,928 68	-	107,894 17	78,867 32	229,106 36	1,839,466 69
St. Paul	792,956 14	230,136 52	50,000 00	332,402 10	5,400 00	79,314 20	53,802 80	235,510 20	1,779,521 96
Traders	392,690 83	-	50,000 00	132,590 32	6,000 00	64,133 98	29,645 76	52,919 94	727,980 83
Union	199,939 92	-	12,000 00	67,537 55	-	26,209 72	10,291 29	33,902 29	349,880 77
United Firemen's	169,574 20	-	30,000 00	56,719 97	-	26,960 55	10,489 35	46,251 20	339,995 27
United States	101,743 13	31,683 95	20,000 00	77,991 93	7,000 00	26,018 42	8,020 45	21,330 22	293,788 10
Victoria	69,320 33	-	5,000 00	10,562 15	600 00	6,783 38	3,093 04	4,701 84	100,060 74
Westchester	670,135 92	-	30,000 00	277,668 57	-	109,137 65	43,919 61	106,269 94	1,237,131 69
Williamsburg City	281,833 48	-	49,665 00	159,202 02	17,200 00	68,846 09	17,244 19	54,438 07	647,818 85
Total	\$39,289,938 28	\$3,380,855 17	\$5,319,882 00	\$14,392,970 10	\$417,632 85	\$5,951,004 24	\$2,327,683 63	\$6,790,315 13	\$77,870,281 40
MUTUAL COS. OF OTHER STATES.									
Holyoke	\$51,352 64	-	\$7,000 00	\$22,552 06	-	\$16,001 78	\$3,243 42	\$90,233 16	\$190,383 06
Quincy	31,436 80	-	-	22,878 18	-	13,794 96	2,776 25	76,727 51	147,613 70
Traders & Mechanics	72,167 79	-	104,798 56	30,135 89	\$1,600 00	19,481 18	2,036 47	-	230,219 89
Total	\$154,957 23	-	\$111,798 56	\$75,566 13	\$1,600 00	\$49,277 92	\$8,056 14	\$166,960 67	\$568,216 65
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$251,246 84	-	-	\$92,193 55	\$3,163 00	\$63,254 50	\$13,207 18	\$130,202 54	\$553,267 61
Atlas	342,635 95	-	-	133,381 94	4,107 28	41,724 31	17,008 00	377,521 91	916,379 39
Baloise	130,246 93	-	-	106,044 99	-	1,500 00	1,832 21	6,280 68	245,904 81
British America	549,078 67	\$117,717 90	-	192,927 87	4,320 00	49,032 42	31,890 87	107,524 34	1,052,492 07
Caledonian	808,351 57	-	-	242,893 76	8,867 40	94,183 94	39,220 05	311,028 12	1,504,544 84

Commercial Union	1,243,172	35	19,399	48	-	443,447	53	25,473	34	146,130	01	79,616	22	380,511	47	2,337,750	40	
Hamburg-Bremen.....	621,039	96	-	-	-	249,944	35	9,816	75	46,235	11	35,714	61	202,433	49	1,163,134	27	
Imperial	760,675	48	-	-	-	200,607	02	10,537	28	92,342	60	45,424	11	192,740	11	1,302,326	60	
Lancashire	1,192,192	29	-	-	-	400,298	82	7,765	04	168,219	05	55,458	89	365,204	62	2,189,138	71	
Law Union & Crown	145,192	91	-	-	-	45,659	55	-	-	6,848	57	8,129	10	43,780	05	249,610	18	
Lion	352,023	67	-	-	-	116,447	54	2,688	94	43,162	38	18,628	84	88,408	28	621,359	65	
Liverpool & London & Globe	2,876,293	71	-	-	-	922,658	58	55,000	83	331,400	41	163,280	65	874,926	62	5,223,554	80	
London Assurance	474,565	37	268,682	41	-	200,551	32	18,489	99	104,919	01	37,551	72	235,505	36	1,340,265	18	
London & Lancashire	912,768	56	-	-	-	367,618	36	17,398	52	138,975	56	59,009	14	328,179	53	1,823,949	67	
Magdeburg.....	352,156	80	-	-	-	113,915	14	3,285	74	51,749	25	18,501	86	54,637	92	594,246	71	
Manchester	860,145	19	-	-	-	248,103	34	12,699	07	87,171	33	52,152	64	1,044,805	18	2,305,076	75	
Netherlands	114,202	55	-	-	-	80,343	78	-	-	-	-	7,434	50	7,460	14	209,440	97	
North British & Mercantile	1,322,919	95	-	-	-	412,026	17	-	-	209,566	21	74,013	11	666,051	46	2,684,576	90	
Northern Assurance	540,025	80	-	-	-	143,425	63	14,176	68	89,673	66	42,735	27	281,261	84	1,111,298	88	
Norwich Union	807,060	81	-	-	-	260,613	81	18,362	68	143,806	07	42,521	53	420,331	10	1,692,696	00	
Palatine	1,252,771	81	-	-	-	457,352	97	19,550	74	143,891	90	48,996	53	372,325	10	2,294,889	05	
Phoenix Assurance	1,192,711	99	-	-	-	426,893	78	17,673	06	135,134	17	62,600	79	192,418	03	2,027,431	82	
Prussian National	291,454	09	4,767	05	-	94,015	79	2,136	64	37,254	32	14,152	99	35,557	55	479,278	43	
Royal	2,579,082	58	-	-	-	787,555	61	35,811	96	319,791	36	169,026	36	928,581	74	4,819,849	61	
Royal Exchange.....	247,463	75	4,244	17	-	93,008	05	9,387	87	44,370	61	13,270	37	76,253	95	487,998	77	
Scottish Union & National	1,418,603	54	-	-	-	525,309	48	3,653	35	116,053	83	63,481	98	253,275	02	2,380,377	20	
Sun	904,642	44	-	-	-	426,866	46	16,940	04	96,544	10	43,743	62	187,958	70	1,676,695	36	
Svea	249,056	46	-	-	-	133,808	30	-	-	825	00	3,459	14	11,477	82	398,626	72	
Union Assurance	619,344	71	-	-	-	222,287	63	-	-	11,466	64	36,330	26	147,040	21	1,036,469	45	
Western Assurance	888,147	55	246,598	61	-	304,720	21	6,480	00	92,058	00	48,461	24	124,863	50	1,711,329	11	
Total	\$24,299,274	28	\$661,349	62	-	\$8,444,921	33	\$327,786	20	\$2,907,284	32	\$1,344,853	78	\$8,448,530	38	\$46,434,009	91	
Aggregate	\$63,744,169	79	\$4,216,058	46	\$5,455,680	56	\$22,934,971	74	\$747,719	05	\$8,910,842	34	\$3,680,732	40	\$15,411,825	25	\$125,110,999	59

TABLE No. 5.
Assets December 31, 1898.

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.....	-	\$55,000 00	\$23,000 00	\$ 62,900 00	\$33,837 30	\$23,122 94	\$3,834 16	\$15,931 17	\$9,000 00	\$226,625 57
Union.....	-	2,500 00	1,000 00	228,861 00	46,529 31	28,228 87	1,882 07	25,464 73	5,452 75	339,928 73
Total.....	-	\$57,500 00	\$24,000 00	\$291,761 00	\$80,376 61	\$51,351 81	\$5,716 23	\$41,395 90	\$14,452 75	\$566,554 30
COMPANIES OF OTHER STATES.										
Etna.....	\$225,000 00	\$ 35,600 00	\$ 3,600 00	\$9,107,094 69	\$792,451 24	\$221,465 24	\$ 1,410 45	\$423,762 22	\$1,817,297 61	\$13,627,621 45
Agricultural.....	312,346 84	914,175 32	221,526 66	404,919 75	177,696 77	127,227 81	32,653 70	742 59	60,006 39	2,251,295 83
American (Mass.).....	-	-	15,000 00	441,356 75	25,952 00	7,081 66	2,926 16	16,130 23	117,454 25	636,501 05
American (N. J.).....	245,881 21	1,656,570 75	-	980,041 90	33,897 13	-	38,467 81	46,829 47	-	3,061,688 27
American (N. Y.).....	-	14,500 00	35,000 00	909,965 25	77,494 10	-	4,583 25	109,913 46	63,987 04	1,215,475 10
American (Pa.).....	389,189 23	1,080,560 56	67,700 00	\$12,419 81	186,483 69	115,683 92	25,762 77	-	32,927 69	2,710,727 67
American Central.....	500,000 00	60,653 45	42,500 00	894,785 75	80,968 43	-	-	95,193 60	169,864 25	1,843,965 48
Armenia.....	54,791 46	256,830 00	28,075 00	36,382 50	7,098 11	-	8,728 56	26,993 94	4,064 80	422,964 37
Boston.....	21,200 00	975,550 00	15,000 00	1,520,148 63	266,879 76	218,932 71	7,979 56	-	-	3,025,690 66
Buffalo Commercial.....	-	111,150 00	-	159,230 00	27,179 46	179 94	1,330 83	9,000 40	-	308,160 63
Buffalo German.....	325,980 01	486,185 00	78,900 00	938,680 86	65,206 07	1,950 94	11,855 01	33,722 96	-	1,942,480 85
Capital.....	93,397 70	108,661 33	-	168,579 18	23,196 23	-	3,617 27	37,275 35	2,420 65	437,147 71
Commerce.....	75,000 00	61,500 00	4,850 00	147,500 00	70,271 17	6,794 30	1,932 98	438 60	35,125 00	403,412 05
Commercial Union.....	-	-	-	257,245 00	21,260 13	-	1,113 75	18,642 64	270 17	293,531 69
Concordia.....	-	466,380 00	-	268,611 15	44,561 22	-	11,388 78	86,225 94	-	877,167 09
Connecticut.....	222,900 00	1,079,590 00	-	1,927,285 35	215,001 03	77,511 24	-	80,500 00	99,512 65	3,702,300 27
Continental.....	1,106,250 00	81,660 00	-	6,875,323 00	355,242 24	-	68,705 36	582,919 63	7,013 94	9,077,114 17
Delaware.....	155,264 50	175,200 00	-	1,004,285 29	102,344 26	38,977 14	18,873 39	98,466 00	4,755 60	1,598,166 18
Equitable.....	124,000 00	153,700 00	-	350,510 00	30,063 68	48,806 92	1,233 00	-	28,980 00	737,293 60
Fire Association.....	309,200 00	2,034,199 17	159,300 00	2,586,490 57	169,373 90	-	78,460 69	572,824 79	317,514 42	6,227,363 54

Fireman's Fund.....	489,114 28	429,727 07	251,387 69	2,054,373 75	223,703 09	4,791 31	8,096 95	348,843 66	-	3,810,037 80
Franklin.....	221,604 05	181,558 00	34,500 00	2,482,903 26	108,214 22	-	3,212 79	65,012 72	80,724 69	3,177,729 73
German Alliance.....	-	-	-	822,477 79	10,415 76	-	1,075 00	15,535 86	33,067 21	882,571 62
German American.....	15,000 00	53,000 00	-	7,004,920 51	232,793 54	-	18,535 17	386,020 81	327,782 49	8,058,052 52
German Fire.....	1,500 00	288,405 00	15,000 00	75,174 00	79,348 10	-	5,176 17	31,688 41	700 00	496,991 68
Germania.....	655,000 00	364,500 00	-	3,185,568 39	113,906 74	183,582 27	12,751 51	9,124 18	153,688 81	4,678,121 90
Globe.....	-	57,500 00	-	333,673 17	26,786 37	-	2,704 03	103,902 25	23,241 83	547,807 65
Granite State.....	30,200 00	20,223 10	-	374,825 15	51,807 84	-	318 64	49,511 46	4,561 76	531,447 95
Greenwich.....	127,500 00	-	-	920,379 31	87,605 62	33,265 50	437 50	152,256 07	260,867 32	1,582,311 32
Hanover.....	420,368 75	7,000 00	-	2,084,336 87	102,178 59	-	18,577 41	161,507 09	241,171 91	3,035,140 62
Hartford.....	715,541 66	1,509,700 00	14,800 00	6,312,222 93	890,193 55	611,898 92	30,137 57	408,000 00	691,165 27	11,183,659 90
Home.....	1,759,249 74	248,498 33	121,625 00	7,684,992 30	594,130 72	294,436 41	50,034 18	199,393 96	1,168,650 53	12,121,011 17
Home Mutual.....	233,879 35	317,134 00	33,000 00	219,458 25	86,175 99	-	3,255 82	67,588 04	1,302 65	961,794 10
Indemnity.....	-	-	-	280,941 25	16,811 06	-	1,125 00	9,652 15	4,108 75	312,638 21
Ins. Co. of No. America..	596,477 02	2,337,009 20	16,500 00	4,817,550 00	737,422 75	-	49,265 15	970,578 95	554,378 90	10,079,181 97
Ins. Co. of the State of N.Y.	-	25,000 00	-	310,116 17	4,986 12	-	-	-	1,301 57	341,403 86
Ins. Co. of the State of Pa.	311,795 70	47,200 00	-	183,843 01	70,636 37	-	-	-	68,282 34	733,914 76
Manhattan.....	-	-	-	-	-	1,963 25	8,457 05	41,737 04	-	-
Manufact'rs & Merchants,	38,574 64	272,720 00	5,900 00	165,166 60	35,623 89	-	5,488 01	18,024 96	18,448 65	559,946 15
Mercantile.....	-	127,100 00	45,000 00	336,542 97	58,331 82	5,051 63	2,862 25	16,558 65	70,181 03	661,628 35
Merchants (N. J.).....	182,606 35	401,100 00	32,060 00	694,812 50	63,511 46	-	-	-	165,216 45	1,677,900 85
Merchants (R. I.).....	-	124,600 00	6,775 00	387,499 00	31,593 09	36,144 49	3,838 48	-	10,764 50	601,214 56
National (Conn.).....	306,650 83	810,890 97	-	2,710,810 75	260,884 02	-	-	425,680 91	127,582 25	4,642,499 73
National Standard.....	-	-	-	507,295 05	13,908 52	-	-	3,104 17	37,724 99	590,416 67
New Hampshire.....	121,947 31	654,100 76	53,300 00	1,677,393 50	136,583 60	-	-	150,098 71	332,931 50	3,126,355 38
Niagara.....	823,968 01	268,600 00	-	1,101,500 00	119,853 47	954 12	10,097 41	186,904 04	239,856 99	2,751,734 04
No. British & Mercantile.	-	-	-	280,097 56	50,152 73	-	3,797 50	7,311 52	1,673 14	343,632 45
Norwalk.....	-	-	-	474,105 28	41,008 64	-	5,356 22	14,474 81	-	534,944 95
Orient.....	96,141 74	237,149 66	1,750 00	1,809,680 33	98,136 55	110,110 27	16,939 22	78,326 33	68,439 18	2,516,673 26
Pacific.....	9,015 50	245,150 00	-	427,000 00	27,967 20	-	3,851 17	60,010 88	53,872 50	826,867 25
Pennsylvania.....	240,515 02	846,900 00	81,850 00	3,551,896 99	143,415 49	-	19,370 04	265,500 57	77,887 99	5,227,336 10
Phoenix (N. Y.).....	401,404 39	96,600 00	-	3,884,563 65	594,980 54	-	367,728 68	13,745 71	12,220 67	5,675,992 60
Phoenix (Conn.).....	511,307 14	124,277 60	20,200 00	3,247,693 17	333,426 08	183,480 75	32,975 29	207,296 75	850,760 93	5,511,407 71
Providence Washington	-	-	-	1,254,700 00	91,256 55	217,809 42	7,167 11	-	515,376 58	2,086,369 66
Teen.....	721,770 68	-	-	3,494,531 54	114,602 77	228 50	47,642 28	214,701 00	-	4,593,476 77

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.
Reading	\$ 22,700 00	\$333,478 66	\$38,950 00	\$279,342 05	\$93,123 26	-	\$ 5,594 35	\$35,060 05	\$11,478 45	\$ 819,726 82
Rochester German	204,040 49	396,267 50	-	293,990 11	94,825 83	-	12,353 30	48,165 13	32,684 89	1,082,327 25
Rockford	44,318 70	577,070 46	107,527 99	214,984 97	97,997 65	-	24,989 25	101,361 36	110,433 12	1,278,683 50
Security	91,520 80	219,888 78	11,000 00	356,230 00	48,624 62	\$4,364 20	3,016 51	70,076 97	78,743 53	883,465 41
Springfield	93,381 64	752,790 00	84,275 00	2,750,881 90	139,446 33	-	53,265 54	230,857 46	612,046 15	4,716,944 02
St. Paul	599,552 26	410,353 20	142,036 00	999,067 66	140,912 25	232,066 35	-	-	-	2,523,987 72
Traders	31,985 70	209,250 00	25,500 00	1,407,572 25	83,953 01	-	10,756 20	72,510 88	263,207 40	2,104,735 44
Union	159,076 32	9,900 00	13,800 00	330,960 72	23,313 30	1,000 00	247 50	36,423 21	30,916 46	605,577 51
United Firemen's	186,950 00	651,769 94	51,500 00	495,176 88	53,587 77	-	12,379 33	31,285 25	40,858 54	1,523,507 71
United States	-	385,200 00	-	234,687 93	10,661 09	-	4,809 47	47,972 10	55,304 25	738,634 84
Victoria	-	-	-	219,482 50	17,245 27	4,058 14	1,807 82	-	16,389 04	238,982 77
Westchester	222,887 01	512,450 00	2,500 00	1,377,976 38	122,885 60	-	8,963 95	198,315 79	213,236 61	2,659,215 34
Williamsburg City	632,574 13	244,400 00	-	866,718 62	22,538 93	-	11,663 37	73,701 48	93,884 88	1,945,481 41
Total	15,480,520 16	24,551,127 81	\$1,882,128 34	104,771,542 40	\$9,394,088 36	\$3,157,486 05	\$869,736 54	\$8,020,430 15	10,810,828 85	178,937,888 64
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$66,518 00	\$73,000 00	-	\$647,700 00	\$ 15,763 37	-	\$9,430 98	\$2,422 66	\$87,513 00	\$902,348 01
Quincy	19,800 00	75,400 00	\$97,700 00	287,680 58	128,326 97	\$15,925 71	5,191 75	-	11,998 42	642,023 43
Traders & Mechanics	-	164,659 00	24,000 00	343,250 00	24,942 21	-	6,358 40	11,927 16	143,461 62	718,598 39
Total	\$86,318 00	\$313,059 00	\$121,700 00	\$1,278,630 58	\$169,032 55	\$15,925 71	\$20,981 13	\$14,349 82	\$242,973 04	\$2,262,969 83
COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich	-	-	-	\$613,127 50	\$82,791 26	\$22,428 79	\$ 920 00	\$41,294 72	\$30,837 50	\$ 791,399 77
Atlas	-	-	-	774,257 27	80,257 85	-	8,750 00	94,679 93	90,739 59	1,048,684 64
Baloise	-	-	-	671,537 04	79,533 49	-	1,166 67	58,142 52	12,712 96	823,092 68
British America	-	\$10,000 00	-	988,501 50	42,188 60	150,693 21	9,712 51	-	9,571 25	1,210,667 07
Caledonian	-	-	-	1,711,119 09	92,259 57	-	20,871 63	119,775 49	7,128 70	1,946,154 48

Commercial Union	888,148 69	265,500 00	-	1,609,655 43	451,271 04	2,309 77	37,827 74	340,169 40	130,476 88	3,725,358 95
Hamburg-Bremen	-	-	-	1,315,832 34	60,235 84	-	17,987 49	100,057 22	74,398 92	1,568,511 81
Imperial	410,616 30	-	-	1,074,374 91	100,833 32	2,25 27	9,535 82	183,107 59	119,673 07	1,898,366 28
Lancashire	385,585 72	-	-	1,540,891 25	119,090 05	725 00	-	232,870 33	66,227 50	2,345,389 85
Law Union & Crown	-	-	-	601,797 25	14,707 08	16,927 05	4,296 24	4,887 67	6,475 40	649,040 39
Lion	4,500 00	249,877 50	1,000 00	470,662 50	88,073 95	22,170 55	11,022 88	39,571 45	10,995 00	897,873 83
Liv'pool & London & Globe	1,780,896 70	3,622,350 00	1,400 00	2,372,647 15	786,092 58	2,897 42	60,728 51	701,541 04	251,743 80	9,580,297 20
London Assurance	-	13,000 00	-	2,029,820 00	136,804 68	12,931 73	5,889 59	227,582 89	13,991 81	2,440,020 70
London & Lancashire	299,125 00	-	-	2,018,869 67	241,449 79	8,131 69	26,940 82	221,130 79	40 30	2,815,688 06
Magdeburg	-	-	-	798,287 50	443 25	-	7,862 50	69,722 64	21,061 43	897,377 32
Manchester	2,900 00	250 00	-	1,437,319 00	65,993 29	2,338 80	6,559 77	197,087 82	43,681 80	1,756,130 48
Netherlands	-	-	-	525,116 55	41,176 00	31,793 93	3,792 50	3,661 12	5,915 95	611,456 05
No. British & Mercantile	-	-	-	3,421,796 76	293,585 04	423 32	46,174 38	312,145 56	190,613 30	4,264,738 36
Northern Assurance	115,000 00	-	-	2,101,178 75	101,062 47	189 14	16,935 00	170,931 31	13,110 85	2,518,397 52
Norwich Union	-	40,000 00	-	1,719,650 43	280,204 88	-	22,601 17	144,756 89	122,022 07	2,329,235 44
Palatine	-	60,000 00	-	1,999,197 13	143,498 60	-	12,465 00	291,952 38	86,470 28	2,593,583 39
Phoenix Assurance	-	-	-	2,214,896 78	326,633 31	6,805 41	24,610 00	164,566 74	366,690 65	3,104,202 89
Prussian National	800 00	-	-	559,700 00	30,556 11	556 55	6,110 83	85,421 60	69,106 49	752,051 58
Royal	2,143,090 05	256,000 00	-	3,810,726 33	265,799 87	-	59,137 30	532,815 61	2,179 61	7,069,748 77
Royal Exchange	-	-	-	898,263 75	37,197 43	-	9,311 00	80,773 31	6,625 40	1,032,170 89
Scottish Union & National	157,798 11	1,364,574 75	2,800 00	1,916,020 95	352,788 02	161,539 07	41,399 63	117,708 00	56,072 50	4,170,701 03
Sun	250,000 00	188,000 00	-	1,770,614 92	171,425 36	123,819 35	26,417 12	95,832 00	43,650 08	2,669,758 83
Svea	-	-	-	532,575 00	29,601 19	11,906 80	1,239 58	58,268 36	2,307 50	656,678 43
Union Assurance	190,973 19	-	-	1,037,331 50	27,621 54	78,810 79	5,866 84	34,150 03	38,500 37	1,433,254 26
Western Assurance	-	20,000 00	-	1,255,700 88	151,462 99	-	-	-	7,439 27	1,653,916 66
Total	\$6,029,433 76	\$6,089,552 25	\$5,200 00	\$43,811,469 13	\$4,694,428 45	\$876,937 16	\$506,132 52	\$4,724,554 41	\$1,916,240 23	\$69,253,947 91
Aggregate	22,196,271 92	31,011,239 06	\$2,033,028 34	150,153,403 11	14,337,925 97	\$4,101,700 71	\$1,402,566 42	\$12,800,730 28	12,984,494 87	251,021,360 68

TABLE No. 6.
Non-Ledger Liabilities, December 31, 1898.

COMPANIES.	LOSSES.			Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
	Adjusted.	Unadjusted.	Resisted.						
MAINE STOCK COMPANIES.									
Merchants.....	-	\$32,073 15	-	\$58,362 33	\$40 00	\$ 90,475 48	\$100,000 00	\$36,150 09	\$136,150 09
Union.....	-	35,502 11	-	87,743 70	-	123,245 81	100,000 00	116,682 92	216,682 92
Total.....	-	\$67,575 26	-	\$146,106 03	\$40 00	\$213,721 29	\$200,000 00	\$152,833 01	\$352,833 01
COS. OF OTHER STATES.									
Ætna.....	\$41,681 16	\$377,465 06	\$29,839 55	\$3,136,618 40	\$233,170 53	\$3,818,774 70	\$4,000,000 00	\$4,808,846 75	\$8,808,846 75
Agricultural.....	22,263 81	40,872 83	27,060 00	1,106,012 51	29,194 00	1,225,403 15	500,000 00	525,892 68	1,025,892 68
American (Mass).....	436 53	9,506 89	-	133,436 67	6,113 30	149,493 39	300,000 00	177,007 66	477,007 66
American (N. J.).....	11,818 08	11,115 25	4,500 00	552,063 88	5,318 60	584,815 81	600,000 00	1,816,872 46	2,416,872 46
American (N. Y.).....	25,380 27	34,728 57	4,988 02	381,150 89	496 96	446,744 71	400,000 00	368,728 39	768,728 39
American (Pa.).....	47,895 96	100,999 24	2,818 06	970,261 06	584,019 93	1,705,994 25	500,000 00	504,733 42	1,004,733 42
American Central.....	22,990 80	33,290 46	21,428 51	681,183 71	-	758,893 48	600,000 00	485,072 00	1,085,072 00
Armenia.....	8,158 60	10,175 49	-	143,364 26	1,103 00	162,801 35	250,000 00	10,163 02	260,163 02
Boston.....	8,341 00	227,100 00	1,200 00	552,053 20	17,513 15	806,207 35	1,000,000 00	1,219,483 31	2,219,483 31
Buffalo Commercial.....	776 26	5,106 00	-	60,955 60	-	66,837 86	200,000 00	41,322 77	241,322 77
Buffalo German.....	1,899 02	12,368 08	3,109 68	285,552 76	-	302,929 54	200,000 00	1,439,551 31	1,639,551 31
Capital.....	9,482 81	7,016 56	10,195 49	136,898 21	12,073 00	175,666 07	200,000 00	61,481 64	261,481 64
Commerce.....	2,420 00	5,120 00	3,010 00	80,918 16	63 08	91,531 24	200,000 00	111,880 81	311,880 81
Commercial Union.....	1,415 00	6,832 00	3,500 00	62,557 33	3,859 01	78,163 34	200,000 00	220,368 35	220,368 35
Concordia.....	9,216 34	11,915 37	7,450 00	399,607 06	-	428,188 77	200,000 00	248,978 32	448,978 32
Connecticut.....	52,277 64	74,104 56	12,809 25	1,450,562 52	-	1,589,753 97	1,000,000 00	1,112,546 30	2,112,546 30
Continental.....	-	318,679 84	32,250 00	3,762,919 29	484,030 16	4,597,879 29	1,000,000 00	3,479,234 88	4,479,234 88
Delaware.....	1,844 20	57,273 96	4,287 84	547,547 05	97,679 34	708,632 39	702,875 00	186,658 79	889,533 79
Equitable.....	2,278 00	15,453 00	1,600 00	210,570 36	8,599 65	238,501 01	300,000 00	198,792 59	498,792 59
Fire Association.....	171,010 50	82,361 50	36,410 93	2,025,550 55	2,142,005 64	4,457,339 12	500,000 00	1,270,024 42	1,770,024 42

Fireman's Fund	36,307 92	110,087 29	6,125 00	1,295,787 55	-	1,448,307 76	1,000,000 00	1,361,730 04	2,361,730 04
Franklin	25,056 06	33,969 87	2,100 00	472,604 18	1,113,849 74	1,627,579 95	400,000 00	1,150,149 78	1,550,149 78
German Alliance	19,839 64	21,128 00	2,019 00	161,586 96	247 12	204,840 72	400,000 00	277,730 80	677,730 80
German American	84,928 00	234,370 00	56,457 40	2,674,911 67	85,176 07	3,136,043 14	1,000,000 00	3,922,069 38	4,922,069 38
German Fire	19,498 37	4,631 82	600 00	158,737 16	911 33	184,378 68	200,000 00	112,613 00	312,613 00
Germany	46,555 16	26,704 59	4,241 36	1,506,907 40	-	1,584,408 51	1,000,000 00	2,093,713 39	3,093,713 39
Globe	27,292 95	100,469 77	8,200 00	141,952 02	16,000 14	293,914 88	200,000 00	53,892 77	253,892 77
Granite State	13,225 89	10,168 11	3,100 00	208,964 65	15,277 95	250,736 60	200,000 00	80,711 35	280,711 35
Greenwich	15,431 13	129,015 29	38,182 84	731,247 04	25,025 56	938,901 86	200,000 00	443,409 46	643,409 46
Hanover	100,363 01	57,657 87	25,922 71	1,134,112 98	11,372 62	1,329,429 19	1,000,000 00	705,711 43	1,705,711 43
Hartford	210,257 46	259,817 39	50,677 16	4,953,997 22	-	5,474,749 23	1,250,000 00	4,458,910 67	5,708,910 67
Home	135,638 62	254,099 72	45,909 11	4,048,577 00	208,984 36	4,693,208 81	3,000,000 00	4,427,802 36	7,427,802 36
Home Mutual	1,837 76	13,898 18	-	311,059 01	-	326,794 98	360,000 00	334,999 12	634,999 12
Indemnity	259 42	1,739 00	-	11,709 92	1,210 46	14,918 80	260,000 00	97,719 41	297,719 41
Ins. Co. of North America ..	95,118 48	537,515 81	32,378 63	3,150,114 79	777,372 95	4,592,500 66	3,000,000 00	2,486,681 31	5,486,681 31
Ins. Co. of the State of N. Y.	7,450 00	37,725 20	7,000 00	67,176 26	-	119,351 46	200,000 00	22,052 40	222,052 40
Ins. Co. of the State of Pa...	6,455 35	13,795 50	1,425 00	156,736 25	239,467 57	417,879 67	200,000 00	116,035 09	316,035 09
Manhattan	4,591 14	14,385 58	1,214 33	154,680 35	1,868 59	176,739 99	250,000 00	133,206 16	383,206 16
Manufacturers & Merchants	-	5,922 96	1,697 00	146,058 24	4,486 65	158,164 85	400,000 00	103,463 50	503,463 50
Mercantile	-	-	-	-	-	-	-	-	-
Merchants (N. J.)	34,580 65	50,835 20	12,926 77	732,158 79	43,571 09	874,072 50	400,000 00	403,828 35	803,828 35
Merchants (R. I.)	2,939 16	12,236 81	-	182,266 86	2,387 99	199,830 82	200,000 00	201,383 74	401,383 74
National (Conn.)	98,927 53	67,535 91	26,067 76	1,752,410 20	167,850 58	2,112,791 98	1,000,000 00	1,529,707 75	2,529,707 75
National-Standard	4,715 00	23,056 00	4,330 00	95,901 38	9,838 26	140,840 64	200,000 00	149,576 03	449,576 03
New Hampshire	46,457 95	79,957 00	7,200 00	1,006,926 20	39,030 89	1,179,572 04	1,000,000 00	946,783 34	1,946,783 34
Niagara	61,357 31	61,190 10	10,285 71	1,242,628 88	104,495 25	1,479,937 25	500,000 00	771,776 79	1,271,776 79
North British & Mercantile.	29 40	7,164 61	-	44,073 94	-	51,267 95	200,000 00	91,764 50	291,764 50
Norwalk	2,956 00	15,797 00	1,650 00	105,350 91	2,811 04	128,564 95	200,000 00	206,380 00	406,380 00
Orient	-	*188,808 82	17,289 45	993,786 64	2,763 32	1,202,628 23	500,000 00	1,314,045 03	1,314,045 03
Pacific	33,688 15	22,709 64	4,565 65	305,294 01	16,485 47	382,742 92	200,000 00	244,124 33	444,124 33
Pennsylvania	14,025 88	146,833 39	6,725 00	1,526,977 04	835,311 42	2,529,872 73	400,000 00	2,297,463 37	2,697,463 37
Phenix (N. Y.)	184,945 83	184,945 83	27,075 00	2,940,130 99	3,132 27	3,155,284 09	1,000,000 00	1,520,708 51	2,520,708 51
Phœnix (Conn.)	51,343 80	236,858 64	30,501 48	2,008,945 91	-	2,327,649 83	2,000,000 00	1,183,757 88	3,183,757 88
Providence Washington...	21,243 62	187,009 98	6,612 18	857,292 38	-	1,072,158 16	500,000 00	514,151 50	1,014,151 50
Queen	57,680 83	83,937 72	37,102 45	1,532,729 02	58,031 79	1,769,501 81	500,000 00	2,323,974 96	2,823,974 96

INSURANCE COMMISSIONER'S REPORT.

*Includes losses adjusted and unpaid.

TABLE No. 6—Concluded.

COMPANIES.	LOSSES.			Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
	Adjusted.	Unadjusted.	Restated.						
Reading	\$9,077 25	\$21,323 02	\$2,453 76	\$221,852 90	\$22,687 17	\$277,394 10	\$250,000 00	\$292,332 72	\$542,332 72
Rochester German	458 20	9,553 65	3,300 00	301,714 20	595 30	315,621 35	200,000 00	566,705 90	766,705 90
Rockford	23,485 35	26,945 16	3,400 00	847,339 19	8,987 57	910,157 27	200,000 00	168,526 23	368,526 23
Security	17,193 04	33,272 19	2,631 77	374,189 21	3,925 87	431,212 08	200,000 00	252,253 33	452,253 33
Springfield	29,774 11	128,656 49	12,187 31	1,449,756 71	-	1,620,374 62	1,500,000 00	1,596,569 40	3,096,569 40
St. Paul	71,116 66	113,291 92	6,225 00	1,016,407 87	32,057 49	1,239,098 94	500,000 00	784,888 78	1,284,888 78
Traders	16,967 07	66,846 25	17,675 95	502,726 74	-	604,216 01	500,000 00	1,000,519 43	1,500,519 43
Union	11,136 08	20,638 85	500 00	192,513 99	33,761 46	258,450 38	200,000 00	147,127 13	347,127 13
United Firemen's	13,064 59	16,019 12	8,509 68	208,870 80	725,675 43	972,139 62	300,000 00	251,368 09	551,368 09
United States	6,291 20	20,492 06	4,693 21	216,086 16	13,389 19	260,951 82	250,000 00	227,683 02	477,683 02
Victoria	-	5,426 72	-	29,289 27	-	34,715 99	200,000 00	24,266 78	224,266 78
Westchester	29,168 88	94,988 31	7,983 00	1,068,315 60	24,239 16	1,224,694 95	300,000 00	1,134,520 39	1,434,520 39
Williamsburg City	15,157 49	19,996 39	5,313 04	559,110 75	9,105 62	608,683 29	250,000 00	1,086,798 12	1,336,798 12
Total	\$1,964,547 54	\$5,235,033 49	\$760,911 04	\$60,484,730 69	\$8,286,624 09	\$76,731,846 85	\$40,902,875 00	\$61,303,166 79	\$102,206,041 79
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke	\$114 40	\$25 00	\$185 00	\$294,731 22	\$2,903 82	\$297,959 44	\$100,000 00	\$504,388 57	\$604,388 57
Quincy	-	-	-	252,738 85	4,753 00	257,491 85	-	384,531 58	384,531 58
Traders & Mechanics	-	-	-	353,397 95	3,753 20	357,151 15	-	361,447 24	361,447 24
Total	\$114 40	\$25 00	\$185 00	\$900,868 02	\$11,410 02	\$912,602 44	\$100,000 00	\$1,250,367 39	\$1,350,367 39
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$ 8,744 50	\$19,182 47	\$5,175 00	\$290,961 02	\$ 3,033 17	\$327,096 16	\$200,000 00	\$264,303 61	\$464,303 61
Atlas	11,223 73	26,635 78	2,339 66	460,342 46	10,143 99	510,685 62	200,000 00	337,999 02	537,999 02
Baloise	3,045 31	23,923 94	1,875 00	182,287 74	17,089 11	228,221 10	200,000 00	394,871 58	594,871 58
British America	60,602 05	57,889 69	9,880 00	564,866 22	-	693,237 96	200,000 00	317,429 11	517,429 11
Caledonian	98,671 72	38,555 80	17,316 67	899,830 58	10,000 00	1,064,374 77	200,000 00	681,779 71	881,779 71

Commercial Union	59,073 75	145,835 00	23,875 00	1,814,305 19	101,393 50	2,144,482 44	200,000 00	1,380,876 51	1,580,876 51
Hamburg-Bremen	2,399 00	40,965 00	16,925 00	800,791 95	-	861,011 95	205,000 00	502,499 86	707,499 86
Imperial	31,475 40	65,617 88	6,848 60	853,452 98	19,998 73	977,393 59	588,618 75	332,353 94	920,972 69
Lancashire	134,885 74	127,281 13	21,683 55	1,468,244 27	9,963 95	1,762,058 64	200,000 00	383,331 21	583,331 21
Law Union & Crown	12,293 95	-	-	133,672 16	-	145,966 11	200,000 00	303,074 58	503,074 58
Lion	19,217 06	47,167 55	8,530 92	421,248 25	-	496,163 78	210,000 00	191,710 05	401,710 05
Liverpool & London & Globe	17,674 27	500,965 99	46,950 00	3,565,769 38	623,233 86	4,754,593 50	200,000 00	4,625,703 70	4,825,703 70
London Assurance	53,232 65	194,552 67	14,090 50	766,903 97	36,308 52	1,065,088 31	510,000 00	864,932 39	1,374,932 39
London & Lancashire	45,140 74	112,627 33	21,378 96	1,540,008 59	18,162 74	1,737,318 56	200,000 00	878,369 50	1,078,369 50
Magdeburg	-	34,396 00	-	369,390 48	-	403,786 48	200,000 00	293,590 84	493,590 84
Manchester	95,808 09	43,487 50	23,740 03	975,885 60	33,037 65	1,171,958 87	200,000 00	384,171 61	584,171 61
Netherlands	-	28,161 78	1,875 00	131,482 69	6,688 60	168,208 07	200,000 00	243,247 98	443,247 98
North British & Mercantile	64,322 56	170,501 21	32,191 90	1,935,741 96	11,384 64	2,214,142 27	200,000 00	1,850,596 09	2,050,596 09
Northern Assurance	25,480 27	58,623 04	22,370 50	921,984 32	19,862 41	1,048,320 54	200,000 00	1,270,076 98	1,470,076 98
Norwich Union	96,279 50	45,953 77	21,197 85	1,150,400 11	28,425 85	1,342,257 08	200,000 00	786,978 36	986,978 36
Palatine	28,234 38	155,397 58	37,151 73	1,384,428 13	38,084 00	1,643,295 82	200,000 00	750,287 57	950,287 57
Phoenix Assurance	24,104 00	188,275 00	24,455 00	1,386,419 40	121,892 13	1,745,145 53	200,000 00	1,159,057 36	1,359,057 36
Prussian National	28,112 86	17,367 95	2,315 00	335,427 96	15,043 84	398,267 61	200,000 00	153,783 97	353,783 97
Royal	21,891 55	445,912 43	52,974 99	3,697,219 61	537,623 66	4,755,622 24	200,000 00	2,114,126 53	2,314,126 53
Royal Exchange	-	21,592 06	-	371,212 67	11,221 66	404,026 39	200,000 00	428,144 50	628,144 50
Scottish Union & National ..	44,053 15	264,318 87	26,241 67	1,847,846 90	2,000 00	2,184,460 59	200,000 00	1,786,240 44	1,986,240 44
Sun ..	48,010 12	148,339 88	10,400 00	1,374,306 08	13,066 06	1,594,122 14	200,000 00	875,636 69	1,075,636 69
Svea	15,544 71	29,778 87	1,000 00	236,353 08	15,276 28	291,952 94	200,000 00	164,725 49	364,725 49
Union Assurance	-	51,757 86	5,000 00	582,798 08	-	639,555 94	200,000 00	593,698 32	793,698 32
Western Assurance	82,697 64	68,325 25	14,049 16	854,638 04	-	1,019,710 09	200,000 00	434,206 57	634,206 57
Total	\$1,132,209 70	\$3,167,329 48	\$471,831 69	\$31,318,219 87	\$1,702,934 35	\$37,792,525 09	\$5,713,618 75	\$25,747,804 07	\$31,461,422 82
Aggregate	\$3,096,871 64	\$8,469,963 23	\$1,232,927 73	\$92,849,924 61	\$10,001,008 46	\$115,650,695 67	\$46,916,493 75	\$88,454,171 26	\$135,370,665 01

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1897.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1898.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine)	\$1,682,118 00	\$60,317 64	\$18,545,915 00	\$115,864 03	\$18,990,618 00	\$117,819 34	-	-	\$1,237,415 00	\$58,362 33
Union (Marine)	1,142,065 00	83,728 16	4,377,342 00	150,004 21	4,330,460 00	145,988 67	-	-	1,188,947 00	87,743 70
Total	\$2,824,183 00	\$144,045 80	\$22,923,257 00	\$265,868 24	\$23,321,078 00	\$263,808 01	-	-	\$2,426,362 00	\$146,106 03
COS. OF OTHER STATES.										
Ætna } Fire	\$529,615,601 00	\$6,286,782 99	\$396,659,566 00	\$4,505,826 45	\$373,049,169 00	\$4,440,166 90	\$41,384,142 00	\$458,771 81	\$511,841,856 00	\$5,803,670 73
} Marine	7,392,737 00	205,844 30	104,589,253 00	298,794 88	105,755,674 00	343,910 62	1,171,877 00	29,366 72	5,054,439 00	126,361 84
Agricultural	304,301,000 00	2,660,947 00	170,065,500 00	1,396,243 54	183,970,200 00	1,644,952 06	24,410,000 00	203,180 00	265,986,300 00	2,209,058 48
American (Mass.)	28,264,442 00	315,877 41	23,983,707 00	237,512 17	23,054,741 00	249,955 95	6,809,093 00	75,944 17	23,384,315 00	247,489 46
American (N. J.)	117,193,632 00	1,077,480 35	84,849,650 00	739,646 27	77,479,673 00	704,268 46	4,978,930 00	48,370 72	119,584,679 00	1,055,487 44
American (N. Y.)	102,673,429 00	799,557 36	136,355,995 00	852,500 55	121,926,167 00	834,674 41	11,700,823 00	97,331 51	105,402,434 00	720,051 99
American (Pa.)	170,368,710 00	1,958,418 83	139,088,171 00	1,594,496 47	130,651,130 00	1,568,512 04	11,419,401 00	124,216 32	167,386,350 00	1,860,186 94
American Central	110,606,414 00	1,345,955 22	82,258,597 00	988,434 12	79,651,411 00	988,602 82	1,910,313 00	23,743 10	111,302,657 00	1,322,043 42
Armenia	17,769,156 00	232,865 20	17,864,110 00	222,953 11	12,770,834 00	189,564 77	1,187,520 00	14,101 67	21,674,912 00	252,151 87
Boston } Fire	29,258,510 00	297,219 60	49,024,468 00	434,084 93	36,160,614 00	323,362 47	5,885,682 00	55,833 42	36,236,682 00	352,108 64
} Marine	6,989,084 00	457,270 25	101,247,893 00	862,921 77	102,355,534 00	932,706 77	798,915 00	39,833 01	5,082,528 00	347,652 24
Buffalo Commercial	9,771,814 00	106,408 39	11,329,634 00	115,541 05	9,186,852 00	101,663 17	548,157 00	4,814 11	11,366,439 00	115,472 16
Buffalo German	61,896,111 00	649,117 83	38,639,592 00	377,562 36	40,206,563 00	430,460 83	2,250,728 00	19,331 04	58,078,412 00	576,888 32
Capital	19,021,918 00	269,908 90	25,491,143 00	317,674 66	18,418,340 00	258,846 67	5,547,381 00	72,648 76	20,547,340 00	256,088 13
Commerce	17,276,402 00	184,651 86	12,231,410 00	125,119 18	13,465,257 00	141,969 41	914,716 00	8,797 66	15,127,839 00	159,003 97
Commercial Union	8,731,169 00	86,446 27	20,115,630 00	195,054 14	12,273,646 00	120,730 96	4,875,284 00	52,579 60	11,697,869 00	108,189 85
Concordia	77,327,017 00	885,779 69	50,943,443 00	578,474 86	46,591,537 00	567,752 04	14,108,635 00	136,308 35	67,570,288 00	760,194 16
Connecticut	236,062,885 00	2,910,812 01	166,876,657 00	1,941,949 91	157,253,613 00	1,912,364 03	9,983,624 00	123,610 24	236,602,305 00	2,816,787 65
Continental	745,562,833 00	7,290,645 59	472,688,597 00	4,317,015 89	411,941,689 00	4,201,558 75	9,409,164 00	92,967 29	796,900,577 00	7,313,135 44
Delaware	109,241,460 00	1,257,279 22	73,943,898 00	846,310 57	77,203,316 00	889,615 99	10,146,633 00	122,661 97	95,835,409 00	1,091,311 83
Equitable } Fire	38,120,613 00	434,793 36	32,128,337 00	356,186 00	30,993,908 00	361,216 67	1,963,395 00	21,515 14	37,291,647 00	408,247 55
} Marine	35,436 00	832 25	318,284 00	1,620 54	330,099 00	1,990 67	1,640 00	8 20	21,981 00	453 92
Fire Association	402,975,032 00	4,104,468 60	296,689,628 00	3,353,694 04	311,872,977 00	3,290,287 89	32,583,598 00	335,735 91	355,208,085 00	3,832,138 84

Fireman's Fund { Fire.....	219,177,781 00	2,615,824 73	180,085,318 00	2,102,146 91	185,089,909 00	2,144,612 26	25,279,958 00	312,822 01	188,893,232 00	2,260,537 37
Franklin { Marine ..	8,462,103 00	205,535 33	103,224,576 00	818,315 32	100,423,454 00	728,948 98	4,318,557 00	132,642 05	6,944,668 00	162,259 62
German Alliance.....	18,100,382 00	180,396 10	43,254,986 00	606,893 66	50,379,353 00	564,232 45	4,902,549 00	53,503 49	79,639,419 00	865,161 61
German American.....	574,558,776 00	5,389,827 55	502,296,005 00	319,456 21	26,246,653 00	225,296 56	-	-	35,108,715 00	274,555 75
German Fire.....	24,192,225 00	396,612 73	20,436,035 00	4,063,775 32	416,244,396 00	3,979,386 73	49,352,639 00	373,300 41	611,257,746 00	5,100,915 73
Germany.....	337,595,669 00	2,868,691 35	233,081,746 00	1,730,736 94	200,515,138 00	1,603,297 08	17,230,747 00	126,408 84	352,931,530 00	2,869,722 37
Globe { Fire.....	73,604,313 00	713,698 84	27,955,998 00	718,582 36	79,462,895 00	909,888 43	28,052,024 00	276,785 06	24,045,392 00	245,607 81
Granite State.....	1,689,575 00	92,030 89	2,185,980 00	74,815 55	2,378,715 00	65,139 64	-	-	1,496,840 00	32,658 73
Greenwich { Fire.....	38,650,540 00	464,632 16	33,278,641 00	421,342 63	27,002,857 00	359,435 25	11,494,929 00	130,540 04	35,431,395 00	396,239 50
Hanover { Marine.....	223,112,806 00	1,329,732 23	172,049,846 00	1,249,032 34	158,198,692 00	1,111,956 05	22,679,822 00	171,375 62	214,284,138 00	1,295,482 90
Hartford.....	2,870,911 00	92,202 98	43,161,316 00	152,997 76	43,615,077 00	163,642 99	32,750 00	863 13	2,384,400 00	80,694 62
Home { Fire.....	210,487,767 00	2,363,344 70	157,146,439 29	1,722,202 72	155,003,964 01	1,755,677 70	12,554,477 55	125,681 08	200,075,765 33	2,204,188 64
Home Mutual { Fire.....	790,555,193 00	9,554,422 97	646,805,244 00	7,461,898 20	584,244,080 00	7,243,784 13	5,097,507 00	71,030 98	848,018,850 00	9,701,506 15
Indemnity.....	935,317,514 00	8,899,167 00	639,744,106 60	5,318,953 34	666,553,001 00	6,038,070 34	106,634,917 00	503,429 00	801,873,702 00	7,876,621 00
Ins. Co. of N. Am. { Fire.....	10,819,445 00	239,547 60	90,563,230 00	373,226 16	88,014,247 00	332,343 16	2,711,971 00	57,184 00	10,656,457 00	223,246 00
Ins. Co. of State N. Y. { Fire.....	38,755,900 00	501,544 29	41,750,182 00	341,028 38	36,036,274 00	462,774 63	3,760,167 00	56,299 72	40,709,641 00	528,498 32
Ins. Co. of the State of Pa. { Fire.....	585,214 00	29,844 71	3,772,730 00	65,732 52	3,701,726 00	58,120 98	75,862 00	4,213 21	580,356 00	33,243 04
Ins. Co. of the State of Pa. { Marine.....	629,705,701 00	6,028,911 95	551,432,659 00	4,578,014 20	560,692,999 00	4,649,024 45	27,920,347 00	272,717 26	592,525,014 00	5,685,214 44
Manufacturers & Merchants Mercantile.....	5,268,877 00	253,512 33	410,646,998 00	2,452,226 09	410,579,077 00	2,451,117 29	-	-	5,336,798 00	254,621 13
Manhattan.....	24,106,815 00	301,630 66	33,160,534 00	428,854 51	36,189,028 00	471,462 31	9,987,123 00	128,302 72	11,091,198 00	130,719 54
Merchants (N. J.).....	1,689,575 00	22,982 82	1,689,575 00	22,982 82	1,689,575 00	22,982 82	-	-	-	-
Merchants (R. I.).....	31,604,387 00	398,408 97	31,927,707 00	347,675 40	31,443,982 00	373,781 92	6,189,716 00	64,118 71	25,898,396 00	308,183 74
National (Conn.).....	30,452,793 00	337,572 93	22,213,227 00	246,896 52	23,198,682 00	271,128 67	2,436,405 00	30,989 00	27,030,933 00	302,351 78
National-Standard { Fire.....	30,529,604 00	330,564 01	21,387,993 00	212,561 27	21,140,587 00	217,002 69	4,318,832 00	44,135 67	26,458,178 00	281,986 92
New Hampshire.....	143,154,904 00	1,466,745 48	118,029,967 00	1,231,602 42	106,335,332 00	1,134,057 79	14,376,109 00	136,028 46	140,473,430 00	1,428,261 65
Niagara.....	33,677,435 00	387,078 56	25,754,256 00	283,755 53	26,134,312 00	302,556 35	1,013,535 00	11,065 57	32,283,844 00	357,212 17
Norwalk.....	319,145,566 00	3,674,714 07	259,350,712 00	2,639,806 95	224,583,507 00	2,584,642 55	33,800,399 00	284,491 51	320,118,172 00	3,439,386 96
Orient { Fire.....	36,056,538 00	353,984 59	34,370,183 00	305,491 43	46,249,031 00	405,597 10	7,651,656 00	65,181 34	16,526,034 00	168,697 58
Pacific { Marine.....	1,491,420 00	52,155 88	654,364 00	25,956 62	1,570,909 00	56,247 19	149,936 00	6,305 76	425,839 00	15,559 55
Pennsylvania.....	140,275,958 00	1,907,952 57	109,125,862 00	1,341,795 29	96,746,569 00	1,229,517 81	6,549,316 00	70,510 89	146,105,935 00	1,949,719 16
Phoenix (N. Y.).....	304,026,078 00	2,892,724 73	200,937,261 00	1,942,247 85	210,854,661 00	2,103,933 78	29,252,230 00	271,171 04	264,856,448 00	2,399,867 76
Phoenix (Conn.).....	3,014,400 00	14,341 60	13,700,103 00	104,921 55	6,826,366 00	38,551 55	559,047 00	6,096 50	9,329,090 00	75,214 30
Providence Wash'n { Fire.....	24,210,140 00	219,865 35	31,625,632 00	207,363 53	26,653,714 00	214,088 90	2,067,437 00	21,634 15	27,114,621 00	191,503 83
Queen.....	153,882,538 00	1,875,197 43	136,130,772 00	1,652,414 84	120,793,161 00	1,568,087 70	7,267,599 00	61,904 21	161,985,466 00	1,897,620 36
Reserve.....	876,293 00	28,615 31	1,551,305 00	39,269 04	1,294,217 00	38,727 91	4,000 00	62 13	929,381 00	29,174 31
Rochester.....	62,192,968 00	597,696 25	55,360,478 00	528,111 14	47,659,331 00	486,352 21	7,548,257 00	65,083 83	62,344,958 00	574,371 35
South British & Mercantile.....	342,701,895 00	3,107,908 24	241,551,124 00	2,204,559 86	222,384,731 00	2,187,623 98	18,293,050 00	192,439 01	343,575,238 00	2,982,405 11
Union.....	576,325,901 00	6,936,242 92	343,120,924 00	3,611,799 21	372,253,024 00	4,356,428 98	28,770,515 00	263,414 86	518,423,286 00	5,928,198 29
Western.....	405,267,304 00	4,490,455 22	308,119,077 00	3,099,117 49	334,541,428 00	3,519,970 28	8,527,903 00	88,057 33	365,317,050 00	3,981,545 10
Windsor.....	156,934,126 00	1,583,905 06	143,555,638 00	1,351,672 05	139,353,593 00	1,309,196 91	15,986,572 00	141,632 96	148,109,599 00	1,484,747 24
Yonkers.....	8,334,328 00	249,110 05	127,491,253 00	465,851 27	130,694,918 00	531,208 96	822,243 00	32,686 36	4,308,420 00	151,066 00
York.....	304,184,542 00	3,331,650 05	233,266,210 00	2,363,901 85	230,970,758 00	2,491,132 05	19,516,783 00	189,180 27	286,963,211 00	3,015,239 58

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1897.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1898.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Reading	\$41,541,394 00	\$470,844 05	\$29,703,648 00	\$321,279 13	\$31,306,819 00	\$358,147 46	\$ 707,517 00	\$ 7,146 54	\$39,230,706 00	\$426,829 18
Rochester German	58,766,262 00	594,333 41	45,545,898 00	457,231 49	44,085,546 00	459,912 82	1,843,266 00	19,925 39	58,383,348 00	571,726 69
Rockford	136,734,989 00	1,770,413 80	81,098,437 00	974,114 59	67,421,645 00	849,568 01	26,742,563 00	385,148 79	123,669,218 00	1,509,811 59
Security { Fire	80,886,576 00	756,262 48	62,057,565 00	616,868 63	62,143,589 00	599,664 96	5,979,226 00	72,118 41	74,821,326 00	701,347 74
{ Marine	584,560 00	25,174 82	3,902,477 00	62,436 18	3,908,217 00	59,942 52	141,747 00	3,940 08	437,073 00	23,728 40
Springfield	264,656,864 00	3,039,584 28	211,049,678 00	2,178,027 34	192,417,221 00	2,270,681 77	18,262,350 00	147,452 79	265,026,971 00	2,799,477 06
St. Paul { Fire	142,482,574 00	1,875,507 21	125,520,483 00	1,830,922 44	109,583,658 00	1,721,645 95	17,019,240 00	178,094 60	141,400,159 00	1,806,689 10
{ Marine	5,231,570 00	170,409 77	57,075,673 00	399,825 27	56,439,677 00	396,632 08	858,820 00	27,793 33	5,008,746 00	145,809 63
Traders	76,415,949 00	996,963 42	80,776,989 00	894,447 68	67,872,318 00	830,147 57	12,537,419 00	90,976 03	76,783,201 00	970,287 50
Union	39,527,476 00	428,515 15	32,547,254 00	318,324 99	33,343,920 00	361,731 74	1,297,139 00	13,428 30	37,433,671 00	371,680 10
United Firemen's	38,887,423 00	411,365 62	32,267,489 00	304,582 85	29,224,720 00	303,471 92	2,098,345 00	22,967 61	39,831,847 00	389,508 94
United States { Fire	43,740,712 00	441,501 81	32,838,579 00	326,322 40	36,339,981 00	357,312 51	3,646,940 00	32,057 93	36,592,370 00	378,453 77
{ Marine	1,181,634 00	33,148 21	2,160,619 00	48,369 28	1,912,198 00	42,477 29	80,800 00	3,699 04	1,349,255 00	35,341 16
Victoria	7,798,294 00	80,795 76	8,840,160 00	85,241 64	11,126,700 00	107,977 74	313,680 00	2,371 86	5,198,074 00	55,687 80
Westchester	202,407,627 00	2,190,474 84	146,482,627 00	1,473,289 77	140,118,924 00	1,455,651 71	11,823,041 00	126,510 98	196,948,289 00	2,081,601 92
Williamsburg City	129,749,519 00	1,083,317 55	82,120,594 00	730,470 17	76,935,956 00	688,961 29	5,949,235 00	54,780 31	128,984,922 00	1,070,046 12
Total { Fire	11,716,150,756 60	123,572,660 14	8,966,341,338 29	89,421,545 70	8,554,191,736 01	90,161,283 59	850,638,093 55	7,871,160 00	11,277,662,265 33	114,961,762 25
{ Marine	63,502,762 00	2,089,248 83	1,052,345,951 00	6,137,358 25	1,054,663,314 00	6,226,139 87	11,168,218 00	338,597 02	50,017,181 00	1,661,870 19
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$41,452,955 00	\$608,688 70	\$10,501,069 00	\$153,344 47	\$11,624,153 00	\$176,421 47	\$88,132 00	\$900 19	\$40,241,739 00	\$584,711 51
Quincy	34,070,564 00	507,632 06	9,777,727 00	147,502 86	9,806,128 00	149,585 12	-	-	34,042,165 00	505,549 80
Traders & Mechanics	44,312,923 00	689,107 50	13,350,236 00	207,534 67	12,912,019 00	207,510 06	11,000 00	227 70	44,740,140 00	688,904 41
Total	\$119,836,444 00	\$1,805,428 26	\$33,629,032 00	\$508,382 00	\$34,342,300 00	\$533,516 65	\$99,132 00	\$1,127 89	\$119,024,044 00	\$1,779,165 72

CO'S OF FOREIGN COUNTRIES.

Aachen & Munich	\$36,808,363 00	\$469,221 00	\$48,059,170 00	\$617,092 64	\$41,082,860 00	\$518,719 29	\$3,056,328 00	\$35,161 52	\$40,728,345 00	\$532,432 83
Atlas	75,774,989 00	866,037 29	85,300,925 00	881,904 10	77,451,543 00	791,134 07	7,512,498 00	80,685 89	76,111,873 00	876,121 43
Baloise	14,368,586 00	163,309 68	14,684,561 00	442,759 79	26,663,272 00	257,759 40	1,294,893 00	14,481 42	30,094,982 00	333,828 65
British America } Fire	99,604,365 00	1,183,373 71	108,120,761 00	1,128,965 69	94,627,756 00	1,187,918 70	6,387,070 00	63,278 81	106,710,300 00	1,061,141 89
} Marine	2,111,053 00	41,882 34	23,268,603 00	208,177 71	23,503,502 00	213,835 21	-	-	1,876,154 00	36,224 84
Caledonian	185,677,980 00	2,041,746 32	150,459,719 00	1,552,540 27	153,823,598 00	1,691,825 28	14,802,638 00	158,612 12	165,511,463 00	1,744,649 19
Commercial Union } Fire	371,147,438 00	3,743,706 99	301,740,820 00	2,809,230 88	284,181,702 00	2,893,079 90	18,000,481 00	134,552 39	370,706,075 00	3,525,305 58
} Marine	473,346 00	2,470 80	23,835,127 00	33,893 75	24,308,973 00	36,364 55	-	-	-	-
Hamburg-Bremen	132,648,104 00	1,630,665 80	112,064,448 00	1,325,278 19	113,040,384 00	1,348,529 65	6,531,673 00	70,878 18	125,140,995 00	1,536,536 16
Imperial	160,703,824 00	1,744,150 84	140,210,860 00	1,519,619 18	138,137,139 00	1,538,184 61	8,513,876 00	102,578 07	155,263,669 00	1,623,007 34
Lancashire	263,901,112 00	2,838,807 89	271,859,684 00	2,567,138 28	241,847,594 00	2,554,463 83	23,205,860 00	193,338 46	270,707,342 00	2,658,143 88
Law Union & Crown	22,025,132 00	194,893 53	35,785,627 00	329,101 20	31,639,196 00	264,158 30	2,198,931 00	27,857 73	34,572,632 00	231,978 70
Lion	76,899,238 00	900,718 14	74,603,379 00	785,307 30	69,546,941 00	801,145 39	10,904,310 00	116,798 33	71,051,366 00	768,081 72
Liverpool & London & Globe	958,929,182 00	8,484,118 16	777,675,892 00	6,602,676 74	826,066,155 00	7,400,466 17	65,467,570 00	595,317 98	845,071,329 00	7,091,010 75
London Assurance } Fire	175,803,728 00	1,553,274 27	128,306,556 00	991,285 27	130,584,208 00	1,091,956 24	6,684,714 00	45,743 57	166,841,356 00	1,406,859 73
} Marine	4,370,500 00	49,636 28	137,479,681 00	719,639 51	134,920,425 00	696,329 89	3,709,050 00	33,685 89	3,420,706 00	39,260 01
London & Lancashire	419,728,614 00	3,289,258 05	336,009,221 00	2,495,570 94	321,724,900 00	2,612,584 70	30,279,681 00	256,247 98	403,733,254 00	2,915,996 31
Magdeburg	42,852,806 00	546,211 41	61,781,189 00	743,909 42	48,891,495 00	596,693 88	2,158,147 00	26,518 14	53,584,363 00	666,908 81
Manchester	196,989,551 00	2,270,586 21	163,710,110 00	1,689,743 07	163,089,284 00	1,853,115 66	13,788,425 00	201,260 72	181,821,955 00	1,905,952 90
Netherlands	6,654,685 00	84,329 88	26,125,897 00	317,161 91	13,268,774 00	152,607 42	491,408 00	6,182 05	19,020,400 00	242,702 32
North British & Mercantile	400,161,603 00	4,110,692 40	310,490,824 00	2,968,433 18	313,409,514 00	3,155,559 08	28,651,811 00	186,909 29	368,591,102 00	3,736,657 21
Northern Assurance	175,768,685 00	1,954,341 25	152,171,677 00	1,466,497 19	149,339,467 00	1,564,497 78	4,304,066 00	38,404 28	174,296,829 00	1,817,936 38
Norwich Union	241,183,930 00	2,437,283 39	192,616,899 00	1,901,131 37	192,993,222 00	1,960,871 20	13,594,880 00	140,080 31	227,212,787 00	2,237,463 25
Palatine	256,896,379 00	2,815,263 63	261,710,487 00	2,583,698 33	235,395,296 00	2,555,688 45	14,341,457 00	134,595 20	268,870,113 00	2,708,678 31
Sun	323,340,950 00	3,695,450 19	385,433,306 00	3,003,947 28	403,281,282 00	3,208,248 54	88,566,499 00	817,182 27	29,855,424 00	2,678,966 66
Prussian National } Fire	52,124,012 00	648,007 45	46,074,216 00	567,751 28	42,898,914 00	529,389 67	4,334,547 00	54,561 16	50,964,767 00	631,807 90
} Marine	67,652 00	3,307 77	850,597 00	8,071 15	742,605 00	7,150 78	140,392 00	1,992 14	35,250 00	2,236 00
Royal	780,815,753 69	7,613,115 68	723,013,135 67	5,634,756 74	638,287,727 75	5,445,242 57	78,169,966 43	582,515 55	787,371,195 18	7,220,114 30
Royal Exchange } Fire	44,207,471 00	517,548 36	64,230,134 00	669,032 50	43,448,568 00	474,889 58	5,549,191 00	64,951 54	59,439,846 00	646,739 44
} Marine	-	-	3,210,215 00	6,933 05	3,198,476 00	6,903 92	-	-	11,739 00	29 13
Scottish Union & National ..	446,265,978 00	3,916,038 74	357,928,929 00	3,154,301 63	341,472,377 00	3,187,531 15	43,900,109 00	368,473 93	418,822,421 00	3,514,335 29
Sun	323,340,950 00	2,906,424 26	223,051,762 00	1,954,133 00	222,386,701 00	2,124,513 75	17,298,020 00	126,401 12	306,707,991 00	2,609,642 39
Svea	25,678,241 00	373,532 68	39,260,262 00	545,591 64	29,713,956 00	427,150 60	2,749,560 00	44,000 90	32,474,987 00	437,972 92
Union Assurance	130,419,621 00	1,335,102 45	137,704,093 00	1,233,932 20	152,379,463 00	1,440,491 43	9,974,388 00	100,475 57	105,769,663 00	1,078,063 65
Western Assurance } Fire	143,317,711 00	1,767,467 66	162,181,141 00	1,723,599 25	140,744,979 00	1,787,669 50	4,688,424 00	51,684 58	160,065,449 00	1,591,712 83
} Marine	5,168,388 00	79,126 25	35,874,054 00	306,571 23	36,913,977 00	317,524 06	-	-	4,128,465 00	68,173 42
Total } Fire	\$6,654,967,973 69	\$66,034,677 31	\$5,921,365,678 67	\$54,256,386 46	\$5,680,818,267 75	\$55,425,585 99	\$539,401,421 43	\$4,839,729 06	\$6,356,113,963 18	\$60,025,748 72
} Marine	12,391,437 00	176,423 44	224,518,277 00	1,283,286 40	223,587,958 00	1,278,108 41	3,849,442 00	35,678 03	9,472,314 00	145,923 40
Aggregate } Fire	18,490,955,174 29	191,412,765 71	14,921,336,048 96	144,186,314 16	14,269,352,303 76	146,120,386 23	1,390,138,646 98	12,712,016 95	17,752,800,272 51	176,766,676 69
} Marine	78,718,382 00	2,409,718 07	1,299,787,485 00	7,686,512 89	1,301,563,350 00	7,768,056 29	15,017,660 00	374,275 05	61,915,857 00	1,953,899 62

TABLE No. 3.
Maine Business.

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$17,140,917 00	\$18,545,915 00	\$110,799 31	\$115,864 03	\$67,736 05	\$90,383 26	\$67,514 29	\$ 89,523 40	-	-
Union (Marine).....	4,338,956 00	4,377,342 00	142,319 46	150,004 21	85,049 75	95,492 39	82,029 69	115,102 69	-	-
Total	\$21,479,873 00	\$22,923,257 00	\$253,118 77	\$265,868 24	\$152,785 80	\$185,875 65	\$149,543 98	\$204,626 09	-	-
COMPANIES OF OTHER STATES.										
Ætna	\$7,609,343 00	\$7,868,480 00	\$102,197 67	\$104,831 30	\$37,286 55	\$53,326 98	\$44,583 36	\$52,146 16	\$1,532 97	\$1,572 47
Agricultural	-	412,100 00	-	5,182 00	-	99 00	-	104 00	-	77 73
American (Mass.)	439,167 00	532,437 00	5,538 89	6,484 78	1,687 24	3,020 46	2,914 37	2,049 75	110 78	129 69
American (N. J.)	324,417 00	411,902 00	4,064 74	4,668 27	4,595 52	815 19	4,595 52	815 19	85 64	98 32
American (N. Y.)	56,000 00	156,565 00	776 97	2,690 65	-	385 75	-	385 75	11 65	33 20
American (Pa.)	416,486 00	451,882 00	6,049 15	6,806 59	2,567 72	2,876 44	3,317 72	3,289 49	120 98	136 13
American Central	175,005 00	243,334 00	2,849 02	3,682 24	1,007 67	1,969 80	1,007 67	1,969 80	63 45	78 93
Armenia	271,847 78	270,257 00	14,777 43	22,055 57	8,890 33	4,642 00	10,154 33	4,228 00	321 77	435 18
Boston Fire	423,339 00	580,932 00	6,555 96	8,967 45	6,463 42	3,535 67	7,234 22	3,604 02	-	-
Boston Marine	1,024,325 00	652,979 00	13,679 98	9,078 73	12,286 62	3,650 33	4,465 16	4,036 20	404 72	384 75
Buffalo Commercial	9,100 00	34,330 00	116 85	364 50	-	4 25	-	4 25	1 75	5 47
Buffalo German	148,417 00	143,475 00	1,759 91	1,601 45	821 33	356 43	821 33	356 43	26 40	24 02
Capital	940,573 00	1,105,688 00	16,357 48	19,182 90	5,336 17	10,338 23	7,597 38	10,814 04	223 30	266 32
Commerce	193,125 00	178,325 00	2,282 65	1,919 44	195 23	1,782 52	195 23	1,782 52	32 42	28 79
Commercial Union	25,250 00	82,594 00	367 79	569 96	-	-	-	-	3 57	8 55
Concordia	-	118,000 00	-	1,524 05	-	-	-	1,200 00	-	34 14
Connecticut	2,198,300 00	2,180,400 00	34,219 34	35,774 27	19,736 08	27,730 50	20,265 69	25,344 65	512 78	506 41
Continental	3,318,001 00	2,089,785 00	33,432 67	28,583 62	8,159 85	30,653 24	11,209 53	29,389 73	501 78	434 93
Delaware	396,349 00	395,589 00	6,131 30	6,490 00	1,058 89	5,338 00	1,470 39	4,873 00	128 19	136 39
Equitable	280,827 00	286,652 00	3,482 68	3,524 29	244 23	3,405 87	299 23	3,460 87	69 65	70 49
Fire Association	2,683,346 00	2,604,652 00	40,865 70	39,268 89	19,100 76	32,082 23	21,634 01	30,912 81	817 31	679 82
Fireman's Fund	1,060,593 83	1,198,832 09	14,032 80	15,029 14	7,904 29	11,444 28	9,382 08	9,961 37	210 46	225 44
Franklin	370,250 00	409,750 00	4,731 17	5,148 03	1,403 28	4,324 97	1,440 35	6,987 08	94 62	102 96
German Alliance	98,000 00	54,466 00	1,416 46	841 10	-	1,141 91	-	1,141 91	20 75	12 62
German American	2,505,603 00	2,497,886 00	37,324 99	34,786 99	7,379 94	23,271 89	8,427 94	23,708 89	519 06	521 80

German Fire	236,248 00	153,573 00	3,591 25	2,436 45	248 46	3,042 56	597 03	2,693 99	74 48	57 07
Germania	647,007 00	600,765 00	9,045 40	8,562 75	686 80	7,833 51	773 86	8,243 95	135 68	128 44
Globe	725,770 00	355,201 00	14,099 22	7,083 01	4,313 04	3,579 43	5,363 04	4,684 43	94 76	106 24
Granite State	5,268,675 00	6,112,794 00	82,749 81	86,224 43	34,699 26	36,817 13	34,730 87	36,036 27	1,029 12	1,113 03
Greenwich	452,117 45	587,611 75	6,108 92	7,068 31	1,390 93	3,495 18	1,370 66	3,491 97	91 08	113 08
Hanover	2,131,805 99	1,977,684 00	35,629 38	32,581 98	14,613 38	26,013 03	17,535 04	22,994 79	534 44	488 73
Hartford	5,117,606 00	5,082,918 00	84,275 70	73,799 82	17,610 87	43,326 45	18,472 05	39,214 70	1,147 66	1,107 00
Home	11,329,811 00	11,108,112 00	84,637 40	84,637 40	44,071 87	43,221 58	36,730 16	49,216 24	1,269 55	1,269 56
Home Mutual	99,650 00	113,550 00	1,209 93	1,527 90	-	1,789 89	139 92	-	18 15	22 92
Indemnity	-	-	-	-	-	-	-	-	-	-
Ins. Co. of No. Am. } *Fire	4,994,836 00	4,846,501 00	77,695 53	73,587 63	21,866 18	32,939 42	25,759 08	35,058 02	1,452 97	1,394 35
} Marine	176,889 00	187,253 00	1,814 38	4,620 67	1,501 26	2,132 52	1,501 26	2,132 52	-	-
Ins. Co. of the State of N. Y.	-	132,594 60	-	2,159 78	-	2,269 97	-	2,269 97	-	32 40
Ins. Co. of the State of Pa	1,501,976 00	1,527,759 00	24,603 29	24,279 02	13,472 57	14,891 91	17,083 95	13,671 91	492 07	491 18
Manhattan	325,502 00	385,666 46	6,688 23	6,153 34	1,275 11	176 19	1,004 23	176 19	100 32	92 30
Manufacturers & Merchants	335,614 67	242,078 50	4,378 81	3,772 07	501 83	7,457 60	1,939 33	7,078 10	93 05	67 83
Mercantile	1,030,670 00	1,033,088 00	13,172 21	13,487 54	5,076 49	8,314 53	6,783 45	5,763 75	265 44	269 75
*Merchants (N. J.)	1,030,431 00	1,111,147 00	13,406 98	13,990 50	2,789 66	6,654 14	2,273 38	6,696 67	292 02	319 99
Merchants (R. I.)	303,628 00	353,608 00	3,892 19	4,117 02	2,956 56	862 66	2,911 56	837 85	77 81	82 34
National (Conn.)	2,976,690 00	2,905,333 00	37,803 97	35,130 34	12,259 94	17,526 00	10,766 99	17,769 64	567 93	541 61
†National (Md.)	99,965 00	-	1,226 94	-	252 26	-	252 26	-	24 96	-
National-Standard	99,382 00	86,250 00	1,459 30	779 67	843 20	85	843 20	85	21 90	11 70
New Hampshire	1,922,201 00	2,116,426 00	25,853 42	28,945 40	9,193 26	16,711 23	9,226 14	17,400 97	387 80	434 18
Niagara	1,083,425 00	1,057,982 00	17,692 76	16,454 55	2,633 42	8,020 72	3,208 09	7,661 47	267 62	253 71
North British and Mercantile	-	123,364 00	-	1,316 95	-	252 77	-	252 77	-	19 75
Norwalk	316,723 00	264,888 00	4,626 61	3,871 16	1,873 59	4,703 66	1,877 59	4,731 66	49 85	44 34
†Norwood	129,355 00	-	1,822 62	-	-	-	-	-	20 00	-
Orient	3,611,259 00	3,499,918 00	54,471 38	52,656 59	25,862 90	37,587 80	30,445 21	36,195 48	817 07	789 85
Pacific	143,750 00	162,525 00	2,040 00	2,305 36	952 00	1,218 09	1,410 00	760 09	30 61	33 12
Pennsylvania	2,323,804 45	1,307,246 63	26,127 11	21,889 47	5,104 88	12,372 16	5,354 88	11,109 11	428 89	441 48
Phenix (N. Y.)	2,434,513 00	2,492,452 00	33,180 03	32,947 10	15,162 19	12,541 41	13,492 79	11,616 41	455 38	460 92
Phœnix (Conn.)	3,322,175 00	2,861,361 00	47,145 00	38,868 96	16,951 38	24,426 80	16,664 63	20,802 83	688 42	579 89
Providence Wash'n } Fire	628,105 00	645,364 00	7,827 24	7,836 06	1,359 67	4,761 61	2,574 67	3,471 61	302 04	305 79
} Marine	209,125 00	255,395 00	7,274 53	7,453 35	1,951 81	2,927 10	3,276 81	5,352 10	303 28	302 28
Queen	999,206 00	1,227,411 00	13,521 73	15,145 65	5,578 20	11,524 98	6,568 06	9,435 12	202 28	227 18
Reading	449,495 00	404,010 00	7,161 08	6,885 74	3,113 20	4,597 21	5,601 15	4,587 21	145 57	137 71
Rochester German	290,490 00	312,915 00	3,885 48	4,096 16	326 03	2,500 18	1,296 74	1,962 80	58 28	61 73
*Rockford	-	11,500 00	-	181 79	-	-	-	-	-	13 09
Security } Fire	161,492 00	319,131 00	2,341 14	4,050 15	-	2,263 11	-	3,263 11	54 18	103 06
} Marine	28,650 00	55,845 00	1,270 90	2,811 23	300 00	134 94	300 00	1,384 94	-	-

INSURANCE COMMISSIONER'S REPORT.

* Includes tornado business. † Withdrawn from State May 23, 1898. ‡ Withdrawn from State July 25, 1898. Business reinsured.

TABLE No. 3—Concluded.

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.	1897.	1898.
*Springfield	\$2,160,511 00	\$1,967,455 00	\$30,760 16	\$29,414 98	\$11,486 62	\$24,022 66	\$10,331 75	\$24,563 55	\$615 20	\$588 30
*St. Paul	258,800 00	251,864 00	3,774 13	3,143 84	2,176 46	393 11	2,226 46	341 82	78 92	72 67
Traders	-	255,116 00	-	4,049 14	-	232 00	-	420 30	-	81 14
Union	604,649 00	651,255 00	8,031 43	8,490 77	3,574 13	5,785 05	4,392 74	4,658 29	164 50	179 68
United Firemen's	221,458 00	229,083 00	2,958 13	2,686 15	-	286 50	-	2,295 14	54 80	53 72
United States	204,312 00	186,612 00	2,726 27	2,542 27	680 98	978 83	675 86	988 83	41 01	38 13
Victoria	34,773 75	45,334 00	234 87	329 12	-	36 68	-	34 67	3 52	4 94
Westchester	427,063 00	563,882 00	6,000 02	6,761 84	285 50	1,089 07	259 00	603 72	90 00	107 50
Williamsburg City	336,855 00	530,903 00	3,838 77	5,409 50	356 57	2,507 77	356 57	2,507 77	57 14	67 29
Total.. { *Fire	\$84,715,139 92	\$84,510,585 03	\$1,151,025 32	\$1,141,635 14	\$421,514 28	\$661,245 04	\$459,779 21	\$644,233 65	18,589 74	\$18,813 24
{ Marine	1,438,989 00	1,151,472 00	24,039 79	23,963 98	16,039 69	8,844 89	9,543 23	12,905 76		
MUT. CO'S OF OTHER STATES.										
Holyoke	\$1,188,044 00	\$1,197,950 00	\$15,873 65	\$16,543 64	\$1,938 28	\$2,238 01	\$1,938 28	\$2,238 01	\$317 47	\$330 87
Quincy	1,102,600 00	1,412,500 00	19,663 00	25,095 75	-	5,827 82	8,282 00	5,827 82	380 47	491 56
Traders and Mechanics	1,082,316 00	1,175,337 00	18,308 00	19,647 00	6,374 48	6,731 74	6,374 48	6,731 74	361 69	385 96
Total	\$3,372,960 00	\$3,785,787 00	\$53,844 65	\$61,286 39	\$16,594 76	\$14,797 57	\$16,594 76	\$14,797 57	\$1,059 63	\$1,208 39
CO'S OF FOREIGN COUNTRIES.										
Aachen and Munich	\$423,234 00	\$426,009 00	\$5,845 26	\$6,772 60	-	\$3,581 22	-	\$3,596 22	\$87 68	\$101 59
Atlas	145,271 00	309,612 00	1,735 27	6,016 49	\$863 67	804 57	\$863 67	604 57	26 03	90 25
Baloise	-	45,722 00	-	687 99	-	376 14	-	376 14	-	10 32
British America	486,815 00	407,605 00	7,632 39	6,476 10	1,910 70	2,972 15	2,912 70	2,230 16	114 49	97 14
Caledonian	919,262 00	985,715 00	15,910 28	15,367 11	6,860 09	11,620 34	7,257 90	11,882 68	239 22	238 76
*Commercial Union	1,638,388 00	1,946,818 00	29,186 66	28,358 69	11,417 27	9,817 79	9,961 94	8,439 79	383 98	425 85
Hamburg-Bremen	1,018,931 00	1,210,947 00	17,625 33	21,186 70	3,145 89	11,140 91	4,095 89	11,440 91	264 88	317 80
Imperial	871,007 00	1,044,642 00	14,123 44	13,290 59	2,740 16	10,744 30	3,482 42	10,418 70	211 85	195 18
Lancashire	1,507,983 00	1,182,951 00	21,749 40	18,253 07	7,961 24	14,305 10	9,939 82	14,843 10	326 24	274 48
Law Union and Crown	30,000 00	47,052 00	237 00	413 65	-	45 05	-	34 67	3 56	6 36

Lion	85,337 00	55,962 00	1,866 92	768 06	1,115 50	1,183 80	1,117 75	1,181 55	28 00	11 52
Liverpool & London & Globe	4,472,843 00	5,428,347 00	65,434 24	69,243 19	24,649 21	26,065 23	26,990 21	25,310 23	984 27	1,041 25
London Assurance	829,995 00	811,635 00	11,371 26	11,389 70	1,304 25	6,230 95	1,299 25	6,230 95	170 94	170 85
London and Lancashire	1,248,149 00	1,372,651 00	18,927 37	19,209 25	5,272 51	6,190 92	5,222 51	5,222 92	240 62	242 83
Magdeburg	548,865 00	782,871 00	7,941 81	11,716 86	2,100 65	3,946 37	2,750 65	3,946 37	119 13	177 43
Manchester	522,697 00	457,321 00	7,336 92	6,888 89	381 06	4,674 07	444 66	5,549 90	110 05	105 55
Netherlands	-	29,450 00	-	598 27	-	-	-	-	-	10 01
North British and Mercantile	2,664,862 00	3,278,129 00	39,720 37	47,357 80	17,946 84	19,944 63	13,943 29	18,895 18	599 07	711 58
Northern Assurance	1,085,046 00	1,124,648 00	13,763 28	14,276 77	6,250 61	10,357 36	6,250 61	11,507 36	206 45	214 15
Norwich Union	1,065,288 00	1,144,282 00	15,590 36	16,202 03	6,762 71	16,155 71	5,216 45	17,950 59	233 86	247 70
Palatine	881,768 00	915,819 00	12,219 07	12,804 40	1,706 39	4,779 12	1,706 39	4,892 12	183 29	192 07
Phoenix Assurance	976,682 50	1,105,658 25	18,176 20	20,611 05	6,754 70	7,661 82	6,712 00	10,471 00	272 64	310 29
Prussian National	64,825 00	104,700 00	1,225 48	1,262 78	-	37 42	-	37 42	18 38	19 89
Royal	1,786,715 92	3,366,732 80	47,078 31	52,457 72	28,241 51	30,309 73	29,795 33	22,094 71	706 17	794 16
Royal Exchange	-	172,234 00	-	2,911 89	-	886 31	-	886 31	-	47 07
Scottish Union and National	299,663 00	897,403 00	13,697 27	13,426 97	5,934 52	4,077 95	6,978 65	2,253 65	161 34	198 44
Sun	803,856 00	851,924 00	12,458 02	12,154 49	5,261 68	3,950 59	5,623 24	3,655 76	186 87	182 53
Svea	129,461 00	129,995 00	1,852 66	2,322 30	7 50	1,653 25	7 50	2,999 68	27 79	34 29
Union Assurance	378,884 00	402,610 00	3,478 20	3,464 13	702 53	73 38	702 53	69 35	52 17	51 96
Union Marine (Marine)	610,169 06	-	79 56	-	-	-	-	-	1 19	-
Western Assurance	738,352 00	646,304 00	11,731 62	10,340 54	4,289 62	3,847 75	5,546 37	2,976 34	175 97	155 11
Total.. } *Fire	\$25,624,426 42	\$30,685,749 65	\$417,914 40	\$446,430 10	\$153,571 81	\$217,433 93	\$158,821 73	\$209,998 33	{ \$6,179 75	{ \$6,676 41
} Marine	610,169 00	-	79 56	-	-	-	-	-		
Aggregate } *Fire	\$113,712,526 34	\$118,982,121 08	\$1,622,784 36	\$1,649,351 63	\$591,680 85	\$893,476 54	\$635,195 70	\$869,029 55	{ 25,829 12	{ \$26,698 04
} Marine	23,529,031 60	24,074,729 06	277,238 12	289,832 22	168,825 49	194,720 54	159,087 21	217,531 85		

*Includes tornado business.

TABLE No. 9.
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, 1898.	Premiums and assessments received.	Losses paid.
Aroostook County Patrons	Houlton	\$21,703 67	\$298 14	\$22,001 81	\$60 00	\$344,144 00	\$1,000 00	\$449,739 50	\$531 58	\$60 00
Boothbay	Boothbay	6,339 66	69 35	6,409 01	-	11,285 00	1,200 00	102,497 00	36 15	35 00
Brunswick Farmers	Brunswick	9,695 57	126 59	9,822 16	-	46,675 00	39,130 00	224,738 00	111 58	44 92
Cape Elizabeth & Scarboro	Cape Elizabeth	10,169 03	1,235 90	11,404 93	67 00	61,000 00	65,400 00	124,372 00	454 00	-
Casco	Casco	4,157 75	18 61	4,176 36	15 00	33,975 00	42,715 00	54,315 00	457 66	450 00
Citizens	Bristol	4,180 41	24 14	4,204 55	104 50	31,800 00	30,075 00	70,075 00	93 15	400 00
Cumberland	Cumberland	15,314 05	277 10	15,591 15	-	47,485 00	41,550 00	278,865 00	79 74	60 00
Danville	Auburn	9,787 34	816 62	10,603 96	-	48,070 00	42,778 00	175,440 00	169 45	379 50
Dresden	Dresden	7,291 71	404 30	7,696 01	-	56,750 00	50,465 00	182,900 00	141 90	32 91
Edgecomb	Edgecomb	5,457 52	163 94	5,621 46	-	33,825 00	44,730 00	72,875 00	631 48	600 00
Eliot and Kittery	Eliot	†66,322 86	1,079 52	67,402 38	2,056 00	119,650 00	108,495 00	1,105,381 00	5,611 99	2,265 00
Falmouth	Falmouth	†36,910 30	2,029 34	38,939 64	-	57,795 00	48,275 00	369,103 00	172 80	-
Farmington	Farmington	7,972 78	458 06	8,430 84	400 00	75,425 00	83,575 00	155,980 00	1,164 84	1,059 05
Fayette	Fayette	5,445 48	313 45	5,758 93	-	17,525 00	22,260 00	61,755 00	66 27	175 00
Freeport and Yarmouth	Freeport	†16,773 50	152 51	16,926 01	-	24,025 00	2,370 00	377,150 00	48 20	5 50
Fryeburg	Fryeburg	16,422 75	123 54	16,546 29	-	86,175 00	63,450 00	371,100 00	485 10	116 00
Gardiner and Richmond	Gardiner	12,314 20	115 09	12,429 29	3 00	43,750 00	39,110 00	174,755 00	96 60	180 00
Gorham Farmers	Gorham	37,153 61	420 56	37,574 17	-	97,080 00	78,375 00	416,490 00	996 07	904 22
Gray and New Gloucester	New Gloucester	16,768 89	90 40	16,859 29	-	40,800 00	-	177,350 00	593 71	600 00
Hampden	Hampden	†19,920 50	72 00	19,992 50	-	62,905 00	58,885 00	192,800 00	-	10 60
Harpwell	Harpwell	†12,896 24	142 37	13,038 61	240 54	29,277 16	43,636 00	211,380 82	73 00	925 00
Harrison	Harrison	25,555 39	2,410 06	27,965 45	230 00	62,395 00	47,670 00	596,065 00	2,868 48	2,308 66
Jay	Jay	10,552 14	108 49	10,660 63	-	30,940 00	25,180 00	202,525 00	95 54	-
Jefferson Farmers	Jefferson	5,167 13	587 64	5,754 77	-	17,150 00	16,800 00	121,425 00	87 85	400 00
Kennebunk Farmers	Kennebunk	19,788 65	1,062 54	20,851 19	-	8,025 00	2,100 00	208,270 00	40 13	-

Litchfield	Litchfield	9,890 09	35 32	9,926 01	-	71,200 00	80,420 00	192,900 00	101 82	-
Lovell	Lovell	*4,268 50	146 37	4,414 87	16 20	17,000 00	14,625 00	73,790 00	20 40	5 00
Medomak	Waldoboro	12,559 50	645 48	13,204 98	-	101,375 00	80,075 00	272,725 00	321 11	206 75
Mutual Fire	Saco	†11,012 84	87,886 31	98,899 15	5,506 42	309,600 00	248,750 00	1,025,010 00	3,564 13	2,451 85
Newburgh	Newburgh	†4,065 00	51 93	4,116 93	-	41,220 00	2,300 00	38,920 00	-	-
Newcastle	Newcastle	7,165 73	262 22	7,427 95	-	17,100 00	2,000 00	61,750 00	83 25	-
New Portland	New Portland...	10,517 85	235 21	10,753 06	-	77,400 00	64,850 00	107,325 00	154 80	-
North Yarmouth	North Yarmouth.	11,019 88	107 82	11,127 70	8 40	50,995 00	60,602 00	279,467 00	732 12	604 00
Oxford County P. of H.	South Paris	†72,442 76	1,661 15	74,103 91	1,009 47	207,164 00	461,044 74	1,448,455 26	11,112 74	10,807 87
Patrons Androscoggin	Auburn	227,000 00	4,497 60	231,497 60	4,100 00	1,090,000 00	\$34,967 00	4,855,908 00	11,654 68	8,186 45
Pittston and Whitefield....	Pittston	25,154 20	420 27	25,583 47	-	55,400 00	5,900 00	290,840 00	173 23	8 00
*State Mutual	Portland	-	-	-	-	-	-	-	-	-
Union Farmers	Union	8,511 75	794 46	9,306 21	800 00	17,000 00	18,050 00	87,750 60	51 00	-
Warren Farmers	Warren	8,505 77	1,272 23	9,778 00	-	37,925 00	38,275 00	206,520 00	178 89	-
Wells	Wells	12,364 98	124 42	12,489 40	176 16	51,175 00	72,775 00	250,290 00	1,408 24	1,115 00
West Bangor and Hermon..	Hermon	13,258 11	252 01	13,510 12	20 00	25,475 00	29,300 00	138,535 00	595 09	550 00
West Gardiner	West Gardiner...	3,880 29	995 30	4,875 59	984 05	59,020 00	59,997 50	94,020 00	42 00	21 00
Wilton	Wilton	11,827 50	82 47	11,909 97	78 00	39,500 00	33,531 00	206,200 00	45 96	10 00
Windham	Windham	24,500 21	243 15	24,743 36	1,000 00	52,474 00	53,565 35	313,246 81	996 57	825 00
Woolwich	Woolwich	8,290 96	343 25	8,634 21	36 00	31,350 00	31,350 00	151,500 00	98 61	225 00
York County	Buxton	122,362 45	595 19	122,957 64	-	465,015 00	214,205 00	1,321,440 00	4,470 29	3,026 00
Total		\$1,012,657 50	\$113,262 02	\$1,125,921 52	\$17,010 74	\$4,304,314 16	\$3,078,799 59	\$17,893,878 39	\$50,912 20	\$39,052 68

* Business re-insured in the Granite State Fire Insurance Co. of Portsmouth, N. H., Dec. 30, 1898.

† Face value of notes.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 10.
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.
Aroostook County Patrons....	Houlton	\$531 58	-	\$27 50	-	\$559 08	\$60 00	\$251 85	\$67 19	\$379 04
Boothbay	Boothbay	36 15	-	9 50	\$1 85	47 50	35 00	8 00	3 12	46 12
Brunswick Farmers	Brunswick	94 78	\$16 80	24 00	-	135 58	44 92	64 00	10 05	118 97
Cape Elizabeth and Scarboro.	Cape Elizabeth ..	454 00	-	-	23 38	477 38	-	59 50	51 02	110 52
Casco	Casco	-	457 66	21 60	-	479 26	450 00	-	77 65	527 65
Citizens	Bristol	93 15	-	45 00	100 00	238 15	400 00	45 00	22 11	467 11
Cumberland	Cumberland	79 74	-	11 20	9 41	109 35	60 00	31 56	10 75	102 31
Danville	Auburn	169 45	-	53 00	26 38	248 83	379 50	38 51	3 25	421 26
Dresden	Dresden	141 90	-	29 00	3 55	174 45	32 91	29 00	4 80	66 71
Edgecomb	Edgecomb	176 67	454 81	24 50	2 32	658 30	600 00	24 50	11 30	635 80
Eliot and Kittery	Eliot	212 97	5,399 02	-	1,500 00	7,111 99	2,265 00	228 50	4,539 05	7,029 55
Falmouth	Falmouth	172 80	-	83 00	43 30	299 10	-	80 50	12 18	92 68
Farmington	Farmington	175 74	989 10	93 00	-	1,257 84	1,059 05	98 00	37 21	1,189 26
Fayette	Fayette	66 27	-	10 50	21 51	98 28	175 00	27 50	5 04	207 54
Freeport and Yarmouth	Freeport	48 20	-	4 68	2 59	55 47	5 50	33 27	1 09	39 86
Fryeburg	Fryeburg	-	485 10	-	10 00	495 10	116 00	13 78	241 79	371 56
Gardiner and Richmond	Gardiner	96 60	-	59 00	5 89	161 49	180 00	50 50	10 82	241 32
Gorham Farmers	Gorham	-	996 07	93 00	-	1,089 07	904 22	93 00	31 85	1,029 07
Gray and New Gloucester	New Gloucester..	125 70	468 01	26 50	-	620 21	600 00	79 50	20 86	700 36
Hampden	Hampden	-	-	63 00	-	63 00	10 00	38 00	10 25	58 25
Harpwell	Harpwell	73 00	-	10 50	200 00	283 50	925 00	25 20	42 74	992 94
Harrison	Harrison	453 17	2,415 31	68 00	24 00	2,960 48	2,308 66	149 92	216 08	2,674 66
Jay	Jay	95 54	-	18 50	2 77	116 81	-	42 60	7 83	50 43
Jefferson Farmers	Jefferson	87 85	-	14 00	19 88	121 73	400 00	14 00	3 23	417 23
Kennebunk Farmers	Kennebunk	40 13	-	10 00	39 57	89 70	-	10 00	6 00	16 00

Litchfield	Litchfield	73 59	26 23	40 50	38 20	180 52	-	159 31	-	159 31
Lovell	Lovell	20 40	-	8 10	2 20	30 70	5 00	-	5 00	10 00
Medomak	Waldoboro	321 11	-	-	20 00	341 11	206 75	71 00	29 78	307 53
Mutual Fire	Saco	3,564 13	-	-	3,590 01	7,154 14	2,451 85	850 00	514 38	3,816 23
Newburgh	Newburgh	-	-	124 00	-	124 00	-	31 00	41 07	72 07
Newcastle	Newcastle	83 25	-	9 50	3 46	96 21	-	9 50	9 00	18 50
New Portland	New Portland	154 80	-	95 00	-	249 80	-	38 27	33 01	71 28
North Yarmouth	North Yarmouth	114 49	617 63	-	3 33	735 45	604 00	48 82	76 84	729 66
York County P. of H.	South Paris	517 91	10,594 83	-	50 00	11,162 74	10,807 87	330 45	364 61	11,502 93
Patrons Androscoggin	Auburn	1,635 12	10,019 56	-	1,005 00	12,659 68	8,186 45	874 98	510 84	9,572 27
Pittston and Whitefield	Pittston	173 23	-	41 50	8 83	223 56	8 00	41 50	24 43	73 93
*State Mutual	Portland	-	-	-	-	-	-	-	-	-
Union Farmers	Union	51 00	-	20 00	-	71 00	-	20 00	2 00	22 00
Warren Farmers	Warren	†178 89	-	-	20 40	199 29	-	61 00	3 61	64 61
Wells	Wells	93 48	1,314 76	40 00	434 59	1,882 83	1,115 00	254 67	499 01	1,868 68
West Bangor and Hermon	Hermon	-	595 09	36 00	-	631 09	550 00	38 50	13 97	602 47
West Gardiner	West Gardiner	-	42 00	61 08	-	103 08	21 00	44 40	8 16	73 56
Wilton	Wilton	45 96	-	25 50	2 00	73 46	10 00	62 00	2 93	74 93
Windham	Windham	140 17	856 40	41 40	-	1,037 97	825 00	47 00	56 24	928 24
Woolwich	Woolwich	98 61	-	25 50	14 31	138 42	225 00	43 50	12 34	280 84
York County	Buxton	1,395 04	3,075 25	239 00	2,430 95	7,140 24	3,026 00	1,150 50	2,834 07	7,010 57
Total	\$12,088 57	\$38,823 63	\$1,606 06	\$9,659 68	\$62,177 94	\$39,052 68	\$5,707 59	\$10,488 54	\$55,248 81

* Business re-insured in the Granite State Fire Insurance Company of Portsmouth, N. H., December 30, 1898.

† Includes policy fees.

TABLE No. 11.
Business Transacted by Special Insurance Brokers.

Name.	Residence.	Date of license.	Risks written.	Premiums.
Norton & Hall	Portland	April 27, 1898	\$199,500 00	\$1,487 52

TABLE No. 12.
Record of Fires for the Year 1898.

Property.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Bakeries	1	1	\$1,050 00	\$650 00	\$660 00	\$534 75	-	2	\$769 32	\$361 25	\$590 00	\$361 25
Bakeries and dwellings	-	2	5,000 00	35 05	3,500 00	30 05	-	1	700 00	25 00	-	-
Banks	-	1	41,000 00	31 60	32,900 00	31 60	-	-	-	-	-	-
Barber shops	-	4	8,200 00	142 50	6,500 00	142 50	-	4	1,233 00	409 51	950 00	409 51
Barge	-	1	25,000 00	25 00	25,000 00	25 00	-	-	-	-	-	-
Barns	60	21	33,790 00	25,667 19	16,350 00	8,423 19	48	12	31,508 00	23,081 00	15,755 00	9,913 00
Barn, carriage house and shed..	1	-	1,300 00	1,300 00	1,800 00	1,800 00	1	-	500 00	500 00	800 00	800 00
Barn and hen house	1	-	800 00	800 00	300 00	300 00	1	-	200 00	200 00	-	-
Barn, ice house and granary....	1	-	1,200 00	1,200 00	600 00	-	1	-	900 00	700 00	-	-
Barns and sheds	3	1	2,950 00	1,950 00	1,950 00	900 00	2	1	975 00	485 00	400 00	110 00
Barn and stable	1	-	500 00	500 00	200 00	200 00	1	-	800 00	800 00	-	-
Barn and wood house	1	-	300 00	300 00	200 00	200 00	1	-	170 00	170 00	-	-
Billiard hall, barber shop and store	-	-	-	-	-	-	-	1	400 00	24 50	400 00	24 50
Blacksmith shops	7	3	4,650 00	3,192 00	1,950 00	987 00	5	1	3,617 10	2,317 10	900 00	900 00
Blacksmith and carpenter shop..	1	-	250 00	250 00	150 00	150 00	1	-	255 00	255 00	125 00	102 00
Blacksmith and carriage shop..	-	1	500 00	2 00	500 00	2 00	-	-	-	-	-	-
Blacksmith shop and dwelling..	-	1	800 00	10 00	-	-	-	-	-	-	-	-
Boarding houses	2	10	45,850 00	8,421 08	33,585 00	6,406 08	2	9	19,305 54	5,664 55	14,942 65	3,330 19
Boiler houses	-	2	650 00	475 00	550 00	475 00	-	1	339 53	100 00	100 00	100 00
Bottling and soda works	-	1	3,600 00	425 00	3,000 00	425 00	-	1	15,000 00	597 11	4,900 00	597 11
Bowling alley	-	1	3,000 00	454 85	2,500 00	454 85	-	1	1,034 15	1,024 15	800 00	800 00
Cabinet maker shop	-	1	200 00	25 00	-	-	-	1	200 00	150 00	100 00	65 00
Carpenter shop	1	-	518 40	518 40	300 00	300 00	1	-	1,497 75	981 75	500 00	500 00
Carpenter shop and stable	-	1	1,700 00	8 00	800 00	8 00	-	-	-	-	-	-
Carriage house	1	-	300 00	300 00	200 00	200 00	-	-	-	-	-	-
Carriage and harness shop	-	1	2,500 00	25 00	2,000 00	11 04	-	1	10,000 00	28 00	9,000 00	28 00
Carriage manufactory	-	1	1,000 00	100 00	-	-	-	1	400 00	150 00	350 00	96 56
Carriage repair shop	-	1	1,500 00	40 00	1,000 00	40 00	-	1	2,000 00	10 00	600 00	10 00
Carriage repair shop and pool room	1	-	500 00	500 00	500 00	500 00	1	-	300 00	300 00	150 00	-

TABLE No. 12—Continued.

Property.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Cars, freight.....	-	1	\$1,390 00	\$526 56	\$1,350 00	\$526 56	-	-	-	-	-	-
Casino.....	-	1	22,847 11	22,000 00	23,000 00	22,000 00	1	1	\$5,602 00	\$5,602 00	\$2,000 00	\$1,650 00
Chair factory.....	1	-	2,000 00	2,000 00	1,500 00	1,500 00	-	1	8,021 46	6,967 54	2,400 00	2,400 00
Churches.....	4	5	97,975 50	19,231 50	73,950 00	9,806 00	3	2	5,061 40	4,911 40	3,500 00	3,500 00
Club rooms.....	-	-	-	-	-	-	-	2	3,600 00	1 45 00	2,600 00	45 00
Coal sheds.....	-	4	19,500 00	480 58	17,900 00	480 58	-	1	5,500 00	1,173 67	9,800 00	1,173 67
Convent.....	-	1	4,500 00	7 68	4,000 00	7 68	-	-	-	-	-	-
Cooper shop.....	-	1	2,500 00	171 00	1,500 00	171 00	-	1	2,500 00	60 00	2,500 00	60 00
Corn canning factories.....	1	1	3,255 51	2,965 56	2,000 00	1,465 50	-	2	18,462 72	15,277 35	11,000 00	8,454 48
Creamery, laundry and hall.....	-	1	4,000 00	1,050 00	4,000 00	1,050 00	-	1	4,300 00	539 00	2,950 00	-
Decorations.....	-	1	500 00	25 00	-	-	-	-	-	-	-	-
Drug store and barber shop.....	-	-	-	-	-	-	-	1	125 00	75 00	125 00	75 00
Dry houses.....	4	-	2,450 00	2,450 00	500 00	500 00	3	-	500 00	500 00	-	-
Dwellings.....	138	505	1,008,412 10	179,027 77	785,387 40	122,842 80	43	403	322,120 92	63,280 06	213,389 00	34,998 73
Dwellings and barns.....	29	17	76,119 44	54,234 47	56,650 00	34,950 03	12	26	26,988 90	18,178 09	13,200 00	8,989 87
Dwellings, barns and sheds.....	4	-	2,200 00	2,200 00	1,200 00	1,000 00	1	2	1,745 00	1,580 00	866 00	803 34
Dwelling and bottling establishment.....	-	1	3,300 00	1,071 50	2,600 00	704 50	-	1	7,000 00	2,261 55	6,950 00	2,261 55
Dwelling and candy store.....	-	1	1,000 00	20 00	800 00	20 00	-	1	350 00	44 17	300 00	-
Dwelling and carriage house.....	-	1	1,600 00	1,240 00	1,300 00	1,040 00	1	-	786 50	786 50	500 00	500 00
Dwelling and cigar manufactory.....	-	1	2,500 00	197 53	2,100 00	197 53	-	1	665 58	388 33	1,200 00	388 33
Dwelling and club room.....	-	1	1,200 00	5 00	800 00	5 00	-	-	-	-	-	-
Dwelling and grocery store.....	-	1	1,200 00	12 00	1,200 00	12 00	-	-	-	-	-	-
Dwelling and millinery store.....	1	-	1,000 00	1,000 00	800 00	800 00	-	1	400 00	177 50	300 00	177 50
Dwelling and photograph gallery.....	-	1	400 00	50 00	100 00	50 00	-	-	-	-	-	-

Dwellings and sheds.....	10	2	7,620 00	6,265 15	4,775 00	1,495 15	3	6	1,715 00	1,170 00	125 00	100 00
Dwellings and stables.....	19	31	105,844 25	44,663 64	84,025 00	33,441 85	4	34	42,153 14	13,271 59	27,850 00	9,213 13
Dwelling, stable and carriage house	-	1	700 00	3 00	700 00	3 00	-	-	-	-	-	-
Dwellings, stables and sheds...	1	2	5,000 00	3,024 65	3,150 00	2,074 65	-	1	1,100 00	670 00	600 00	525 00
Dwelling and storage	-	1	900 00	73 89	500 00	-	-	-	-	-	-	-
Dwelling, storage and stable ...	-	1	3,000 00	49 40	1,000 00	49 40	-	-	-	-	-	-
Dwelling, store and stable	1	-	2,700 00	2,700 00	2,400 00	2,100 00	-	1	1,818 17	1,316 17	1,200 00	898 00
Dwelling and undertakers rooms	-	1	1,600 00	66 30	1,600 00	66 30	-	-	-	-	-	-
Dye house, stores and dwelling.	-	1	3,800 00	1,400 00	2,800 00	1,320 37	-	1	2,896 83	1,228 18	2,000 00	1,228 18
Electric car	-	1	1,100 00	300 00	1,100 00	300 00	-	-	-	-	-	-
Electric light station	-	-	-	-	-	-	-	1	2,000 00	59 50	1,500 00	59 50
Factory, die block	1	-	2,000 00	2,000 00	1,000 00	1,000 00	1	-	3,000 00	3,000 00	-	-
Farm buildings	65	7	88,391 10	83,061 19	45,450 00	28,884 36	27	35	36,843 24	29,290 14	10,845 00	5,889 16
Fish markets	-	2	2,000 00	485 00	1,800 00	485 00	-	1	1,000 00	276 89	700 00	276 89
Forest fires	-	-	-	-	-	-	11	1	963 50	838 50	-	-
Foundries	1	1	1,640 00	1,079 70	1,200 00	739 70	1	1	9,193 50	1,198 50	360 00	300 00
Freight houses	1	1	3,500 00	2,997 00	3,000 00	2,497 00	1	1	4,000 00	2,052 00	9,000 00	69 00
Greenhouse	1	-	30 00	30 00	-	-	1	-	55 00	55 00	-	-
Grist mills	3	-	5,489 31	5,489 31	4,550 00	4,249 31	2	1	6,010 81	5,880 56	3,850 00	2,350 00
Halls	2	2	12,900 00	1,406 35	8,250 00	752 25	2	2	11,875 00	640 00	8,800 00	137 00
Harness, carriage and barber shops	-	1	800 00	150 00	-	-	-	1	700 00	170 00	200 00	96 50
Heel shop and storage	-	1	1,500 00	150 62	600 00	150 62	-	-	-	-	-	-
Hotels	8	36	436,676 83	107,785 55	265,328 91	55,077 87	2	27	85,744 45	21,220 96	66,333 00	16,786 56
Hotel and carriage house	1	-	2,000 00	2,000 00	-	-	1	-	1,500 00	1,500 00	-	-
Hotel, printing office and barber shop	-	1	12,000 00	220 00	-	-	-	1	5,000 00	700 00	1,500 00	443 00
Hotels and stables	4	2	19,300 00	14,825 00	14,968 75	10,375 00	2	3	5,761 27	4,234 71	3,912 50	3,215 50
Husking shed	1	-	150 00	150 00	-	-	1	-	125 00	125 00	-	-
Ice houses	2	-	28,000 00	28,000 00	-	-	1	1	20,050 00	10,050 00	-	-
Joiner shop	-	1	300 00	200 00	-	-	-	1	1,000 00	-	-	500 00
Laundries	2	3	11,550 00	1,777 10	6,700 00	852 10	2	1	3,484 02	1,604 02	3,100 00	1,369 02
Laundries and dwellings	-	2	6,000 00	1,556 59	2,600 00	373 00	-	2	3,700 00	678 67	2,000 00	678 67
Lime kilns	-	2	36,000 00	542 70	15,160 00	542 70	-	1	724 90	449 14	7,500 00	449 14
Lime kiln and shed	-	1	4,000 00	2,791 00	3,000 00	2,791 00	-	1	589 44	475 00	500 00	475 00
Lime sheds	-	1	1,210 00	810 00	700 00	700 00	-	2	2,048 25	614 75	2,200 00	514 75

INSURANCE COMMISSIONER'S REPORT.

TABSE No. 12—Continued.

Property.	BUILDING.					CONTENTS.						
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Live stock	-	-	-	-	-	-	1	\$50 00	\$30 00	\$50 00	\$30 00	
Lobster house	-	1	\$ 800 00	\$ 4 50	\$ 600 00	\$ 4 50	-	-	-	-	-	-
Locomotive	-	1	7,500 00	103 70	7,500 00	103 70	-	-	-	-	-	-
Lumber	-	-	-	-	-	-	6	33,664 70	20,159 60	12,800 00	3,332 00	
Lumber camps	2	-	150 00	150 00	-	-	1	50 00	50 00	-	-	-
Lumber, manufactories	4	-	6,200 00	6,200 00	-	-	3	6,650 00	3,350 00	700 00	400 00	
Lumber shed	-	1	400 00	100 00	-	-	1	700 00	700 00	300 00	300 00	
Machine shops	3	4	36,212 88	4,070 00	14,250 00	1,712 84	6	79,998 46	10,389 86	5,923 75	2,389 86	
Manufactory, confectionery	-	1	500 00	125 00	-	-	1	400 00	100 00	-	-	-
Mills	1	1	3,600 00	1,101 92	2,500 00	501 92	1	6,715 00	1,010 75	6,000 00	795 75	
News stand, barber shop and dwelling	-	1	1,400 00	1,189 00	1,300 00	1,189 00	1	1,006 20	225 83	500 00	225 83	
Oakum mill	1	-	400 00	400 00	-	-	1	2,000 00	2,000 00	-	-	-
*Oilcloth factory	-	1	100 00	50 00	-	-	1	30 00	30 00	-	-	-
Offices	1	3	37,575 00	1,389 14	28,550 00	1,114 14	3	6,500 00	212 57	5,700 00	12 57	
Office, harness shop and storage	-	-	-	-	-	-	1	700 00	4 10	700 00	4 10	
Paint shop and offices	-	1	400 00	24 50	400 00	24 25	-	-	-	-	-	-
Paper mill	-	1	150,000 00	1,661 00	150,000 00	1,661 00	-	-	-	-	-	-
Pavilion	1	-	521 00	521 00	521 00	521 00	-	-	-	-	-	-
Photograph studios	1	-	400 00	400 00	300 00	300 00	1	786 89	740 55	358 34	312 00	
Piano	-	-	-	-	-	-	1	200 00	20 00	100 00	20 00	
Pickle factory	-	1	8,000 00	107 60	7,500 00	107 00	1	15,000 00	100 00	12,600 00	100 00	
Planing mills	1	1	1,250 00	515 00	750 00	15 90	2	6,000 00	5,200 00	1,000 00	200 00	
Pop corn stand	-	-	-	-	-	-	1	25 00	2 00	-	-	-
Post office	-	1	800 00	150 00	800 00	150 00	-	-	-	-	-	-
Post office, grocery store and hall	1	-	2,500 00	2,500 00	1,600 00	1,600 00	1	3,700 72	3,578 47	2,400 00	2,400 00	
Post offices and stores	-	2	52,000 00	1,575 00	35,000 00	974 52	1	1,650 00	464 10	1,600 00	394 10	
Poultry houses	3	-	1,900 00	1,900 00	-	-	1	1,000 00	600 00	-	-	-
Power house	-	-	-	-	-	-	1	10,000 00	15 00	7,500 00	15 00	
Powder mill	-	1	4,000 00	400 00	-	-	-	-	-	-	-	-
Printing offices	-	1	800 00	16 29	600 00	16 29	2	5,500 00	161 93	4,500 00	161 93	

Pulp mill	1	-	6,666 67	6,666 67	2,000 00	2,000 00	1	-	10,745 00	10,745 00	3,000 00	3,000 00
Pump house	1	-	600 00	600 00	300 00	300 00	1	-	5,000 00	5,000 00	2,200 00	2,200 00
Pumping station	-	1	2,100 00	3 15	2,100 00	3 15	-	-	-	-	-	-
Railroad station	-	1	1,500 00	1,086 15	1,400 00	-	-	1	500 00	47 76	200 00	-
Refrigerator	4	-	3,500 00	5 00	3,000 00	5 00	-	-	-	-	-	-
Repair shop	-	-	-	-	-	-	-	1	500 00	41 50	500 00	41 50
Repair shop and storage	1	-	1,500 00	1,500 00	500 00	500 00	1	-	1,050 00	1,050 00	800 00	800 00
Restaurants	-	2	19,000 00	2,536 00	2,600 00	1,475 00	-	5	5,087 00	1,023 65	3,300 00	1,008 65
Restaurants and dwellings	1	1	3,000 00	1,605 95	1,700 00	798 95	-	2	1,950 00	871 75	1,300 00	819 15
Restaurant and offices	-	1	16,000 00	1,535 40	13,000 00	1,535 40	-	1	8,400 00	1,755 27	4,700 00	1,755 27
Restaurant and storage	-	1	1,000 00	350 00	350 00	350 00	-	1	10,662 23	1,636 75	2,500 00	1,636 75
Round house	1	-	800 00	800 00	-	-	-	1	3,000 00	500 00	3,000 00	496 53
Round house and repair shop...	-	1	6,000 00	5 00	-	-	-	-	-	-	-	-
Saloons	-	2	4,600 00	286 75	3,500 00	286 75	-	2	900 00	117 00	900 00	117 00
Saloons and dwellings	-	3	6,000 00	582 35	3,000 00	382 35	-	2	2,500 00	632 00	1,500 00	632 00
Sardine factories	3	-	9,250 00	9,250 00	9,500 00	2,500 00	-	3	22,700 00	22,700 00	13,800 00	4,600 00
Sausage factory	-	1	3,500 00	1,059 05	2,500 00	1,059 05	-	1	1,300 00	240 50	1,000 00	240 50
Saw mills	10	1	24,500 00	24,300 00	1,713 00	1,713 00	-	9	43,095 00	29,020 00	2,737 00	2,687 00
School houses	3	5	16,670 00	2,991 22	13,400 00	2,221 22	1	1	1,550 00	409 60	1,000 00	359 60
Schooner	-	1	700 00	15 00	700 00	15 00	-	-	-	-	-	-
Sheds	1	1	150 00	125 00	-	-	-	2	1,630 00	1,630 00	700 00	700 00
Shingle mill	1	-	25 00	25 00	-	-	-	-	-	-	-	-
Shoddy mill	-	1	1,500 00	50 00	-	-	-	-	-	-	-	-
Shoe factory	-	1	1,550 00	1,100 00	2,000 00	1,067 76	-	1	6,750 00	6,025 00	6,120 00	4,957 44
Shoe peg factory and barber shop	1	-	2,632 50	2,632 50	1,000 00	1,000 00	1	-	7,735 87	7,735 87	2,000 00	2,000 00
Slaughter and ice house	1	-	500 00	500 00	-	-	1	-	400 00	400 00	-	-
Stables	7	10	15,975 00	6,533 75	9,300 00	1,583 75	2	7	13,231 00	6,422 30	6,600 00	2,051 30
Stables and sheds	2	-	450 00	450 00	500 00	-	-	1	25 00	25 00	-	-
Starch factories	2	2	12,856 86	11,004 34	10,075 00	6,564 68	1	3	4,877 86	2,667 48	2,800 00	1,872 54
Steamboat	1	-	2,500 00	2,500 00	1,500 00	1,500 00	-	-	-	-	-	-
Steam yacht	-	1	4,000 00	43 00	4,000 00	43 00	-	-	-	-	-	-
Storage	13	7	18,865 00	4,646 67	10,400 00	1,324 87	10	5	15,355 50	11,547 36	6,900 00	4,969 93
Storage of last blocks	1	-	250 00	250 00	-	-	-	1	6,852 90	6,852 90	4,000 00	4,000 00
Storage and shoemaker shop...	1	-	300 00	300 00	-	-	-	1	1,350 00	1,350 00	-	-

*Building used for boiling oil.

TABLE No. 12—Concluded.

Property.	BUILDING.					CONTENTS.						
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Storage and waiting room	-	1	\$4,000 00	\$39 00	\$2,900 00	\$39 00	-	1	\$2,000 00	\$10 00	-	-
Stores	6	34	106,727 00	12,864 39	85,200 00	9,487 39	4	44	137,134 40	24,006 65	\$107,300 00	\$18,638 59
Stores, clothing	-	6	73,500 00	1,395 70	48,350 00	1,306 46	-	9	60,147 11	9,174 75	49,370 00	7,889 37
Store, confectionery	-	1	800 00	1 90	800 00	1 90	-	1	200 00	15 10	200 00	15 10
Store, crockery	-	1	5,000 00	8 00	3,500 00	8 00	-	1	4,000 00	5 00	4,000 00	5 00
Store, department	-	1	125,000 00	4,812 50	115,500 00	4,812 50	-	1	139,785 43	23,769 55	112,000 00	23,769 55
Stores, drug	-	1	13,000 00	68 50	6,400 00	68 50	-	4	15,650 00	168 00	13,750 00	168 00
Store, drugs and fancy goods	-	-	-	-	-	-	-	1	7,000 00	25 00	4,000 00	25 00
Stores, dry goods	-	1	6,000 00	5 00	6,000 00	5 00	-	2	21,000 00	356 66	17,000 00	356 66
Store, dry goods, groceries, boots and shoes	1	-	4,000 00	4,000 00	3,500 00	3,500 00	-	1	12,774 19	9,272 01	8,600 00	8,115 79
Store, florist	1	-	400 00	400 00	-	-	-	-	-	-	-	-
Store, fruit and confectionery	-	1	100 00	9 50	100 00	9 50	-	1	500 00	15 90	500 00	15 90
Stores, furniture	-	2	18,000 00	61 01	12,000 00	61 01	-	2	15,600 00	443 75	13,000 00	443 75
Stores, general	1	1	1,800 00	900 00	1,650 00	800 00	-	2	6,200 00	5,650 00	5,350 00	3,408 00
Stores, grocery	-	14	31,550 00	5,942 27	26,600 00	5,517 27	-	13	52,030 00	22,050 37	46,450 00	21,391 22
Stores, hardware	-	1	500 00	80 00	200 00	80 00	-	2	9,600 00	408 37	8,100 00	408 37
Stores, jewelry	-	2	1,300 00	139 25	750 00	139 25	-	2	3,200 00	882 76	2,800 00	882 76
Stores, millinery	1	2	5,761 60	636 60	4,850 00	425 00	-	4	8,236 64	2,967 02	6,400 00	2,967 02
Stores, paint and oil	-	2	6,000 00	505 00	3,000 00	505 00	-	-	-	-	-	-
Stores, stove	-	1	4,000 00	3 34	4,500 00	3 34	-	1	2,500 00	22 62	2,500 00	22 62
Store and barber shop	-	1	-	-	-	-	-	1	1,700 00	404 87	1,400 00	404 87
Store and billiard hall	-	1	7,500 00	47 00	5,000 00	47 00	-	1	1,000 00	33 25	350 00	8 25
Stores and boarding house	-	1	3,000 00	25 74	3,000 00	20 00	-	-	-	-	-	-
Stores and dwellings	7	33	79,431 30	15,613 91	57,000 00	11,114 27	3	33	65,079 76	18,461 23	53,800 00	17,417 32
Store, dwelling and barber shop	-	1	1,800 00	748 00	1,200 00	748 00	-	1	2,098 95	351 44	1,300 00	351 44
Stores, dwellings and stables	1	1	2,500 00	2,010 00	1,700 00	10 00	-	1	3,000 00	2,800 00	1,800 00	-
Stores and halls	1	5	17,400 00	3,546 50	11,600 00	1,591 98	1	4	10,050 00	4,134 30	6,900 00	3,176 30
Stores, halls and dwellings	1	2	16,000 00	10,513 18	11,300 00	7,513 18	-	2	22,653 83	4,751 25	12,400 00	3,926 10
Stores and hotel	-	1	150,000 00	26 35	77,500 00	26 35	-	1	2,500 00	22 24	2,275 00	22 24
Store and laundry	-	1	4,000 00	9 00	2,000 00	9 00	-	-	-	-	-	-

Store, laundry, hall and dwelling.....	-	1	3,500 00	483 23	2,500 00	483 23	-	1	7,212 25	915 51	4,300 00	915 51
Stores and offices	-	10	95,560 00	5,861 91	64,400 00	4,911 91	-	10	77,155 66	14,553 56	39,600 00	9,827 83
Stores, offices and dwellings....	-	2	8,200 00	31 39	6,000 00	31 39	-	-	-	-	-	-
Stores, offices and halls	-	2	16,000 00	597 00	9,000 00	597 00	-	2	22,300 00	294 00	11,475 00	294 00
Stores, offices and printing office	-	1	6,000 00	1,025 00	5,000 00	1,025 00	-	1	16,068 12	3,850 00	10,300 00	3,850 00
Stores, photograph studio and tailor shop.....	-	1	10,500 00	4,603 00	8,000 00	4,603 00	-	1	13,200 00	7,619 00	8,200 00	7,038 57
Store, pool room and dwelling .	-	1	2,800 00	131 80	2,000 00	131 80	-	1	800 00	92 00	400 00	92 00
Stores and printing offices	-	1	7,500 00	723 27	5,500 00	723 27	-	2	22,527 19	5,577 77	15,425 00	4,446 34
Store and restaurant	-	1	300 00	2 14	300 00	2 14	-	-	-	-	-	-
Store, restaurant and hall	-	1	5,000 00	20 00	4,000 00	20 00	-	-	-	-	-	-
Store and shed	1	-	1,800 00	1,800 00	1,350 00	1,350 00	-	1	6,443 24	5,328 79	3,500 00	3,427 64
Store and storage	1	-	600 00	600 00	1,200 00	-	-	1	1,000 00	500 00	2,300 00	-
Summer cottages	9	10	29,183 00	15,401 82	26,450 00	13,187 41	-	3	7,885 81	4,850 81	2,839 00	1,265 00
Tailor shop	-	1	-	-	-	-	-	1	1,000 00	23 12	1,000 00	23 12
Tannery	-	1	1,230 00	1,050 00	1,957 14	1,787 49	-	1	13,428 20	10,491 50	5,792 86	5,612 51
Tent	1	-	100 00	100 00	-	-	-	-	-	-	-	-
Theatre	1	-	600 00	600 00	300 00	300 00	-	-	-	-	-	-
Tinsmith shop	1	-	191 00	191 00	191 00	191 00	-	1	624 00	200 00	200 00	200 00
Tool house	1	-	50 00	50 00	-	-	-	-	20 00	20 00	-	-
Tow boats	1	2	20,850 00	4,775 00	13,000 00	3,350 00	-	-	-	-	-	-
Town house	-	1	2,000 00	25 00	1,000 00	25 00	-	-	-	-	-	-
Vessel	-	1	32,000 00	7,500 00	25,000 00	6,900 00	-	-	-	-	-	-
Wharf buildings	-	2	53,500 00	221 10	23,000 00	221 10	-	1	839 50	112 50	600 00	112 50
Wharf and sheds	-	1	600 00	123 37	300 00	61 68	-	-	-	-	-	-
Wharves and buildings	-	1	10,000 00	5,567 50	6,500 00	5,562 50	-	-	11,750 00	11,750 00	-	-
Wood shed	-	1	50 00	32 00	-	-	-	1	25 00	5 00	-	-
Woolen mills	2	1	112,197 28	12,846 03	91,000 00	1,648 75	-	2	61,983 34	12,033 34	1,000 00	1,000 00
Total	458	934	\$3,870,730 64	\$891,982 60	\$2,743,187 20	\$505,039 03	266	824	\$1,987,662 34	\$641,460 80	\$1,201,754 10	\$357,147 23

TABLE No. 13.
Causes of Fires in Maine During the Year 1893.

Cause of Fire.	Number of fires.	Total loss.	Partial loss.	Estimated Value of Property.	Damage.
Accidental	57	9	48	\$154,491 89	\$39,232 78
Ashes	10	-	10	47,694 32	11,734 63
Boiling over of kettle of fat	5	-	5	31,600 00	588 43
Breaking lamp or lantern	7	-	7	19,100 00	760 10
Burning brush	3	3	-	1,580 00	1,580 00
Burning grass and leaves	5	2	3	6,275 00	372 18
Burning out of chimney	39	1	38	79,420 00	7,076 77
Carelessness	28	2	26	111,175 00	9,916 90
Caught around boiler	11	3	8	179,781 72	16,060 24
Caught around chimney	2	1	1	3,800 00	809 90
Caught around fire place	4	-	4	10,300 00	368 00
Caught around furnace	4	-	4	37,810 36	11,735 42
Caught around smoke stack	1	-	1	150 00	75 00
Caught around solder furnace	2	1	-	9,750 00	9,750 00
Caught from candle	1	-	2	13,800 00	669 90
Caught from gas jet	18	-	18	260,300 00	1,349 29
Caught from gas stove	2	-	2	16,600 00	236 60
Caught from gasoline stove	2	-	2	6,400 00	105 51
Caught from lamp or lantern	40	-	40	106,058 61	1,614 91
Caught from oil stove	14	1	13	30,500 00	836 75
Caught from stationery engine	1	-	1	46,000 00	36,000 00
Caught from stove	24	3	21	67,036 64	6,309 28
Children playing with fire	7	2	5	13,925 00	916 50
Children playing with matches	26	9	17	37,455 60	12,067 63
Defective chimney	178	32	146	397,909 47	170,161 70
Defective construction	3	-	3	19,450 00	1,067 29
Defective flue	19	2	17	51,044 65	16,389 82
Defective stove pipe	10	3	7	15,145 00	5,972 23
Defective switch	1	-	1	1,100 00	300 00
Dropping lamp	11	-	11	22,174 25	1,452 73
Electric wires	14	1	13	126,152 00	2,462 09
Explosion of chemicals	1	1	-	75 00	75 00
Explosion of gas	1	-	1	4,034 15	1,479 00
Explosion of gasoline	2	-	2	10,000 00	410 28
Explosion of gasoline stove	2	-	2	8,000 00	521 25
Explosion of lamp	77	7	70	312,241 00	22,929 18
Explosion of lantern	4	-	4	5,600 00	2,360 00
Explosion of naphtha	2	-	2	10,500 00	9 10
Explosion of oil stove	10	-	10	32,813 50	5,020 37
Fireworks	16	1	15	199,877 50	70,051 16
Hot box	2	-	2	195,718 28	96,893 87
Incendiary	50	16	34	203,812 02	70,016 13
Kindling fire with kerosene	3	1	2	5,018 17	1,864 22
Lightning	137	33	104	329,621 23	79,673 32
Matches	31	-	31	49,550 00	708 06
Mice and matches	7	-	7	38,352 23	4,153 99
Overheated chimney	18	1	17	35,144 71	9,445 81
Overheated funnel	11	-	11	16,100 00	210 00
Overheated furnace	7	2	5	64,801 50	11,699 11
Overheated kiln	2	-	2	35,700 00	3,500 00
Overheated oil stove	1	-	1	7,000 00	12 50
Overheated steam pipe	1	-	1	3,200 00	8 25
Overheated stove	19	1	18	44,649 83	11,274 61
Overheating dry room	1	-	1	1,500 00	50 00
Overturned lamp	31	1	30	64,893 35	2,259 78
Overturned lantern	4	1	3	12,129 00	8,389 00
Overturned oil stove	6	1	5	9,992 00	869 35
Smoking	24	1	23	100,241 34	7,352 52
Sparks	23	4	19	103,400 67	19,731 15
Sparks from arc light	1	-	1	10,000 00	4 10
Sparks from chimney	32	5	27	57,634 89	18,373 99
Sparks from fire place	2	1	1	8,314 85	1,324 85
Sparks from furnace	3	2	1	4,900 00	4,339 70
Sparks from locomotive	4	1	3	51,846 00	11,888 93
Sparks from picker	1	1	-	20,000 00	20,000 00
Sparks from stationery engine	1	-	1	3,200 00	2,800 00
Sparks from stove	9	-	9	17,050 00	244 38
Spontaneous combustion	20	3	17	305,514 50	51,814 88
Sun's rays through plate glass	1	-	1	2,500 00	16 00
Tramps	7	3	4	18,836 00	11,235 50
Unknown	291	95	196	1,530,651 75	612,461 48
Total	1,414	257	1,157	\$5,858,392 98	\$1,533,443 40

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, 1898.

MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WM. B. SNOW, *Secretary.*

Principal Office, No. 17 West Market Square.

Cash Capital, \$100,000.

INCOME.

Net premiums received (marine).....		\$103,602 41
Interest on real estate mortgage loans	\$2,200 00	
Interest on collateral loans.....	920 00	
Interest and dividends on stocks and bonds and all other sources.....	4,306 98	
Total interest		7,426 98
Total income.....		\$111,029 39
Net ledger assets Dec. 31, 1897		194,952 95
Total		\$305,982 34

DISBURSEMENTS.

Net amount paid for losses (marine)		\$78,361 28
Interest and dividends to stockholders		8,000 00
Commissions to agents.....		13,948 07
Rents		200 00
Salaries and other compensation of officers and office employes		3,950 00
Taxes on investments		88 35
Insurance department fees and agents' licenses.....		24 25
Advertising, printing and stationery and miscellaneous items		1,744 09
Loss on sale or maturity of ledger assets		648 56
Premiums on securities		1,057 50
Total disbursements.....		\$108,022 10
Balance		\$197,960 24

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate.	\$55,000 00
Loans secured by collateral	23,000 00
Book value of stocks and bonds, excluding interest	63,000 00
Cash in office and in bank.....	33,837 30
Bills receivable	23,122 94
Ledger assets, per balance	\$197,960 24

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$964 16	
Interest due and accrued on collateral loans.....	2,870 00	
Total interest.....		\$3,834 16
Market value of bonds and stocks over book value.....		9,000 00
Net uncollected premiums, not more than three months due.....		15,931 17
Gross assets.....		\$226,725 57

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$100 00
Total admitted assets.....	\$226,625 57

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	1,360
City of St. Paul, 1900, 6%.....	2,000	2,000	2,060
City of Kingman, 1919, 4%.....	2,000	2,000	2,000
City of Omaha, 1912, 5%.....	4,000	4,000	4,440
City of Galveston, 1928, option 1908, 5%.....	5,000	5,000	5,350
City of Brewer, 1911, 4%.....	16,000	16,000	16,640
Wood County, 1900, 5%.....	5,000	5,000	5,050
Spokane County, 1912, option 1902, 6%.....	2,000	2,000	2,060
Wamego Township, 1915, 6%.....	1,000	1,000	1,080
Time note, secured, 1899, 5%.....	5,000	5,000	5,000
Total.....	\$45,000	\$45,000	\$47,040

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European and North American Railway Co.....	\$15,000	\$15,000	\$19,500
Union Insurance Co., Bangor.....	2,400	2,400	4,560
First National Bank, Bangor.....	600	600	900
Total.....	\$18,000	\$18,000	\$24,960

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
Bangor and Aroostook Railroad Company bonds, 5%.....	1,000	1,000	1,000
United States bonds, 4%.....	1,000	1,120	1,000
City of St. Paul bonds, 5%.....	1,000	1,100	500
European and North American Railway Co. stock..	6,000	7,800	6,000
Beacon Trust Company, Boston, stock.....	1,000	1,000	1,000
North National Bank, Rockland, stock.....	500	550	500
Kenduskeag National Bank, Bangor, stock.....	2,000	2,600	2,000
First National Bank, Bangor, stock.....	4,000	6,000	4,000
First National Bank, Bangor, stock, \$1,000.....	2,500	2,500	2,000
Orono Pulp and Paper Company stock, \$1,500.....			
Camden and Rockland Water Company stock, \$1,500.....	2,000	2,000	1,000
Rockland Trust Company stock, \$500.....			
Van Buren L. and M. Company stock.....	6,000	6,000	3,000
Total.....	\$28,000	\$32,690	\$23,000

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....		\$32,073 15
Unearned premiums on outstanding risks.....		58,362 33
Dividends remaining unpaid.....		40 00
		<hr/>
Total liabilities, except capital.....		\$90,475 48
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	36,150 09	
		<hr/>
Surplus to policy holders.....		136,150 09
Total liabilities and surplus.....		\$226,625 57

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$1,682,118	\$60,317 64
Written during the year.....	18,545,915	115,864 03
		<hr/>
Total.....	\$20,228,033	\$176,181 67
Expired and terminated.....	18,990,618	117,819 34
		<hr/>
In force at end of the year.....	\$1,237,415	\$58,362 33

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$18,545,915 00
Premiums received.....	115,864 03
Losses paid.....	90,383 26
Losses incurred.....	89,523 40
Amount at risk.....	1,237,415 00

UNION INSURANCE COMPANY,
BANGOR, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President.*

E. S. BURR, *Secretary.*

Principal Office, No. 182 Exchange St.

Cash Capital, \$100,000.

INCOME.

Net premiums received (marine)	\$124,275 27
Interest on real estate mortgage loans	\$165 00
Interest on collateral loans	60 00
Interest and dividends on stocks and bonds.....	11,315 00
Interest from all other sources.....	1,410 42
Total interest	12,950 42
Total income	\$137,225 69
Net ledger assets Dec. 31, 1897.....	300,573 02
Total	\$437,798 71

DISBURSEMENTS.

Net amount paid for losses (marine)	\$95,492 39
Interest and dividends to stockholders	16,000 00
Commissions to agents	7,566 11
Rents	500 00
Salaries and other compensation of officers and office employes.....	8,325 86
Insurance department fees and agents' licenses	26 25
Advertising, printing and stationery	588 36
Legal expenses.....	98 35
Loss on sale or maturity of ledger assets	30 00
All other disbursements	1,842 21
Total disbursements.....	\$130,469 53
Balance ..	\$307,329 18

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$2,500 00
Loans secured by collateral	1,000 00
Book value of stocks and bonds, excluding interest	228,861 00
Cash in office and in bank.....	46,539 31
Bills receivable	28,428 87
Ledger assets, per balance	\$307,329 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$75 00	
Interest due and accrued on stocks and bonds.....	1,777 07	
Interest due and accrued on collateral loans.....	30 00	
Total interest.....		\$1,882 07
Market value of bonds and stocks over book value.....		5,452 75
Gross uncollected premiums, not more than three months due.....		25,464 73
Gross assets.....		\$340,128 73

DEDUCT ASSETS NOT ADMITTED.

Bills receivable past due.....	\$200 00	
Total admitted assets.....		\$339,928 73

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 00
City of Stillwater, 1906, 5%	16,380 00	16,000	17,120 00
City of Bangor, 1899, 6% }	31,065 00	16,000	16,240 00
City of Bangor, 1905, 6% }		7,000	7,840 00
City of Bangor, 1899, 7% }		6,000	6,090 00
City of St. Paul, 1903, 7% }	15,600 00	10,000	10,500 00
City of St. Paul, 1904, 5% }		5,000	5,250 00
City of Bath, 1902, 6%	4,070 00	4,000	4,280 00
Maine Central Railroad Co., 1900, 6%.....	2,000 00	2,000	2,080 00
Bangor and Katahdin Iron Works R. R. Co., 1901, 6%.	9,290 00	9,000	9,450 00
Bangor & Piscataquis R. R. Co. extension, 1913, 5% ..	5,587 50	5,500	6,050 00
City of Galion, 1899 and 1904, 5%	6,140 00	6,000	6,120 00
Atchison, Topeka & Santa Fe R. R. Co., 1995, 4%..... }	20,956 25	19,000	18,810 00
Atchison, Topeka & Santa Fe R. R. Co., adjustment }		10,000	8,000 00
Eastern Manufacturing Co., 1900, 5%	5,000 00	5,000	5,000 00
Portland, Oregon, Street Railway Co., 1910, 6%	3,030 00	3,000	3,300 00
Lexington, Ky., Street Railway Co., 1910 and 1911, 6%	3,030 00	3,000	3,000 00
City of Aurora, 1900 and 1901, 6%	10,516 00	10,000	10,200 00
City of Saginaw, 1908, 4%	5,175 00	5,000	5,175 00
Naumkeag Street Railway Co., 1910, 5%.....	5,050 00	5,000	5,050 00
Concord and Montreal R. R. Co., 1920, 4%.....	5,200 00	5,000	5,200 00
City of Quincy, Illinois, 1914, 4½%.....	5,275 00	5,000	5,275 00
Bay City, Michigan, 1914, 4%	6,315 00	6,000	6,315 00
City of Seattle, 1913, 5%.....	5,343 75	5,000	5,343 75
Total	\$192,586 00	\$192,500	\$199,188 75

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	\$6,000
European and North American Railroad Company..	25,850	23,300	29,125
Total.....	\$36,275	\$33,300	\$35,125

LOANS ON COLLATERAL.

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

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....		\$35,502 11
Unearned premiums on outstanding risks		87,743 70
Total liabilities, except capital.....		<u>\$123,245 81</u>
Cash capital	\$100,000 00	
Surplus over all liabilities	<u>116,682 92</u>	
Surplus to policy holders		<u>216,682 92</u>
Total liabilities and surplus		<u>\$339,928 73</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$1,142,065	\$83,728 16
Written during the year	<u>4,377,342</u>	<u>150,004 21</u>
Total	\$5,519,407	\$233,732 37
Expired and terminated	<u>4,330,460</u>	<u>145,988 67</u>
In force at end of the year	\$1,188,947	\$87,743 70

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$4,377,342 00
Premiums received.....	150,004 21
Losses paid	95,492 39
Losses incurred	115,102 66
Amount at risk	<u>1,188,947 00</u>

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, 1898.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

Principal Office, No. 666 Main Street.

Cash Capital, \$4,000,000.

INCOME.

Net premiums received. Fire, \$3,612,713.22; marine, \$184,591.01	\$3,797,304 23
Deposits received on perpetual risks	10,162 25
Rents	\$5,307 43
Interest on real estate mortgage loans	1,958 78
Interest on collateral loans	180 00
Interest and dividends on stocks and bonds	489,634 52
Interest from all other sources	11,288 86
Total interest and rents	508,369 59
Total income	\$4,315,836 07
Net ledger assets Dec. 31, 1897	10,241,236 26
Total	\$14,557,072 33

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,935,733.96; marine, \$136,393.86	\$2,072,127 82
Deposit premiums returned	739 45
Interest and dividends to stockholders	720,000 00
Commissions to agents	605,523 39
Salaries and other compensation of officers and office employes	273,958 88
Taxes on premiums, \$73,658.05; real estate, \$434.70	83,155 40
United States Internal Revenue, \$8,797.22; franchise, \$265.43	
Insurance department fees and agents' licenses	21,376 08
Municipal licenses	6,893 28
Advertising, printing and stationery	54,578 36
Legal expenses	5,815 88
Furniture and fixtures, \$1,410.81; miscellaneous, \$228,387.58.	229,798 39
Loss on sale or maturity of ledger assets	1,693 80
All other disbursements, viz: Agents' balances uncollectable and sundry items	13,154 72
Total disbursements	\$4,088,815 45
Balance	\$10,468,256 88

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$292,720 35
Loans on mortgage of real estate.....	35,600 00
Loans secured by collateral.....	3,600 00
Book value of stocks and bonds, excluding interest.....	9,107,094 69
Cash in office and in bank.....	792,451 24
Agents' debit balances.....	349,180 81
Total.....	<u>\$10,580,647 09</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$112,390 21
Net ledger assets, per balance.....	<u>\$10,468,256 88</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$320 45
Interest accrued on stocks and bonds.....	625 00
Interest accrued on collateral loans.....	90 00
Interest accrued on other assets.....	375 00
Total interest.....	<u>\$1,410 45</u>
Market value of bonds and stocks over book value.....	1,817,297 61
Net uncollected premiums, not more than three months due.....	423,762 22
Gross assets.....	<u>\$12,710,727 16</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$15,385 36
Depreciation on real estate.....	67,720 35
Total.....	<u>\$83,105 71</u>
Total admitted assets.....	<u>\$12,627,621 45</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$41,681 16
Losses in process of adjustment.....	480,782 51
Losses resisted.....	29,839 55
Total claims for losses.....	<u>\$552,303 22</u>
Deduct re-insurance due and accrued.....	103,317 45
Net amount of unpaid losses.....	<u>\$448,985 77</u>
Unearned premiums on outstanding risks.....	3,136,618 40
Amount reclaimable on perpetual fire policies.....	63,665 65
Commissions and other charges due agents and brokers.....	105,940 55
Due for return premiums and re-insurance.....	63,564 33
Total liabilities, except capital.....	<u>\$3,818,774 70</u>
Cash capital.....	\$4,000,000 00
Surplus over all liabilities.....	<u>4,808,846 75</u>
Surplus to policy holders.....	<u>\$8,808,846 75</u>
Total liabilities and surplus.....	<u>\$12,627,621 45</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$529,615,601	\$6,286,782 99	\$7,392,737	\$205,844 30
Written during the year.....	396,659,566	4,505,826 45	104,589,263	293,794 88
Total.....	\$926,275,167	\$10,792,609 44	\$111,981,990	\$499,639 18
Expired and terminated.....	373,049,169	4,440,166 90	105,755,674	343,910 62
In force at end of the year.....	\$553,225,998	\$6,352,442 54	\$6,226,316	\$155,728 56
Deduct amount re-insured.....	41,384,142	458,771 81	1,171,877	29,366 72
Net amount in force.....	\$511,841,856	\$5,893,670 73	\$5,054,439	\$126,361 84

Perpetual risks in force, \$2,925,278; premiums on same, \$67,016.47.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$7,868,480 00
Premiums received.....	104,831 30
Losses paid.....	53,326 98
Losses incurred.....	52,146 16
Amount at risk.....	13,112,612 00

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1853.

A. H. SAWYER, *President.*

W. H. STEVENS, *Secretary.*

Principal Office, No. 23 Washington St.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire).....	\$825,097 47
Rents.....	\$4,592 93
Interest on real estate mortgage loans.....	53,355 35
Interest on collateral loans.....	11,357 42
Interest and dividends on stocks and bonds.....	18,914 41
Interest from all other sources.....	4,855 52
Total interest and rents.....	93,075 63
Profit on sale or maturity of ledger assets.....	2,508 04
Income from all other sources, viz: Profit and loss.....	1,050 43
Total income.....	\$921,731 57
Net ledger assets Dec. 31, 1897.....	\$2,014,778 52
Add error in 1897 statement.....	154,247 32
Total.....	\$3,090,757 41

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$452,934 84
Interest and dividends to stockholders	50,050 00
Commissions to agents.....	166,040 35
Salaries and allowances to agents.....	43,475 37
Salaries and other compensation of officers and office employes	63,134 32
Taxes on premiums, \$27,798.90; real estate, \$3,729.04; other invest- ments, \$1,246.64.....	32,774 58
Insurance department fees and agents' licenses	7,363 04
Municipal licenses.....	2,889 64
Advertising, printing and stationery.....	10,181 24
Legal expenses.....	487 38
Repairs and expenses on real estate.....	275 88
Furniture and fixtures	388 38
Loss on sale or maturity of ledger assets	18,060 87
Agents' accounts charged off	3,811 34
Miscellaneous expenses.....	74,793 28
Total disbursements	\$926,660 51
Balance.....	\$2,164,096 90

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$312,346 84
Loans on mortgage of real estate	914,175 32
Loans secured by collateral.....	221,526 66
Book value of stocks and bonds, excluding interest.....	404,919 75
Cash in office and in bank.....	177,696 77
Bills receivable and agents' debit balances.....	133,431 56
Ledger assets, per balance	\$2,164,096 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$21,835 99
Interest accrued on stocks and bonds	3,839 25
Interest due and accrued on collateral loans	6,128 46
Rents due on company's property	850 00
Total interest and rents	\$32,653 70
Market value of real estate over book value.....	21,763 16
Market value of bonds and stocks over book value.....	36,111 50
Net uncollected premiums, not more than three months due.....	742 59
Due from other companies for re-insurance	2,131 73
Gross assets	\$2,257,499 58

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$6,203 75
Total admitted assets	\$2,251,295 83

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$22,263 81
Losses in process of adjustment.....	50,927 71
Losses resisted.....	27,060 00
Total claims for losses	\$100,251 52
Deduct re-insurance due and accrued.....	10,054 88
Net amount of unpaid losses	\$90,196 64

Unearned premiums on outstanding risks.....	\$1,106,012	51
Dividends remaining unpaid	5	00
Due for re-insurance.....	29,189	00
Total liabilities, except capital	\$1,225,403	15
Cash capital	\$500,000	00
Surplus over all liabilities	525,892	68
Surplus to policy holders	1,025,892	68
Total liabilities and surplus.....	\$2,251,295	83

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$304,301,000	\$2,660,947 00
Written during the year	170,065,500	1,396,243 54
Total	\$474,366,500	\$4,057,190 54
Expired and terminated	183,970,200	1,644,952 06
In force at end of the year	\$290,396,300	\$2,412,238 48
Deduct amount re-insured.....	24,410,000	203,180 00
Net amount in force.....	\$265,986,300	\$2,209,058 48

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$412,100 00
Premiums received	5,182 00
Losses paid	99 00
Losses incurred	104 00
Amount at risk.....	\$96,700 00

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

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

Principal Office, No. 30 Kilby St.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire).....	\$190,659 90
Interest on collateral loans	\$600 00
Interest and dividends on stocks and bonds	21,335 55
Interest from all other sources	683 10
Total interest.....	22,618 65
Profit on sale or maturity of ledger assets.....	1,988 00
Total income.....	\$215,266 55
Net ledger assets Dec. 31, 1897	492,353 55
Total	\$707,620 10

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$113,566 92
Interest and dividends to stockholders	18,000 00
Commissions to agents	41,872 54
Salaries and other compensation of officers and office employes.....	18,374 36
Taxes on premiums, \$3,139.47; franchise, \$1,593.11.	4,732 58
Insurance department fees and agents' licenses	1,415 50
Municipal licenses	380 92
Advertising, printing and stationery	1,173 71
Legal expenses	150 47
Miscellaneous expenses.....	16,797 69
Loss on sale or maturity of ledger assets	1,165 00
Total disbursements.....	\$217,629 69
Balance.....	\$489,990 41

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral.....	\$15,000 00
Book value of stocks and bonds, excluding interest.....	441,956 75
Cash in office and in bank	25,952 00
Agents' debit balances	7,081 66
Ledger assets, per balance	\$489,990 41

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,836 16	
Interest accrued on collateral loans.....	90 00	
Total interest		\$2,926 16
Market value of bonds and stocks over book value.....		117,454 25
Net uncollected premiums, not more than three months due		16,130 23
Gross premiums, more than three months due.....	\$251 00	
Gross assets.....		<u>\$626,501 05</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$436 53	
Losses in process of adjustment.....	10,611 89	
Total claims for losses	\$11,048 42	
Deduct re-insurance due and accrued	1,105 00	
Net amount of unpaid losses		\$9,943 42
Unearned premiums on outstanding risks.....		133,436 67
Salaries, rents, taxes and expenses due and accrued		2,065 02
Due for return premiums and re-insurance		4,048 28
Total liabilities, except capital		<u>\$149,493 39</u>
Cash capital	\$300,000 00	
Surplus over all liabilities	177,007 66	
Surplus to policy holders		477,007 66
Total liabilities and surplus.....		<u>\$626,501 05</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$28,264,442	\$315,877 41
Written during the year	23,983,707	257,512 17
Total	\$52,248,149	\$573,389 58
Expired and terminated	23,054,741	249,955 95
In force at end of the year.....	\$29,193,408	\$323,433 63
Deduct amount re-insured	6,809,093	75,944 17
Net amount in force.....	\$22,384,315	\$247,489 46

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$532,437 00
Premiums received	6,484 78
Losses paid.....	3,020 46
Losses incurred.....	2,049 75
Amount at risk.....	749,940 00

AMERICAN INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President*.

J. H. WORDEN, *Secretary*.

Principal Office, No. 746 Broad St.

Cash Capital, \$600,000.

INCOME.

Net premiums received (fire)		\$526,552 90
Rents	\$6,160 27	
Interest on real estate mortgage loans	84,913 36	
Interest on collateral loans	39 71	
Interest and dividends on stocks and bonds	49,108 59	
Total interest and rents	140,221 93	
Profit on sale or maturity of ledger assets	231 99	
Income from all other sources	5,218 75	
Total income	\$672,225 57	
Net ledger assets Dec. 31, 1897		2,858,041 46
Total		\$3,530,267 03

DISBURSEMENTS.

Net amount paid for losses (fire)		\$271,972 97
Interest and dividends to stockholders	\$60,525 00	
Cash dividends to policy holders	1,243 00	61,768 00
Commissions to agents		106,082 92
Salaries and other compensation of officers and office employes		51,708 78
State and local taxes		24,528 96
Agency and miscellaneous expenses		27,814 41
Total disbursements		\$543,876 04
Balance		\$2,986,390 99

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$245,881 21
Loans on mortgage of real estate	1,656,570 75
Book value of stocks and bonds, excluding interest	1,050,041 90
Cash in office and in bank	33,897 13
Ledger assets, per balance	\$2,986,390 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$25,471 44	
Interest accrued on stocks and bonds.....	11,164 57	
Rents due on company's property.....	1,831 80	
Total interest and rents.....		\$38,467 81
Net uncollected premiums, not more than three months due.....		46,829 47
Gross premiums, more than three months due.....	\$1,567 96	
Gross assets.....		\$3,071,688 27

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....		\$70,000 00
Total admitted assets.....		\$3,001,688 27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$11,818 08	
Losses in process of adjustment.....	12,786 70	
Losses resisted.....	4,500 00	
Total claims for losses.....	\$29,104 78	
Deduct re-insurance due and accrued.....	1,671 45	
Net amount of unpaid losses.....		\$27,433 33
Unearned premiums on outstanding risks.....		552,063 88
Dividends remaining unpaid.....		5,318 60
Total liabilities, except capital.....		\$584,815 81
Cash capital.....	\$600,000 00	
Surplus over all liabilities.....	1,816,872 46	
Surplus to policy holders.....		2,416,872 46
Total liabilities and surplus.....		\$3,001,688 27

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$117,193,632	\$1,077,480 35
Written during the year.....	84,849,650	730,646 27
Total.....	\$202,043,282	\$1,808,126 62
Expired and terminated.....	77,479,673	704,268 46
In force at end of the year.....	\$124,563,609	\$1,103,858 16
Deduct amount re-insured.....	4,978,930	48,370 72
Net amount in force.....	\$119,584,679	\$1,055,487 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$411,902 00
Premiums received.....	4,668 27
Losses paid.....	815 19
Losses incurred.....	815 19
Amount at risk.....	757,947 00

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$600,000.

INCOME.

Net premiums received (fire).....		\$776,628 07
Rents—including company's use of own buildings.....	\$16,043 58	
Interest and dividends on stocks and bonds.....	54,303 88	
Interest from all other sources	2,066 86	
Total interest and rents.....		72,414 32
Total income.....		\$849,042 39
Net ledger assets Dec. 31, 1897.....	\$1,738,261 90	
Deduct error in 1897 statement	197,982 05	1,540,279 85
Total.....		\$2,389,322 24

DISBURSEMENTS.

Net amount paid for losses (fire)		\$434,568 34
Interest and dividends to stockholders.....		60,000 00
Commissions to agents		120,193 18
Rents—including company's use of own buildings		5,000 00
Salaries and other compensation of officers and office employes		72,473 29
Insurance department fees and agents' licenses	}	19,845 47
Municipal licenses		
Advertising.....		364 67
Postage, express, exchange and telegraph		8,150 79
All other disbursements		85,763 87
Total disbursements		\$806,359 61
Balance		\$1,582,962 63

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....		\$500,000 00
Loans on mortgage of real estate		60,653 45
Loans secured by collateral.....		42,500 00
Book value of stocks and bonds, excluding interest.....		\$98,840 75
Cash in office and in bank		80,968 43
Ledger assets, per balance.....		\$1,582,962 63

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$169,864 25
Net uncollected premiums, not more than three months due.....	95,193 60
Gross assets.....	<u>\$1,848,020 48</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$4,055 00
Total admitted assets	<u>\$1,843,965 48</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$22,990 80
Losses in process of adjustment.....	37,874 14
Losses resisted.....	21,428 51
Total claims for losses	<u>\$82,293 45</u>
Deduct re-insurance due and accrued.....	4,583 68
Net amount of unpaid losses	\$77,709 77
Unearned premiums on outstanding risks.....	681,183 71
Total liabilities, except capital	<u>\$758,893 48</u>
Cash capital	\$600,000 00
Surplus over all liabilities.....	485,072 00
Surplus to policy holders	<u>1,085,072 00</u>
Total liabilities and surplus.....	<u>\$1,843,965 48</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$110,606,414	\$1,345,955 22
Written during the year.....	82,258,567	988,434 12
Total.....	<u>\$192,864,981</u>	<u>\$2,334,389 34</u>
Expired and terminated.....	79,651,411	988,602 82
In force at end of the year.....	<u>\$113,213,570</u>	<u>\$1,345,786 52</u>
Deduct amount re-insured	1,910,913	23,743 10
Net amount in force	<u>\$111,302,657</u>	<u>\$1,322,043 42</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$243,334 00
Premiums received.....	3,682 24
Losses paid.....	1,969 80
Losses incurred.....	1,969 80
Amount at risk.....	<u>366,186 00</u>

AMERICAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

GEORGE S. A. YOUNG, *President.* WALTER S. ALLEY, *Secretary.*

Principal Office, No. 42 Cedar St.

Cash Capital, \$400,000.

INCOME.

Net premiums received, (fire).....		\$589,981 51
Interest on real estate mortgage loans	\$725 00	
Interest on collateral loans	1,550 00	
Interest and dividends on stocks and bonds.....	37,178 11	
Total interest		39,453 11
Profit on sale or maturity of ledger assets.....		17,001 39
Income from all other sources.....		126 16
Total income.....		\$646,562 17
Net ledger assets Dec. 31, 1897		963,258 53
Total		\$1,609,820 70

DISBURSEMENTS.

Net amount paid for losses, (fire).....		\$330,936 05
Commissions to agents.....		128,722 69
Rents		9,221 71
Salaries and other compensation of officers and office employes.....		53,111 74
Taxes on premiums, \$12,518.39; other investments, \$40.00; franchise, } \$1,121.98		13,680 37
Insurance department fees and agents' licenses		3,526 99
Municipal licenses.....		2,748 33
Advertising, printing and stationery.....		6,917 19
Legal expenses		339 76
Furniture and fixtures, \$37.82; miscellaneous, \$23,588.70.....		23,626 52
Total disbursements.....		\$572,831 35
Balance.....		\$1,036,989 35.

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	909,995 25
Cash in office and in bank	77,494 10
Ledger assets, per balance	\$1,036,989 35

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$83 42	
Interest accrued on stocks and bonds	4,170 83	
Interest accrued on collateral loans	329 00	
Total interest		\$4,583 25
Market value of bonds and stocks over book value.....	63,716 75	
Net uncollected premiums, not more than three months due.....	109,913 46	
Due from other companies for re-insurance	270 29	
Gross premiums, more than three months due	\$2,780 31	
Gross assets		\$1,215,473 10

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$25,380 27	
Losses in process of adjustment.....	43,985 44	
Losses resisted.....	4,988 02	
Total claims for losses.....	\$74,353 73	
Deduct re-insurance due and accrued	9,256 87	
Net amount of unpaid losses		\$65,096 86
Unearned premiums on outstanding risks	381,150 89	
Due for re-insurance	496 96	
Total liabilities, except capital		\$446,744 71
Cash capital	\$400,000 00	
Surplus over all liabilities	368,728 39	
Surplus to policy holders.....		768,728 39
Total liabilities and surplus		\$1,215,473 10

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$102,673,429	\$799,557 36
Written during the year.....	136,355,995	852,500 55
Total	\$239,029,424	\$1,652,057 91
Expired and terminated.	121,926,167	834,674 41
In force at end of the year	\$117,103,257	\$817,383 50
Deduct amount re-insured	11,700,823	97,331 51
Net amount in force	\$105,402,434	\$720,051 99

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$156,565 00
Premiums received.....	2,690 65
Losses paid	385 75
Losses incurred.....	385 75
Amount at risk.....	124,652 00

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Principal Office, Nos. 308 and 310 Walnut St.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,226,144	49
Deposits received on perpetual risks	16,731	68
Rents—including company's use of own buildings	\$18,569	94
Interest on real estate mortgage loans	61,574	85
Interest on collateral loans	3,164	90
Interest and dividends on stocks and bonds	41,381	13
Interest from all other sources	97	57
Total interest and rents	124,788	39
Income from all other sources, viz: profit on perpetual policies, cancelled, \$1,915.84; surveys and transfers, \$280.00; ground rents, \$469.20,	2,665	04
Total income	\$1,370,329	60
Net ledger assets Dec. 31, 1897	\$2,648,941	66
Add error in 1897 statement	8,255	63
Total	\$4,027,526	89

DISBURSEMENTS.

Net amount paid for losses (fire)	\$781,877	00
Deposit premiums returned	17,522	49
Interest and dividends to stockholders	40,000	00
Commissions to agents	244,028	46
Salaries and allowances to agents	65,020	00
Rents—including company's use of own buildings	6,000	00
Salaries and other compensation of officers and office employes	48,356	00
Taxes on premiums, \$14,610.34; real estate, \$7,121.24; franchise, \$1,931.25; } internal revenue, \$3,001.38	27,064	21
Insurance department fees and agents' licenses	8,030	56
Municipal licenses	8,662	50
Advertising, printing and stationery	24,160	20
Legal expenses	700	00
Repairs and expenses on real estate	15,376	66
Furniture and fixtures	2,610	40
Loss on sale or maturity of ledger assets	1,312	56
All other disbursements	55,905	49
Total disbursements	\$1,346,626	47
Balance	\$2,680,900	42

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$389,189 23
Loans on mortgage of real estate	1,080,560 56
Loans secured by collateral	67,700 00
Book value of stocks and bonds, excluding interest	812,419 81
Cash in office and in bank	186,483 69
Bills receivable and agents' debit balances	115,683 92
Interest and rents due	7,543 21
Ground rents	21,320 00
Ledger assets, per balance	\$2,680,900 42

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$16,807 06
Interest accrued on collateral loans	1,037 50
Rents accrued on company's property	375 00
Total interest and rents	\$18,219 56
Market value of bonds and stocks over book value	11,607 69
Gross assets	\$2,710,727 67

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$47,895 96
Losses in process of adjustment	100,999 24
Losses resisted	2,818 06
Total unpaid losses	\$151,713 26
Unearned premiums on outstanding risks	970,261 06
Amount reclaimable on perpetual fire policies	566,667 35
Commissions and other charges due agents and brokers	17,352 58
Total liabilities, except capital	\$1,705,994 25
Cash capital	\$500,000 00
Surplus over all liabilities	504,733 42
Surplus to policy holders	1,004,733 42
Total liabilities and surplus	\$2,710,727 67

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$170,368,710	\$1,958,418 83
Written during the year	139,088,171	1,594,496 47
Total	\$309,456,881	\$3,552,915 30
Expired and terminated	130,651,130	1,568,512 04
In force at end of the year	\$178,805,751	\$1,984,403 26
Deduct amount re-insured	11,419,401	124,216 32
Net amount in force	\$167,386,350	\$1,860,186 94

Perpetual risks in force, \$23,251,168; premiums on same, \$619,666.83.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$451,882 00
Premiums received	6,806 59
Losses paid	2,876 44
Losses incurred	3,289 48

ARMENIA INSURANCE COMPANY,

PITTSBURG, PA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

Principal Office, No. 223 Fourth Ave.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire)	\$201,218 32
Rents	\$2,360 76
Interest on real estate mortgage loans	15,167 13
Interest on collateral loans	1,916 60
Interest and dividends on stocks and bonds	2,255 00
Total interest and rents	21,699 49
Total income	\$222,917 81
Net ledger assets Dec. 31, 1897	382,618 02
Total	\$605,535 83

DISBURSEMENTS.

Net amount paid for losses (fire)	\$128,346 67
Interest and dividends to stockholders	9,868 00
Commissions to agents	54,877 49
Rents—including company's use of own buildings	1,900 00
Salaries and other compensation of officers and office employes	7,046 63
Taxes on premiums, \$906.86; real estate, \$811.29	4,234 26
Other investments, \$2,516.11	11,342 12
All other disbursements, viz: Adjusting agency and general expenses,	11,342 12
Total disbursements	\$217,615 17
Balance	\$387,920 66

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$54,791 46
Loans on mortgage of real estate	256,830 00
Loans secured by collateral	33,075 00
Book value of stocks and bonds, excluding interest	36,382 50
Cash in office and in bank	7,098 11
Total	\$388,177 07

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$256 41
Net ledger assets, per balance	\$387,920 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,756 56
Interest accrued on stocks and bonds	350 00
Interest due and accrued on collateral loans.....	108 00
Rents due on company's property.....	514 00
Total interest and rents	\$8,728 56
Market value of real estate over book value	1,415 71
Market value of bonds and stocks over book value.....	2,905 50
Net uncollected premiums, not more than three months due	26,993 94
Gross assets	\$427,964 37

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock	\$5,000 00
Total admitted assets	\$422,964 37

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$8,158 60
Losses in process of adjustment	10,175 49
Total unpaid losses	\$18,334 09
Unearned premiums on outstanding risks	143,364 26
Dividends remaining unpaid	1,103 00
Total liabilities, except capital.....	\$162,801 35
Cash capital	\$250,000 00
Surplus over all liabilities	10,163 02
Surplus to policy holders	260,163 02
Total liabilities and surplus	\$422,964 37

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$17,769,156	\$232,865 20
Written during the year.....	17,864,110	222,953 11
Total.....	\$35,633,266	\$455,818 31
Expired and terminated	12,770,834	189,564 77
In force at end of the year	\$22,862,432	\$266,253 54
Deduct amount re-insured	1,187,520	14,101 67
Net amount in force	\$21,674,912	\$252,151 87

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$270,257 00
Premiums received.....	22,055 57
Losses paid	4,642 00
Losses incurred.....	4,228 00
Amount at risk	250,396 00

BOSTON INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

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

Principal Office, No. 95 Kilby St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. Fire \$299,440.21; marine \$730,566.04	\$1,030,006 25
Rents—including company's use of own buildings	\$1,801 41
Interest on real estate mortgage loans	42,473 80
Interest on collateral loans	2,159 99
Interest and dividends on stocks and bonds	59,016 21
Interest from all other sources	7,660 68
Total interest and rents	113,112 09
Increased value of stocks and bonds	136,757 38
Income from all other sources, viz: Refund bank tax, \$6,449.14; scrip received, \$1,530.00; dividend on old accounts, \$18.01	7,997 15
Total income	\$1,287,872 87
Net ledger assets Dec. 31, 1897	2,870,954 93
Total	\$4,158,827 80

DISBURSEMENTS.

Net amount paid for losses. Fire \$153,248.82; marine \$519,242.10	\$672,490 92
Interest and dividends to stockholders	100,000 00
Commissions to agents	102,586 79
Salaries and allowances to agents	13,929 01
Rents—including company's use of own buildings	11,909 40
Salaries and other compensation of officers and office employes	107,867 33
Taxes on premiums \$9,949.19; real estate \$318.19; other investments } \$2,366.24; franchise \$8,958.53	21,592 15
Insurance department fees and agents' licenses	3,961 35
Municipal licenses	842 28
Advertising, printing and stationery	10,514 36
Legal expenses	1,575 13
Repairs and expenses on real estate	966 98
Furniture and fixtures \$1,892.63; miscellaneous \$22,081.74	23,964 37
All other disbursements, viz: Profit and loss	1,468 30
Total disbursements	\$1,073,668 37
Balance	\$3,085,159 43

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$21,200 00
Loans on mortgage of real estate	975,550 00

Loans secured by collateral	\$15,000 00
Book value of stocks and bonds, excluding interest.....	1,520,148 63
Cash in office and in bank.....	266,879 76
Bills receivable and agents' debit balances	286,381 04
Ledger assets, per balance.....	<u>\$3,085,159 43</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,532 69	
Interest accrued on stocks and bonds	3,439 16	
Interest accrued on other assets	7 71	
Total interest		\$7,979 56
Gross premiums, more than three months due	\$4,979 65	
Gross assets		<u>\$3,093,138 99</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$52,438 58
Bills receivable past due	10,030 10
Premiums more than three months due	4,979 65
Total	<u>\$67,448 33</u>
Total admitted assets	<u>\$3,025,690 66</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$8,341 00
Losses in process of adjustment.....	231,306 00
Losses resisted	1,200 00
Total claims for losses	<u>\$240,847 00</u>
Deduct re-insurance due and accrued	4,206 00
Net amount of unpaid losses	\$236,641 00
Unearned premiums on outstanding risks	552,053 20
Commissions and other charges due agents and brokers.....	17,513 15
Total liabilities, except capital	<u>\$806,207 35</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>1,219,483 31</u>
Surplus to policy holders	<u>2,219,483 31</u>
Total liabilities and surplus	<u>\$3,025,690 66</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$29,258,510	\$297,219 60	\$6,989,084	\$457,270 25
Written during the year	49,024,468	434,084 93	101,247,893	862,921 77
Total.....	\$78,282,978	\$731,304 53	\$108,236,977	\$1,320,192 02
Expired and terminated	36,160,614	323,362 47	102,355,534	932,706 77
In force at end of the year	\$42,122,364	\$407,942 06	\$5,881,443	\$387,485 25
Deduct amount re-insured	5,885,682	55,833 42	798,915	39,833 01
Net amount in force	<u>\$36,236,682</u>	<u>\$352,108 64</u>	<u>\$5,082,528</u>	<u>\$347,652 24</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$580,932 00	\$652,979 00	\$1,233,911 00
Premiums received	8,967 45	9,078 73	18,046 18
Losses paid	3,535 67	3,650 33	7,186 00
Losses incurred	3,604 02	4,036 20	7,640 22

BUFFALO COMMERCIAL INSURANCE COMPANY,
BUFFALO, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN G. WICKSER, *President.*

GEO. H. HOFHEINS, *Secretary.*

Principal Office, No. 455 Main St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)		\$92,050 19
Interest on real estate mortgage loans	\$6,543 43	
Interest and dividends on stocks and bonds	5,706 33	
Total interest		12,249 76
Total income.....		\$104,299 95
Net ledger assets Dec. 31, 1897.....		303,277 81
Total		\$407,577 76

DISBURSEMENTS.

Net amount paid for losses (fire)		\$67,761 85
Interest and dividends to stockholders	6,000 00	
Commissions to agents	20,556 46	
Rents—including company's use of own buildings.....	450 00	
Salaries and other compensation of officers and office employes.....	6,094 43	
Taxes on premiums, \$1,955.26; other investments, \$1,052.94; franchise, } \$146.19.....	3,154 39	
Insurance department fees and agents' licenses	818 74	
Municipal licenses	250 00	
Advertising, printing and stationery	763 00	
Legal expenses	15 00	
Furniture and fixtures	272 75	
All other disbursements.....	3,701 74	
Total disbursements.....		\$109,838 36
Balance.....		\$297,739 40

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.		\$111,150 00
Book value of stocks and bonds, excluding interest	159,230 00	
Cash in office and in bank	27,179 46	
Bills receivable	179 94	
Ledger assets, per balance		\$297,739 40

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$1,185 00	
Interest accrued on stocks and bonds	145 83	
Total interest.....		\$1,330 83
Net uncollected premiums, not more than three months due.....		9,090 40
Gross assets.....		\$308,160 63

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$776 26	
Losses in process of adjustment.....	5,106 00	
Total unpaid losses.....		\$5,882 26
Unearned premiums on outstanding risks.....		60,955 60
Total liabilities, except capital		\$66,837 86
Cash capital	\$200,000 00	
Surplus over all liabilities	41,322 77	
Surplus to policy holders		241,322 77
Total liabilities and surplus.....		\$308,160 63

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$9,771,814	\$106,408 39
Written during the year	11,329,634	115,541 05
Total.....	\$21,101,448	\$221,949 44
Expired and terminated	9,186,852	101,663 17
In force at end of the year.....	\$11,914,596	\$120,286 27
Deduct amount re-insured.....	548,157	4,814 11
Net amount in force	\$11,366,439	\$115,472 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$34,330 00
Premiums received.....	364 50
Losses paid.....	4 25
Losses incurred.....	4 25
Amount at risk.....	35,521 00

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

OLIVER J. EGGERT, *President*. CHARLES A. GEORGER, *Secretary*.

Principal Office, Nos. 447 and 449 Main St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$314,208 23
Rents—including company's use of own buildings	\$20,078 53
Interest on real estate mortgage loans	27,916 04
Interest on collateral loans	4,530 20
Interest and dividends on stocks and bonds	27,501 74
Interest from all other sources	3,333 10
Total interest and rents	83,359 61
Income from all other sources	1,772 76
Total income	\$399,340 60
Net ledger assets Dec. 31, 1897	1,873,030 71
Total	\$2,272,371 31

DISBURSEMENTS.

Net amount paid for losses (fire)	\$156,384 39
Interest and dividends to stockholders	60,000 00
Commissions to agents	68,945 99
Rents—including company's use of own buildings	2,000 00
Salaries and other compensation of officers and office employes	28,470 84
Taxes on premiums, \$6,099.11; real estate, \$7,520.43	13,619 54
Insurance department fees and agents' licenses	1,127 38
Municipal licenses	538 69
Advertising, printing and stationery	2,587 98
Legal expenses	704 23
Repairs and expenses on real estate	7,468 81
Furniture and fixtures	294 00
All other disbursements, viz: Personal tax, \$5,734.36; national tax, \$791.72; sundries, \$13,040.61; traveling expenses, \$2,120.87; discount on securities, \$9,873.27; depreciation in value of real estate, \$500.00; profit and loss, \$1,265.73	33,326 58
Total disbursements	\$375,468 43
Balance	\$1,896,902 88

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$325,980 01
Loans on mortgage of real estate	486,185 00
Loans secured by collateral.....	78,900 00
Book value of stocks and bonds, excluding interest	938,680 86
Cash in office and in bank.....	65,206 07
Bills receivable	1,950 94
Ledger assets, per balance	<u>\$1,896,902 88</u>

NON-LEDGER ASSETS.

Interest due on mortgages	\$4,793 84
Interest accrued on stocks and bonds	5,394 50
Interest due on other assets	1,666 67
Total interest	<u>\$11,855 01</u>
Net uncollected premiums, not more than three months due.....	33,722 96
Gross assets.....	<u>\$1,942,480 85</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,899 02
Losses in process of adjustment	12,368 08
Losses resisted	3,109 68
Total unpaid losses	<u>\$17,376 78</u>
Unearned premiums on outstanding risks.....	285,552 76
Total liabilities, except capital	<u>\$302,929 54</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities	1,439,551 31
Surplus to policy holders	1,639,551 31
Total liabilities and surplus	<u>\$1,942,480 85</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$61,896,111	\$649,117 83
Written during the year.....	38,639,592	377,562 36
Total	<u>\$100,535,703</u>	<u>\$1,026,680 19</u>
Expired and terminated.....	40,206,563	430,460 83
In force at end of the year	<u>\$60,329,140</u>	<u>\$596,219 36</u>
Deduct amount re-insured	2,250,728	19,331 04
Net amount in force.....	<u>\$58,078,412</u>	<u>\$576,888 32</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$143,475 00
Premiums received.....	1,601 45
Losses paid	356 43
Losses incurred.....	356 43
Amount at risk.....	252,450 00

CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

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

Principal Office, No. 18 North Main St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (fire).....		\$182,131 69
Rents	\$5,315 84	
Interest on real estate mortgage loans	5,613 90	
Interest and dividends on stocks and bonds	7,783 96	
Total interest and rents		18,713 70
Profit on sale or maturity of ledger assets		693 25
Income from all other sources		152 55
Total income		\$201,691 19
Net ledger assets Dec. 31, 1897.....		389,168 29
Total		\$590,859 48

DISBURSEMENTS.

Net amount paid for losses (fire)	\$133,289 54
Interest and dividends to stockholders	8,000 00
Commissions to agents	43,836 95
Rents	392 26
Salaries and other compensation of officers and office employes.....	10,067 69
Taxes on premiums \$5,438.00; real estate \$1,025.54	6,463 54
Insurance department fees and agents' licenses	902 25
Advertising, printing and stationery	1,168 53
Legal expenses	277 36
Repairs and expenses on real estate.....	1,742 32
Furniture and fixtures	93 85
All other disbursements, viz: War revenue, \$502.23; miscellaneous, \$3,288.52.....	3,790 75
Total disbursements	\$210,025 04
Balance	\$380,834 44

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$93,397 70
Loans on mortgage of real estate.....	108,461 33
Book value of stocks and bonds, excluding interest.....	168,579 18
Cash in office and in bank	23,196 23
Total	\$393,834 44

DEDUCT LEDGER LIABILITIES.

Borrowed money	\$13,000 00
Net ledger assets, per balance.....	\$380,834 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,078 73
Interest accrued on stocks and bonds	948 75
Interest accrued on other assets	176 46
Rents due and accrued on company's property.....	413 33
Total interest and rents.....	\$3,617 27
Market value of real estate over book value	10,289 33
Market value of bonds and stocks over book value.....	5,131 32
Net uncollected premiums, not more than three months due.....	37,275 35
Gross premiums, more than three months due	\$1,144 99
Gross assets	\$437,147 71

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$9,482 81
Losses in process of adjustment.....	14,665 10
Losses resisted	10,195 49
Total claims for losses.....	\$34,343 40
Deduct re-insurance due and accrued	7,648 54
Net amount of unpaid losses	\$26,694 86
Unearned premiums on outstanding risks	136,898 21
Salaries, rents, taxes and expenses due and accrued.....	5,383 65
Due for return premiums and re-insurance	6,689 35
Total liabilities, except capital.....	\$175,666 07
Cash capital.....	\$200,000 00
Surplus over all liabilities	61,481 64
Surplus to policy holders	261,481 64
Total liabilities and surplus	\$437,147 71

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$19,021,918	\$269,908 90
Written during the year	25,491,143	317,674 66
Total	\$44,513,061	\$587,583 56
Expired and terminated	18,418,340	\$258,846 67
In force at end of the year	\$26,094,721	\$328,736 89
Deduct amount re-insured.....	5,547,381	72,648 76
Net amount in force.....	\$20,547,340	\$256,088 13

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,105,688 00
Premiums received.....	19,182 90
Losses paid.....	10,938 23
Losses incurred	10,814 04

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Principal Office, No. 57 State St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$106,367 90
Rents	\$7,287 38	
Interest on real estate mortgage loans	2,504 89	
Interest on collateral loans	325 38	
Interest and dividends on stocks and bonds.....	9,331 33	
Total interest and rents		19,448 98
Profit on sale or maturity of ledger assets		25,200 00
Income from all other sources		21 44
Total income.....		\$151,038 32
Net ledger assets Dec. 31, 1897.....		347,472 34
Total		\$498,510 66

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$67,539 77
Interest and dividends to stockholders.....	16,000 00
Commissions to agents.....	21,846 52
Salaries and other compensation of officers and office employes	12,565 76
Taxes on premiums, \$4,171.56; real estate, \$1,543.81	5,715 37
Insurance department fees and agents' licenses.....	802 84
Municipal licenses	168 36
Advertising, printing and stationery	2,350 71
Legal expenses	213 90
Repairs and expenses on real estate.....	1,289 79
Furniture and fixtures	786 67
Loss on sale or maturity of ledger assets	699 38
All other disbursements, viz: Travel, coal, postage, lights and expressage	2,616 12
Total disbursements.....	\$132,595 19
Balance	\$365,915 47

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$75,000 00
Loans on mortgage of real estate.....	61,500 00
Loans secured by collateral	4,850 00
Book value of stocks and bonds, excluding interest.....	147,500 00

Cash in office and in bank	\$70,271 17
Agents' debit balances	6,795 32
Total.....	\$365,916 49

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$1 02
Net ledger assets, per balance	\$365,915 47

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$180 00
Interest accrued on stocks and bonds	929 16
Interest due on collateral loans.....	10 50
Rents due and accrued on company's property.....	813 32
Total interest and rents.....	\$1,932 98
Market value of bonds and stocks over book value	35,125 00
Net uncollected premiums, not more than three months due.....	438 60
Gross assets	\$403,412 05

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,420 09
Losses in process of adjustment.....	5,120 00
Losses resisted	3,010 00
Total unpaid losses	\$10,550 00
Unearned premiums on outstanding risks	80,918 16
Commissions and other charges due agents and brokers	38 48
Due for return premiums and re-insurance	20 69
All other liabilities.....	3 91
Total liabilities, except capital	\$91,531 24
Cash capital	\$200,000 00
Surplus over all liabilities	111,880 81
Surplus to policy holders	311,880 81
Total liabilities and surplus	\$403,412 05

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.	\$17,276,402	\$184,651 86
Written during the year	12,231,410	125,119 18
Total	\$29,507,812	\$309,771 04
Expired and terminated.....	13,465,257	141,969 41
In force at end of the year	\$16,042,555	\$167,801 63
Deduct amount re-insured	914,716	8,797 66
Net amount in force	\$15,127,839	\$159,003 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$178,325 00
Premiums received	1,919 44
Losses paid	1,782 52
Losses incurred	1,782 52
Amount at risk	197,417 00

COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

— — —, *President.*A. H. WRAY, *Secretary.*

Principal Office, No. 58 William St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$88,655 74
Interest and dividends on stocks and bonds.....	7,255 00
Total income.....	\$95,910 74
Net ledger assets Dec. 31, 1897.....	253,311 54
Total.....	\$349,222 28

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$40,686 59
Interest and dividends to stockholders	8,000 00
Commissions to agents.....	21,648 96
Salaries and other compensation of officers and office employes.....	2,400 00
Taxes on premiums, \$1,731.49; war revenue, \$382.80.....	2,114 29
Insurance department fees and agents' licenses	888 82
Municipal licenses	302 24
Advertising, printing and stationery.....	704 12
Miscellaneous expenses.....	1,127 40
Reduction in book value of bonds	640 00
Total disbursements.....	\$78,512 42
Balance	\$270,709 86

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$258,828 75
Cash in office and in bank	21,260 13
Due from other companies for re-insurance.....	270 17
Total	\$280,359 05
Deduct ledger liabilities	9,649 19
Net ledger assets, per balance.....	\$270,709 86

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,113 75
Net uncollected premiums, not more than three months due.....	28,291 83
Gross premiums, more than three months due.....	\$409 37
Gross assets.....	<u>\$300,115 44</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation in stocks and bonds	\$1,583 75
Total admitted assets	<u>\$298,531 69</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,415 00
Losses in process of adjustment	16,963 00
Losses resisted.....	3,500 00
Total claims for losses	<u>\$21,878 00</u>
Deduct re-insurance due and accrued.....	10,131 00
Net amount of unpaid losses	\$11,747 00
Unearned premiums on outstanding risks.....	62,557 33
Due for return premiums and re-insurance.....	3,859 01
Total liabilities, except capital	<u>\$78,163 34</u>
Cash capital	\$200,000 00
Surplus over all liabilities	<u>20,368 35</u>
Surplus to policy holders	220,368 35
Total liabilities and surplus.....	<u>\$298,531 69</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$8,731,169	\$86,446 27
Written during the year.....	20,115,630	195,054 14
Total	<u>\$28,846,799</u>	<u>\$281,500 41</u>
Expired and terminated	12,273,646	120,730 96
In force at end of the year	\$16,573,153	\$160,769 45
Deduct amount re-insured	4,875,284	52,579 60
Net amount in force	<u>\$11,697,869</u>	<u>\$108,189 85</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$82,594 00
Premiums received	569 96
Amount at risk	<u>82,594 00</u>

CONCORDIA FIRE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

GEORGE BRUMDER, *President.*GUSTAV WOLLAEGER, *Secretary.*

Principal Office, Germania Building.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$369,364 24
Interest and dividends on stocks and bonds.....	\$11,931 03
Interest from all other sources.....	28,504 11
Total interest.....	40,435 14
Total income.....	\$409,799 38
Net ledger assets Dec. 31, 1897.....	787,189 36
Total	\$1,196,988 74

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$237,064 26
Interest and dividends to stockholders	20,000 00
Commissions to agents.....	73,335 99
Rents—including company's use of own buildings	2,370 00
Salaries and other compensation of officers and office employes.....	32,853 00
Taxes on premiums	11,944 95
Insurance department fees and agents' licenses	3,010 77
Municipal licenses.....	868 00
Advertising, printing and stationery.....	9,482 14
Legal expenses	1,237 44
Furniture and fixtures.....	337 11
All other disbursements, viz: United States revenue stamps; Fire Insurance Patrol Association; traveling expenses, etc	22,950 07
Total disbursements.....	\$415,453 73
Balance	\$781,535 01

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$466,380 00
Book value of stocks and bonds, excluding interest	270,593 79
Cash in office and in bank	44,561 22
Ledger assets, per balance	\$781,535 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,131 70	
Interest accrued on stocks and bonds	5,257 08	
Total interest		\$11,388 78
Net uncollected premiums, not more than three months due		86,225 94
Gross assets.		\$879,149 73

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$1,982 64	
Total admitted assets		\$877,167 09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$9,216 34	
Losses in process of adjustment	20,181 50	
Losses resisted.....	7,450 00	
Total claims for losses	\$36,847 84	
Deduct re-insurance due and accrued	8,266 13	
Net amount of unpaid losses		\$28,581 71
Unearned premiums on outstanding risks.....		399,607 06
Total liabilities, except capital		\$428,188 77
Cash capital.....	\$200,000 00	
Surplus over all liabilities	248,978 32	
Surplus to policy holders		448,978 32
Total liabilities and surplus		\$877,167 09

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1897.....	\$77,327,017	\$885,779 69
Written during the year.....	50,943,443	578,474 86
Total.....	\$128,270,460	\$1,464,254 55
Expired and terminated	46,591,537	567,752 04
In force at end of the year.....	\$81,678,923	\$896,502 51
Deduct amount re-insured.....	14,108,635	136,308 35
Net amount in force.....	\$67,570,288	\$760,194 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$118,000 00
Premiums received.	1,524 05
Losses incurred....	1,200 00
Amount at risk.....	107,000 00

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Principal Office, No. 51 Prospect St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$1,654,130 91
Interest on real estate mortgage loans	\$57,475 46
Interest on collateral loans	63 61
*Interest and dividends on stocks and bonds and from all other sources	95,988 60
Total interest and rents.....	153,477 67
Profit on sale or maturity of ledger assets.....	4,100 09
Total income	\$1,811,708 67
Net ledger assets Dec. 31, 1897.....	3,413,446 40
Total	\$5,225,155 07

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$980,296 06
Interest and dividends to stockholders	100,000 00
Commissions to agents	292,488 65
Rents	8,265 99
Salaries and other compensation of officers and office employes	142,319 08
Taxes on premiums	} 50,825 29
Insurance department fees and agents' licenses	
Municipal licenses	
Advertising, printing and stationery	
Legal expenses	} 124,155 52
Furniture and fixtures.....	
Profit and loss items.....	4,516 86
Total disbursements	\$1,702,867 45
Balance	\$3,522,287 62

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$222,900 00
Loans on mortgage of real estate	1,079,590 00
Book value of stocks and bonds, excluding interest.....	1,927,285 35
Cash in office and in bank.....	215,001 03
Bills receivable and agents' debit balances.....	77,511 24
Ledger assets, per balance	\$3,522,287 62

*Includes rents.

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$99,512 65
Net uncollected premiums, not more than three months due.....	80,500 00
Gross assets.....	<u>\$3,702,300 27</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$52,277 64
Losses in process of adjustment.....	79,798 77
Losses resisted.....	12,809 25
Total claims for losses.....	<u>\$144,885 66</u>
Deduct re-insurance due and accrued.....	5,694 21
Net amount of unpaid losses.....	\$139,191 45
Unearned premiums on outstanding risks.....	1,450,562 52
Total liabilities, except capital.....	<u>\$1,589,753 97</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>1,112,546 30</u>
Surplus to policy holders.....	2,112,546 30
Total liabilities and surplus.....	<u>\$3,702,300 27</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$236,962,885	\$2,910,812 01
Written during the year.....	166,876,657	1,941,949 91
Total.....	<u>\$403,839,542</u>	<u>\$4,852,761 92</u>
Expired and terminated.....	157,253,613	1,912,364 03
In force at end of the year.....	\$246,585,929	\$2,940,397 89
Deduct amount re-insured.....	9,983,624	123,610 24
Net amount in force.....	<u>\$236,602,305</u>	<u>\$2,816,787 65</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,180,400 00
Premiums received.....	35,774 27
Losses paid.....	27,730 59
Losses incurred.....	25,344 65

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

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

Principal Office, No. 46 Cedar St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$3,729,768	35
Rents	\$57,433	19
Interest on collateral loans.....	4,531	84
Interest and dividends on stocks and bonds	298,268	26
Interest from all other sources	12,359	45
Total interest and rents		372,592 74
Profit on sale or maturity of ledger assets		68,962 82
Total income	\$4,171,323	91
Net ledger assets Dec. 31, 1897.....	7,944,804	41
Total	\$12,116,128	32

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,902,824	34
Interest and dividends to stockholders	276,650	00
Commissions to agents	817,932	75
Rents	7,663	82
Salaries and other compensation of officers and office employes	335,385	96
Taxes on premiums, \$78,393.42; real estate, \$9,186.82; franchise, \$1,671.00..	89,251	24
Insurance department fees and agents' licenses	12,548	10
Municipal licenses	6,710	87
Advertising, printing and stationery.....	30,763	92
Legal expenses	34	00
Repairs and expenses on real estate.....	24,378	06
Furniture and fixtures	2,932	61
Loss on sale or maturity of ledger assets.....	5,000	00
Scrip or certificates of profit redeemed in cash.....	140	00
All other disbursements	184,487	07
Total disbursements	\$3,696,702	14
Balance	\$8,419,426	18

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,106,250	00
Loans on mortgage of real estate.....	81,660	00
Book value of stocks and bonds, excluding interest	6,875,323	00
Cash in office and in bank	355,242	24
Due from other companies for re-insurance	950	94
Ledger assets, per balance	\$8,419,426	18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,707 22	
Interest due and accrued on stocks and bonds.....	65,491 03	
Interest due and accrued on other assets.....	381 28	
Rents accrued on company's property.....	1,125 83	
Total interest and rents.....		\$68,705 36
Market value of bonds and stocks over book value		6,063 00
Net uncollected premiums, not more than three months due.....		582,919 63
Gross premiums, more than three months due.....	\$323,619 00	
Gross assets		\$9,077,114 17

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$357,531 59	
Losses resisted	32,250 00	
Total claims for losses	\$389,781 59	
Deduct re-insurance due and accrued	38,851 75	
Net amount of unpaid losses.....		\$350,929 84
Unearned premiums on outstanding risks		3,762,919 29
Scrip or certificates of profit unpaid.....		28,585 00
Interest due and accrued		6,091 68
Dividends remaining unpaid.....		150 00
Salaries, rents, taxes and expenses due and accrued		15,000 00
Commissions and other charges due agents and brokers.....		125,803 48
Due for re-insurance		8,400 00
Reserve for contingencies		300,000 00
Total liabilities, except capital	\$4,597,879 29	
Cash capital.....	\$1,600,000 00	
Reserve or guaranty fund, represented by scrip.....	600,000 00	
Surplus over all liabilities	2,879,234 88	
Surplus to policy holders		4,479,234 88
Total liabilities and surplus.....		\$9,077,114 17

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$745,562,833	\$7,290,645 59
Written during the year	472,688,597	4,317,015 89
Total	\$1,218,251,430	\$11,607,661 48
Expired and terminated	411,941,689	4,201,558 75
In force at end of the year	\$806,309,741	\$7,406,102 73
Deduct amount re-insured	9,409,164	92,967 29
Net amount in force	\$796,900,577	\$7,313,135 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,089,785 00
Premiums received	28,583 62
Losses paid.....	30,653 24
Losses incurred	29,389 73
Amount at risk	4,940,415 00

DELAWARE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTNALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

Principal Office, Corner Third and Walnut Sts.

Cash Capital, \$702,875.

INCOME.

Net premiums received (fire).....	\$640,860 42
Deposits received on perpetual risks.....	6,806 55
Rents—including company's use of own buildings	\$10,235 00
Interest on real estate mortgage loans	7,988 16
Interest and dividends on stocks and bonds.....	42,758 13
Total interest and rents.....	60,981 29
Income from all other sources	136 70
Total income.....	\$708,784 96
Net ledger assets Dec. 31, 1897.....	1,507,007 68
Total	\$2,215,792 64

DISBURSEMENTS.

Net amount paid for losses. Fire, \$387,133.76; marine, \$496.13.....	\$387,629 89
Deposit premiums returned.....	5,081 71
Interest and dividends to stockholders	42,172 50
Commissions to agents.....	128,489 26
Rents—including company's use of own buildings.....	7,720 64
Salaries and other compensation of officers and office employes	77,048 12
Taxes on premiums, \$18,389.06; real estate, \$1,998.60.....	22,386 04
Franchise, \$1,998.98	5,024 34
Insurance department fees and agents' licenses.....	3,622 33
Municipal licenses	11,060 47
Advertising, printing and stationery.....	3,867 77
Repairs and expenses on real estate.....	3,084 51
Furniture and fixtures	45,815 43
All other disbursements	\$743,003 01
Total disbursements	\$1,472,789 63
Balance	

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$155,264 50
Loans on mortgage of real estate.....	175,200 00
Book value of stocks and bonds, excluding interest.....	1,004,285 29
Cash in office and in bank.....	102,344 26

Bills receivable and agents' debit balances.....	\$38,977 14
All other assets, viz: Book accounts.....	1,146 18
Total	\$1,477,217 37
Deduct ledger liabilities	4,427 74
Net ledger assets, per balance.....	\$1,472,789 63

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,805 56
Interest due and accrued on stocks and bonds	15,367 82
Rents accrued on company's property.....	700 01
Total interest and rents.....	\$18,873 39
Market value of real estate over book value.	4,735 50
Market value of bonds and stocks over book value.	1,585 89
Net uncollected premiums, not more than three months due	98,466 00
Premiums on perpetual policies in course of collection	1,715 77
Furniture, fixtures and supplies	20,000 00
Gross assets.....	\$1,618,166 18

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$20,000 00
Total admitted assets	\$1,598,166 18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,844 20
Losses in process of adjustment.....	70,628 96
Losses resisted	4,287 84
Total claims for losses	\$76,761 00
Deduct re-insurance due and accrued.....	13,355 00
Net amount of unpaid losses.....	\$63,406 00
Unearned premiums on outstanding risks	547,547 05
Amount reclaimable on perpetual fire policies	97,582 34
Dividends remaining unpaid.....	97 00
Total liabilities, except capital.....	\$708,632 39
Cash capital	\$702,875 00
Surplus over all liabilities	186,658 79
Surplus to policy holders.....	\$889,533 79
Total liabilities and surplus	\$1,598,166 18

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$109,241,460	\$1,257,279 22
Written during the year	73,943,898	846,310 57
Total.....	\$183,185,358	\$2,103,589 79
Expired and terminated.....	77,203,316	889,615 99
In force at end of the year	\$105,982,042	\$1,213,973 80
Deduct amount re-insured	10,146,633	122,661 97
Net amount in force	\$95,835,409	\$1,091,311 83
Perpetual risks in force, \$3,909,550.00; premiums on same, \$105,355.06.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$395,589 00
Premiums received.....	6,490 00
Losses paid	5,338 00
Losses incurred	4,873 00
Amount at risk.....	751,620 00

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, No. 1 Custom House St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$271,881.48; marine, \$1,520.29.....		\$273,401 77
Rents	\$7,303 75	
Interest on real estate mortgage loans	8,747 12	
Interest and dividends on stocks and bonds	17,506 87	
Total interest and rents	33,557 74	
Profit on sale or maturity of ledger assets	3,133 33.	
Total income.....	\$310,092 84	
Net ledger assets Dec. 31, 1897.....	704,589 25	
Total	\$1,014,682 09	

DISBURSEMENTS.

Net amount paid for losses. Fire, \$162,839.76; marine, \$1,450.10	\$164,298 86
Interest and dividends to stockholders.	21,000 00
Commissions to agents	51,584 43
Salaries and other compensation of officers and office employes	26,751 12
Taxes on premiums, \$5,797.53; real estate, \$1,975.05	7,772 58
Insurance department fees and agents' licenses	4,201 16
Advertising, printing and stationery	5,540 59
Repairs and expenses on real estate	3,266 98
All other disbursements	22,395 69
Total disbursements.....	\$306,811 41
Balance	\$707,870 68

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$124,000 00
Loans on mortgage of real estate.....	153,700 00
Book value of stocks and bonds, excluding interest.....	350,510 00
Cash in office and in bank	30,063 68
Agents' debit balances	49,597 00
Ledger assets, per balance	\$707,870 68

EQUITABLE FIRE AND MARINE INSURANCE COMPANY. 101

NON-LEDGER ASSETS.

Rents accrued on company's property	\$1,233 00
Market value of bonds and stocks over book value.....	28,980 00
Gross assets	\$738,083 68

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection December 31, more than three months due.....	\$790 08
Total admitted assets	\$737,293 60

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,278 00
Losses in process of adjustment.....	16,983 00
Losses resisted	1,600 00
Total claims for losses.....	\$20,861 00
Deduct re-insurance due and accrued	1,530 00
Net amount of unpaid losses	\$19,331 00
Unearned premiums on outstanding risks	210,570 36
Salaries, rents, taxes and expenses due and accrued	2,571 05
Commissions and other charges due agents and brokers	5,000 00
Due for return premiums and re-insurance.....	1,028 60
Total liabilities, except capital	\$238,501 01
Cash capital	\$300,000 00
Surplus over all liabilities	198,792 59
Surplus to policy holders.....	498,792 59
Total liabilities and surplus.....	\$737,293 60

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$38,120,613	\$434,793 36	\$35,436	\$832 25
Written during the year.....	32,128,337	356,186 00	318,284	1,620 54
Total.....	\$70,248,950	\$790,979 36	\$353,720	\$2,452 79
Expired and terminated.....	30,993,908	361,216 67	330,099	1,990 67
In force at end of the year.....	\$39,255,042	\$429,762 69	\$23,621	\$462 12
Deduct amount re-insured.....	1,963,395	21,515 14	1,640	8 20
Net amount in force.....	\$37,291,647	\$408,247 55	\$21,981	\$453 92

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$286,652 00
Premiums received.....	3,524 29
Losses paid.....	3,405 87
Losses incurred.....	3,460 87

* ERIE FIRE INSURANCE COMPANY,

BUFFALO, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

JOSEPH M. KERTZ, *President.*JOHN C. BERTRAND, *Secretary.*

Principal Office, Nos. 14 and 15 Mooney Brisbane Building.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$224,837.66; marine, \$72,410.52.....	\$297,248 18
Rents—including company's use of own buildings.....	\$370 00
Interest on real estate mortgage loans	32,876 85
Interest on collateral loans	87 50
Interest from all other sources	1,995 06
Total interest and rents	35,329 41
Total income.....	\$332,577 59
Net ledger assets Dec. 31, 1897	701,548 45
Total	\$1,034,126 04

DISBURSEMENTS.

Net amount paid for losses. Fire, \$129,547.37; marine, \$14,956.99.....	\$144,504 36
Interest and dividends to stockholders.....	20,000 00
Commissions to agents.....	59,744 18
Rents—including company's use of own buildings.....	1,600 00
Salaries and other compensation of officers and office employes	22,605 99
Taxes on premiums	7,914 63
Insurance department fees and agents' licenses	1,500 89
Advertising, printing and stationery.....	3,382 49
Furniture and fixtures	6,014 40
Paid other companies for re-insurance.....	10,916 96
Miscellaneous expenses.....	4,176 98
All other disbursements.....	4,705 34
Total disbursements.....	\$287,066 22
Balance	\$747,059 82

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate	\$636,250 14
Loans secured by collateral.....	3,500 00
Cash in office and in bank.....	65,164 82
Agents' debit balances.....	42,144 86
Ledger assets, per balance	\$747,059 82

*Admitted February 15, 1899.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$10,327 40
Gross assets	\$757,387 22

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$38,492 02
Losses in process of adjustment.....	34,281 15
Losses resisted	1,730 00
Total claims for losses	\$74,503 17
Deduct re-insurance due and accrued.....	1,553 75
Net amount of unpaid losses	\$72,949 42
Unearned premiums on outstanding risks..	213,842 63
Due for re-insurance ..	7,481 96
Total liabilities, except capital	\$294,274 01
Cash capital	\$200,000 00
Surplus over all liabilities	263,113 21
Surplus to policy holders	463,113 21
Total liabilities and surplus.....	\$757,387 22

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$25,244,095	\$239,188 58	-	-
Written during the year.....	32,255,284	299,427 30	\$2,453,339	\$72,071 61
Total.....	\$57,499,379	\$538,615 88	\$2,453,339	\$72,071 61
Expired and terminated.....	22,105,155	206,854 96	354,870	7,510 31
In force at end of the year.....	\$35,394,224	\$331,760 92	\$2,098,469	\$64,561 30
Deduct amount re-insured.....	417,375	4,672 34	-	-
Net amount in force	\$34,976,849	\$327,088 58	\$2,098,469	\$64,561 30

* FIDELITY FIRE INSURANCE COMPANY,

BALTIMORE, MD.

 INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.
J. RAMSAY BARRY, *President.*JAMES H. STONE, *Secretary.*

Principal Office, No. 4 South St.

 Cash Capital, \$250,000.

INCOME.

Capital stock	\$250,000 00
Surplus	125,000 00
Total income	<u>\$375,000 00</u>

LEDGER ASSETS.

Book value of real estate	\$35,000 00
Book value of stocks and bonds, excluding interest	268,401 25
Cash in office and in bank	71,598 75
Ledger assets	<u>\$375,000 00</u>

NON-LEDGER LIABILITIES.

Cash capital	\$250,000 00
Surplus over all liabilities	125,000 00
Total liabilities and surplus	<u>\$375,000 00</u>

 * Admitted May 1, 1899.

FIRE ASSOCIATION,
PHILADELPHIA, PA.

—
INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President*.

BENJAMIN T. HERKNES, *Secretary*.

Principal Office, Nos. 407 and 409 Walnut St.

—
Cash Capital, \$500,000.
—

INCOME.

Net premiums received (fire).....	\$2,522,175 33
Deposits received on perpetual risks.....	51,704 83
Rents	\$6,637 94
Interest on real estate mortgage loans	130,300 23
Interest on collateral loans	7,676 57
Interest and dividends on stocks and bonds.....	127,384 85
Interest from all other sources	521 35
Total interest and rents.....	272,520 94
Income from all other sources, viz: Commissions on investments \$150.00; re-insurance reserve fund \$17,076.98	17,226 98
Total income.....	\$2,863,628 08
Net ledger assets Dec. 31, 1897	5,308,186 40
Total.....	\$8,171,814 48

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,533,541 25
Deposit premiums returned.	48,473 94
Interest and dividends to stockholders.....	200,000 00
Commissions to agents	552,589 14
Salaries and allowances to agents	34,944 03
Salaries and other compensation of officers and office employes	229,254 70
Taxes on premiums \$48,446.22; real estate \$5,135.57; franchise \$10,920.00.	64,501 79
Insurance department fees and agents' licenses	16,501 25
Advertising, printing and stationery	34,147 91
Legal expenses	7,719 96
Repairs and expenses on real estate.....	3,591 89
Loss on sale or maturity of ledger assets	6,360 15
All other disbursements, viz: Miscellaneous expenses	86,703 46
Total disbursements	\$2,818,329 47
Balance	\$5,353,485 01

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$322,671 37
Loans on mortgage of real estate	2,034,199 17
Loans secured by collateral.....	161,550 00
Book value of stocks and bonds, excluding interest.....	2,665,690 57
Cash in office and in bank	169,373 90
Ledger assets, per balance.....	\$5,353,485 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$55,672 85	
Interest due and accrued on stocks and bonds	19,761 13	
Interest due and accrued on collateral loans	392 96	
Rents due and accrued on company's property	2,633 75	
Total interest and rents		\$78,460 69
Market value of bonds and stocks over book value		297,440 68
Net uncollected premiums, not more than three months due		572,824 79
Due from other companies for re-insurance and rebate		20,073 74
Gross assets		<u>\$6,322,284 91</u>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$79,200 00	
Loans on company's stock	2,250 00	
Depreciation on real estate	13,471 37	
Total		<u>\$94,921 37</u>
Total admitted assets		<u>\$6,227,363 54</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$171,010 50	
Losses in process of adjustment	123,816 21	
Losses resisted	36,410 93	
Total claims for losses	\$331,237 64	
Deduct re-insurance due and accrued	41,454 71	
Net amount of unpaid losses		\$289,782 93
Unearned premiums on outstanding risks		2,025,550 55
Amount reclaimable on perpetual fire policies		1,949,312 72
Due for return premiums and re-insurance		175,615 94
All other liabilities		17,076 98
Total liabilities, except capital		<u>\$4,457,339 12</u>
Cash capital	\$500,000 00	
Surplus over all liabilities	1,270,024 42	
Surplus to policy holders		1,770,024 42
Total liabilities and surplus		<u>\$6,227,363 54</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$402,975,032	\$4,104,468 60
Written during the year	296,689,628	3,353,694 04
Total	<u>\$699,664,660</u>	<u>\$7,458,162 64</u>
Expired and terminated	311,872,977	3,290,287 89
In force at end of the year	\$387,791,683	\$4,167,874 75
Deduct amount re-insured	32,583,598	335,735 91
Net amount in force	<u>\$355,208,085</u>	<u>\$3,832,138 84</u>

Perpetual risks in force, \$88,569,265; premiums on same, \$2,117,117.93.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,604,652 00
Premiums received	39,268 89
Losses paid	32,082 23
Losses incurred	30,912 81

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

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

Principal Office, Nos. 401-407 California St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. Fire, \$1,489,642.39; marine, \$411,909.42.....	\$1,901,551 81
Rents—including company's use of own buildings	\$24,715 32
Interest on real estate mortgage loans	27,745 27
Interest on collateral loans	9,527 01
Interest and dividends on stocks and bonds.....	101,079 75
Interest from all other sources	2,911 40
Total interest and rents.....	165,978 75
Total income.....	\$2,067,530 56
Net ledger assets Dec. 31, 1897.....	3,264,963 07
Total	\$5,332,493 63

DISBURSEMENTS.

Net amount paid for losses. Fire, \$819,965.92; marine, \$267,329.39	\$1,087,286 31
Interest and dividends to stockholders	120,000 00
Commissions to agents	253,734 05
Rents—including company's use of own buildings.....	8,400 00
Salaries and other compensation of officers and office employes.....	216,283 37
Taxes on premiums, \$21,257.30; real estate, \$5,038.53; other investments, \$462.95; internal revenue, \$5,405.72; franchise, \$208.06.....	32,372 56
Insurance department fees and agents' licenses	10,803 14
Municipal licenses	5,980 50
Advertising, printing and stationery.....	19,621 66
Legal expenses	1,545 64
Miscellaneous expenses.....	151,539 42
Profit and loss items	5,538 29
Total disbursements	\$1,913,104 94
Balance.....	\$3,419,388 69

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$489,114 28
Loans on mortgage of real estate.....	429,727 07
Loans secured by collateral	251,387 69

Book value of stocks and bonds, excluding interest.....	\$2,054,373 75
Cash in office and in bank.....	223,703 09
Bills receivable.....	4,791 31
All other assets, viz: Warrants, \$3,530.92; book accounts and due from other companies for re-insurance, \$2,173.66.....	5,704 58
Total.....	\$3,458,801 77

DEDUCT LEDGER LIABILITIES.

Agents' credit balances and special deposits, \$30,758.19; all other, \$8,834.89,	\$39,413 08
Net ledger assets, per balance.	\$3,419,388 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,701 16
Interest accrued on collateral loans.....	395 79
Total interest.....	\$8,096 95
Market value of real estate over book value.....	2,585 72
Market value of bonds and stocks over book value.....	18,035 25
Net uncollected premiums, not more than three months due.....	361,931 19
Gross assets.....	\$3,810,037 80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$36,307 92
Losses in process of adjustment.....	195,200 27
Losses resisted.....	6,125 00
Total claims for losses.....	\$237,633 19
Deduct re-insurance due and accrued.....	85,112 98
Net amount of unpaid losses.....	\$152,520 21
Unearned premiums on outstanding risks.....	1,295,787 55
Total liabilities, except capital.....	\$1,448,307 76
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,361,730 04
Surplus to policy holders.....	2,361,730 04
Total liabilities and surplus.....	\$3,810,037 80

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$219,177,781	\$2,615,824 73	\$8,462,103	\$205,535 33
Written during the year.....	180,085,318	2,102,146 91	103,224,576	818,315 32
Total.....	\$399,263,099	\$4,717,971 64	\$111,686,679	\$1,023,850 65
Expired and terminated.....	185,089,909	2,144,612 26	100,423,454	728,948 98
In force at end of the year.....	\$214,173,190	\$2,573,359 38	\$11,263,225	\$294,901 67
Deduct amount re-insured.....	25,279,958	312,822 01	4,318,557	132,642 05
Net amount in force.....	\$188,893,232	\$2,260,537 37	\$6,944,668	\$162,259 62

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,198,832 09
Premiums received.....	15,029 14
Losses paid.....	11,444 28
Losses incurred.....	9,961 37

FRANKLIN FIRE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAS. W. MCALLISTER, *President.* EZRA T. CRESSON, *Secretary.*
Principal Office, No. 421 Walnut St.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$484,943 86
Deposits received on perpetual risks	8,706 86
Rents	\$7,145 17
Interest on real estate mortgage loans	11,752 14
Interest on collateral loans	2,506 61
Interest and dividends on stocks and bonds	118,745 12
Total interest and rents	140,149 04
Total income	\$633,799 76
Net ledger assets Dec. 31, 1897	3,018,299 38
Total	\$3,652,099 14

DISBURSEMENTS.

Net amount paid for losses (fire)	\$246,147 11
Deposit premiums returned	29,493 56
Interest and dividends to stockholders	90,317 50
Commissions to agents	100,768 51
Salaries and other compensation of officers and office employes	40,900 00
Taxes on premiums, \$8,013.77; real estate, \$3,569.73; franchise, \$4,661.86.	16,245 36
Insurance department fees and agents' licenses	3,169 37
Municipal licenses	942 18
Advertising, printing and stationery	10,453 36
Legal expenses	1,468 60
Repairs and expenses on real estate	3,271 40
Loss on sale or maturity of ledger assets	10,067 41
Agency expenses	70,075 25
Total disbursements	\$623,319 61
Balance	\$3,028,779 53

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$221,604 05
Loans on mortgage of real estate	181,558 00
Loans secured by collateral	34,500 00
Book value of stocks and bonds, excluding interest	2,482,903 26
Cash in office and in bank	108,214 22
Ledger assets, per balance	\$3,028,779 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,822 37	
Interest due and accrued on collateral loans.....	390 42	
Total interest.....		\$3,212 79
Market value of real estate over book value.....		18,895 95
Market value of bonds and stocks over book value.....		61,828 74
Net uncollected premiums, not more than three months due.....		65,012 72
Gross assets.....		\$3,177,729 73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$25,056 06	
Losses in process of adjustment.....	19,118 25	
Losses resisted.....	2,100 00	
Total claims for losses.....	\$46,274 31	
Deduct re-insurance due and accrued.....	5,148 28	
Net amount of unpaid losses.....		\$41,126 03
Unearned premiums on outstanding risks.....		472,604 18
Amount reclaimable on perpetual fire policies.....		1,113,849 74
Total liabilities, except capital.....		\$1,627,579 95
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	1,150,149 78	
Surplus to policy holders.....		1,550,149 78
Total liabilities and surplus.....		\$3,177,729 73

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$80,060,474	\$876,030 89
Written during the year.....	54,860,847	606,866 66
Total.....	\$134,921,321	\$1,482,897 55
Expired and terminated.....	50,379,353	564,232 45
In force at end of the year.....	\$84,541,968	\$918,665 10
Deduct amount re-insured.....	4,902,549	53,503 49
Net amount in force.....	\$79,639,419	\$865,161 61
Perpetual risks in force, \$55,138,282; premiums on same, \$1,210,346.64.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$409,750 00
Premiums received.....	5,148 03
Losses paid.....	4,324 97
Losses incurred.....	6,987 08

GERMAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

ADOLPH A. STROHN, *President.*

CHARLES G. SMITH, *Secretary.*

Principal Office, Cor. Liberty and Nassau Sts.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$251,429 26	
Interest and dividends on stocks and bonds.....	24,177 61	
Profit on sale or maturity of ledger assets.....	12,091 31	
Income from all other sources, viz: Surplus subscribed by stockholders	100,000 00	
Total income	\$387,698 18	
Net ledger assets Dec. 31, 1897.....	\$408,196 40	
Increase of paid-up capital during 1898	200,000 00	608,196 40
Total	\$995,894 58	

DISBURSEMENTS.

Net amount paid for losses (fire)	\$82,292 39	
Commissions to agents	68,706 50	
Salaries and other compensation of officers and office employes.....	1,458 32	
Taxes on premiums	5,636 41	
Insurance department fees and agents' licenses	3,707 26	
Municipal licenses	1,064 69	
Advertising, printing and stationery	135 46	
Total disbursements	\$163,001 03	
Balance	\$832,893 55	

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$822,477 79	
Cash in bank	10,415 76	
Ledger assets, per balance	\$832,893 55	

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,075 00	
Market value of bonds and stocks over book value.....	33,067 21	
Net uncollected premiums, not more than three months due	15,535 86	
Gross assets	\$882,571 62	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$19,859 64	
Losses in process of adjustment	21,128 00	
Losses resisted	2,019 00	
Total unpaid losses.....		\$43,006 64
Unearned premiums on outstanding risks.....		161,586 96
Salaries, rents, taxes and expenses due and accrued		132 75
Due for return premiums		114 37
Total liabilities, except capital.....		\$204,840 72
Cash capital	\$400,000 00	
Surplus over all liabilities	277,730 90	
Surplus to policy holders		677,730 90
Total liabilities and surplus		\$882,571 62

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$18,100,382	\$180,396 10
Written during the year.....	43,254,986	319,456 21
Total	\$61,355,368	\$499,852 31
Expired and terminated	26,246,653	225,296 56
In force at end of the year	\$35,108,715	\$274,555 75

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$54,466 00
Premiums received.....	841 10
Losses paid	1,141 91
Losses incurred.....	1,141 91
Amount at risk	114,666 00

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

WILLIAM N. KREMER, *President.*

CHARLES G. SMITH, *Secretary.*

Principal Office, Corner Liberty and Nassau Sts.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, (fire)	\$2,624,285 76
Rents	\$622 50
Interest on real estate mortgage loans.....	2,120 00
Interest and dividends on stocks and bonds.....	287,422 91
Interest from all other sources.....	799 88
Total interest and rents.....	290,965 29
Profit on sale or maturity of ledger assets.....	53,597 17
Total income.....	\$2,968,848 22
Net ledger assets Dec. 31, 1897	7,151,859 19
Total	\$10,120,707 41

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,404,582 19
Interest and dividends to stockholders	300,000 00
Commissions to agents	459,173 01
Rents	33,757 70
Salaries and other compensation of officers and office employes	235,919 45
Taxes on premiums \$65,978.88; real estate \$171.45	66,150 33
Insurance department fees and agents' licenses.	17,500 03
Municipal licenses.....	7,390 05
Advertising, printing and stationery	42,124 15
Repairs and expenses on real estate	376 61
Furniture and fixtures	16,223 19
All other disbursements	211,846 65
Total disbursements	\$2,794,993 36
Balance	\$7,325,714 05

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$15,000 00
Loans on mortgage of real estate.....	53,000 00
Book value of stocks and bonds, excluding interest.....	7,004,920 51
Cash in office and in bank.....	252,793 54
Ledger assets, per balance.....	\$7,325,714 05

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$837 00
Interest accrued on stocks and bonds	17,698 17
Total interest	\$18,535 17
Market value of bonds and stocks over book value.....	327,782 49
Net uncollected premiums not more than three months due.....	386,020 81
Gross assets	\$8,058,052 52

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$84,928 00
Losses in process of adjustment.....	264,314 00
Losses resisted	56,457 40
Total claims for losses	\$405,699 40
Deduct re-insurance due and accrued	29,744 00
Net amount of unpaid losses	\$375,955 40
Unearned premiums on outstanding risks	2,674,911 67
Salaries, rents, taxes and expenses due and accrued	19,405 34
Due for return premiums and re-insurance	65,770 73
Total liabilities, except capital	\$3,136,043 14
Cash capital	\$1,000,000 00
Surplus over all liabilities	3,922,009 38
Surplus to policy holders	4,922,009 38
Total liabilities and surplus	\$8,058,052 52

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$574,558,776	\$5,389,827 55
Written during the year.....	502,296,005	4,063,775 32
Total	\$1,076,854,781	\$9,453,602 87
Expired and terminated	416,244,396	3,979,386 73
In force at end of the year	\$660,610,385	\$5,474,216 14
Deduct amount re-insured	49,352,639	373,300 41
Net amount in force	\$611,257,746	\$5,100,915 73

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,497,886 00
Premiums received	34,786 99
Losses paid.....	23,271 89
Losses incurred	23,708 89
Amount at risk	4,956,847 00

GERMAN FIRE INSURANCE COMPANY,

PITTSBURG, PA.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

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

Principal Office, No. 328 Fourth Ave.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$189,415 12
Interest on real estate mortgage loans	\$17,097 35
Interest on collateral loans	834 68
Interest and dividends on stocks and bonds	6,480 46
Interest from all other sources	176 25
Total interest and rents	24,588 74
Profit on sale or maturity of ledger assets	14,015 47
Income from all other sources, viz: Commissions	832 50
Total income.....	\$228,851 83
Net ledger assets Dec. 31, 1897.....	482,151 48
Total	\$711,003 31

DISBURSEMENTS.

Net amount paid for losses (fire)	\$116,396 54
Interest and dividends to stockholders.....	20,000 00
Commissions to agents	51,458 32
Rents.....	2,182 75
Salaries and other compensation of officers and office employes.....	9,836 35
Taxes on premiums	3,747 91
Insurance department fees and agents' licenses	1,632 55
Municipal licenses	290 00
Advertising, printing and stationery.....	7,750 37
Legal expenses	175 00
Miscellaneous expenses.....	1,922 35
Loss on sale or maturity of ledger assets	29,728 50
All other disbursements, viz: Adjustment expenses	1,620 68
Total disbursements.....	\$246,741 32
Balance.....	\$464,261 99

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$1,500 00
Loans on mortgage of real estate.....	288,405 00
Loans secured by collateral	15,000 00
Book value of stocks and bonds, excluding interest	80,453 89
Cash in office and in bank	79,348 10
Total	\$464,706 99

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$445 00
Net ledger assets, per balance	\$464,261 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,828 80
Interest accrued on stocks and bonds	347 37
Total interest	\$5,176 17
Market value of real estate over book value	700 00
Net uncollected premiums, not more than three months due.....	32,133 41
Gross premiums, more than three months due	\$114 12
Gross assets.....	\$502,271 57

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$5,279 89
Total admitted assets	\$496,991 68

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$19,498 37
Losses in process of adjustment.....	4,831 96
Losses resisted.....	600 00
Total claims for losses	\$24,930 33
Deduct re-insurance due and accrued	200 14
Net amount of unpaid losses	\$24,730 19
Unearned premiums on outstanding risks.....	158,737 16
Salaries, rents, taxes and expenses due and accrued.....	911 33
Total liabilities, except capital	\$184,378 68
Cash capital	\$200,000 00
Surplus over all liabilities	112,613 00
Surplus to policy holders	312,613 00
Total liabilities and surplus.....	\$496,991 68

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$24,192,225	\$336,612 73
Written during the year	20,436,035	247,509 37
Total.....	\$44,628,260	\$584,122 10
Expired and terminated	17,015,294	262,492 23
In force at end of the year.....	\$27,612,966	\$321,629 87
Deduct amount re-insured.....	1,250,796	15,480 02
Net amount in force	\$26,362,170	\$306,149 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$153,573 00
Premiums received.....	2,436 45
Losses paid.....	3,042 56
Losses incurred.....	2,693 99

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Principal Office, Nos. 62 and 64 William St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)	\$1,236,984 05
Rents	\$23,845 79
Interest on real estate mortgage loans	12,940 64
Interest and dividends on stocks and bonds	141,699 47
Interest from all other sources	2,045 15
Total interest and rents.....	180,531 05
Profit on sale or maturity of ledger assets.....	50,622 70
Total income	\$1,468,137 80
Net ledger assets Dec. 31, 1897.....	4,218,545 68
Total	\$5,686,683 48

DISBURSEMENTS.

Net amount paid for losses (fire)	\$519,031 00
Interest and dividends to stockholders	120,000 00
Commissions to agents	204,515 65
Rents	26,332 16
Salaries and other compensation of officers and office employes.....	133,394 03
Taxes on premiums, \$18,949.29; real estate, \$4,482.30; other invest- ments, \$4,845.42	28,277 01
Insurance department fees and agents' licenses	8,094 92
Municipal licenses	3,974 48
Advertising, printing and stationery.....	14,870 38
Legal expenses	823 23
Repairs and expenses on real estate.....	16,175 70
Miscellaneous expenses	51,028 93
All other disbursements, viz: Profit and loss	42,154 59
Total disbursements	\$1,168,671 88
Balance	\$4,518,011 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$655,000 00
Loans on mortgage of real estate	364,500 00
Book value of stocks and bonds, excluding interest	3,185,568 39

Cash in office and in bank.....	\$113,906 74
Agents' debit balances	183,582 27
All other assets, viz: Cash in hands of managers.....	15,454 20
Ledger assets, per balance	<u>\$4,518,011 60</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$8,201 49
Interest accrued on stocks and bonds	2,500 00
Rents due and accrued on company's property	<u>2,050 02</u>
Total interest and rents	\$12,751 51
Market value of bonds and stocks over book value.....	138,234 61
Net uncollected premiums, not more than three months due.....	9,124 18
Gross premiums, more than three months due.....	<u>\$1,135 02</u>
Gross assets.....	<u>\$4,678,121 90</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$46,555 16
Losses in process of adjustment.....	32,731 70
Losses resisted	<u>4,241 36</u>
Total claims for losses	\$83,528 22
Deduct re-insurance due and accrued.....	<u>6,027 11</u>
Net amount of unpaid losses	\$77,501 11
Unearned premiums on outstanding risks.....	<u>1,506,907 40</u>
Total liabilities, except capital	\$1,584,408 51
Cash capital.....	\$1,000,000 00
Surplus over all liabilities	<u>2,093,713 39</u>
Surplus to policy holders	<u>3,093,713 39</u>
Total liabilities and surplus	<u>\$4,678,121 90</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$337,595,669	\$2,868,691 35
Written during the year.....	<u>233,081,746</u>	<u>1,730,736 94</u>
Total	\$570,677,415	\$4,599,428 29
Expired and terminated.....	<u>200,515,138</u>	<u>1,603,297 08</u>
In force at end of the year	\$370,162,277	\$2,996,131 21
Deduct amount re-insured	<u>17,230,747</u>	<u>126,468 84</u>
Net amount in force.....	\$352,931,530	\$2,869,722 37

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$600,765 00
Premiums received	8,562 75
Losses paid.....	7,833 51
Losses incurred	8,243 15
Amount at risk.....	<u>1,303,448 00</u>

* GLOBE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

E. C. JAMESON, *President.*

WILLIAM VALENTINE, *Secretary.*

Principal Office, Nos. 80 and 82 William St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$450,876.64; marine, \$39,425.87.....		\$490,302 51
Interest on real estate mortgage loans.....	\$2,508 22	
Interest and dividends on stocks and bonds.....	19,083 09	
Total interest.....		21,586 31
Profit on sale or maturity of ledger assets.....		3,272 50
Total income.....		\$515,161 32
Net ledger assets Dec. 31, 1897.....	\$542,021 15	
Deduct error in 1897 statement.....	37,336 62	504,684 53
Total.....		\$1,019,845 85

DISBURSEMENTS.

Net amount paid for losses. Fire, \$389,945.88; marine, \$68,542.44.....		\$458,488 32
Interest and dividends to stockholders.....	12,000 00	
Commissions to agents.....	175,232 97	
Rents.....	1,250 00	
Salaries and other compensation of officers and office employes.....	5,000 00	
Taxes on premiums.....	7,964 95	
Insurance department fees and agents' licenses.....	2,302 53	
Municipal licenses.....	1,273 48	
Advertising, printing and stationery.....	2,374 06	
Legal expenses.....	1,000 00	
Total disbursements.....		\$666,886 31
Balance.....		\$352,959 54

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$57,500 00
Book value of stocks and bonds, excluding interest.....	333,673 17
Cash in office and in bank.....	26,786 37
Total.....	\$417,959 54

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	\$65,000 00
Net ledger assets, per balance.....	\$352,959 54

* Discontinued business.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,204 03	
Interest accrued on stocks and bonds	1,500 00	
Total interest		\$2,704 03
Market value of bonds and stocks over book value		88,241 83
Net uncollected premiums, not more than three months due.....		103,902 25
Gross assets		<u>\$547,807 65</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$27,292 95	
Losses in process of adjustment.....	142,601 27	
Losses resisted	8,200 00	
Total claims for losses.....		<u>\$178,094 22</u>
Deduct re-insurance due and accrued.....	42,131 50	
Net amount of unpaid losses.....		\$135,962 72
Unearned premiums on outstanding risks		141,952 02
Due for re-insurance.....		16,000 14
Total liabilities, except capital		<u>\$293,914 88</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	53,892 77	
Surplus to policy holders		<u>253,892 77</u>
Total liabilities and surplus		<u>\$547,807 65</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$73,604,313	\$713,698 94	\$1,689,575	\$22,982 82
Written during the year	57,955,998	718,582 36	2,185,980	74,815 55
Total.....	<u>\$131,560,311</u>	<u>\$1,432,281 30</u>	<u>\$3,875,555</u>	<u>\$97,798 37</u>
Expired and terminated	79,462,895	909,888 43	2,378,715	65,139 64
In force at end of the year.....	\$52,097,416	\$522,392 87	\$1,496,840	\$32,658 73
Deduct amount re-insured	28,052,024	276,785 06	-	-
Net amount in force.....	<u>\$24,045,392</u>	<u>\$245,607 81</u>	<u>\$1,496,840</u>	<u>\$32,658 73</u>

BUSINESS IN MAINE.

Risks written	<i>Fire.</i>
Premiums received	\$355,201 00
Losses paid.....	7,083 01
Losses incurred	3,579 43
	<u>4,684 43</u>

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

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal Office, No. 32 Congress St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$315,772 27
Interest on real estate mortgage loans	\$1,276 49
Interest and dividends on stocks and bonds	14,661 73
Interest from all other sources	1,743 99
Total interest	17,682 21
Total income	\$333,454 48
Net ledger assets Dec. 31, 1897.....	443,923 59
Total	\$777,378 07

DISBURSEMENTS.

Net amount paid for losses (fire)	\$179,740 88
Interest and dividends to stockholders	12,000 00
Commissions to agents	60,018 58
Rents	1,435 00
Salaries and other compensation of officers and office employes.....	10,075 00
Taxes on premiums \$3,348.58; United States Revenue \$856.47; franchise \$2,035.75	6,240 80
Insurance department fees and agents' licenses	517 00
Advertising, printing and stationery.....	1,612 25
Legal expenses	500 00
Repairs and expenses on real estate	1,443 79
Inspections, adjustments and incidentals.....	20,223 73
All other disbursements	6,514 95
Total disbursements	\$300,321 98
Balance.....	\$477,056 09

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$30,200 00
Loans on mortgage of real estate.....	20,223 10
Book value of stocks and bonds, excluding interest.....	374,825 15
Cash in office and in bank	51,807 84
Ledger assets, per balance	\$477,056 09

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$318 64
Market value of bonds and stocks over book value.....	4,254 15
Net uncollected premiums, not more than three months due.....	49,511 46
Due from other companies for re-insurance.....	307 61
Gross assets	<u>\$531,447 95</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$13,225 89
Losses in process of adjustment.....	14,740 97
Losses resisted	3,100 00
Total claims for losses.....	<u>\$31,066 86</u>
Deduct re-insurance due and accrued	4,572 86
Net amount of unpaid losses	\$26,494 00
Unearned premiums on outstanding risks.....	208,964 65
Salaries, rents, taxes and expenses due and accrued.....	1,133 87
Due for return premiums and re-insurance	14,144 08
Total liabilities, except capital.....	<u>\$250,736 60</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities	80,711 35
Surplus to policy holders	280,711 35
Total liabilities and surplus	<u>\$531,447 95</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$38,650,540	\$464,932 16
Written during the year	33,278,641	421,342 63
Total	<u>\$71,929,181</u>	<u>\$886,274 79</u>
Expired and terminated	27,002,857	359,495 25
In force at end of the year	<u>\$44,926,324</u>	<u>\$526,779 54</u>
Deduct amount re-insured.....	11,494,929	130,540 04
Net amount in force.....	<u>\$33,431,395</u>	<u>\$396,239 50</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$6,112,794 00
Premiums received.....	86,224 43
Losses paid.....	36,817 13
Losses incurred	36,036 27
Amount at risk	<u>9,527,500 00</u>

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, No. 161 Broadway.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$909,807.26; marine, \$141,196.27.....	\$1,051,003 53
Rents—including company's use of own buildings.....	\$16,562 49
Interest on collateral loans.....	20 58
Interest and dividends on stocks and bonds.....	46,143 17
Interest from all other sources.....	58 41
Total interest and rents.....	62,784 65
Income from all other sources, viz: Taxes refunded.....	661 29
Total income.....	\$1,114,449 47
Net ledger assets Dec. 31, 1897.....	1,153,587 49
Total.....	\$2,268,036 96

DISBURSEMENTS.

Net amount paid for losses. Fire, \$489,015.90; marine, \$112,604.12.....	\$601,620 02
Interest and dividends to stockholders.....	20,000 00
Commissions to agents.....	205,617 98
Rents—including company's use of own buildings.....	12,000 00
Salaries and other compensation of officers and office employes.....	127,979 96
Taxes on premiums, \$13,332.80; real estate, \$3,244 71.....	16,577 51
Insurance department fees and agents' licenses.....	12,579 80
Advertising, printing and stationery.....	20,628 80
Repairs and expenses on real estate.....	1,033 57
Furniture and fixtures, \$1,043.55; miscellaneous, \$78,135.24.....	79,178 79
Loss on sale or maturity of ledger assets.....	888 12
All other disbursements, viz: Internal revenue.....	3,281 09
Total disbursements.....	\$1,101,384 90
Balance.....	\$1,166,652 06

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$127,500 00
Book value of stocks and bonds, excluding interest.....	920,379 31
Cash in office and in bank.....	87,605 62
Bills receivable and agents' debit balances.....	33,265 50
Total.....	\$1,168,750 43
Deduct ledger liabilities.....	2,098 37
Net ledger assets, per balance.....	\$1,166,652 06

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.....	195,465 69
Net uncollected premiums, not more than three months due.....	152,256 07
Gross premiums, more than three months due.....	\$8,837 80
Gross assets.....	<u>\$1,587,311 32</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets.....	\$5,000 00
Total admitted assets.....	<u>\$1,582,311 32</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$15,431 13
Losses in process of adjustment.....	156,295 27
Losses resisted.....	38,182 84
Total claims for losses.....	<u>\$209,909 24</u>
Deduct re-insurance due and accrued.....	27,279 98
Net amount of unpaid losses.....	\$182,629 26
Unearned premiums on outstanding risks.....	731,247 04
Amount reclaimable on perpetual fire policies.....	931 50
Salaries, rents, taxes and expenses due and accrued.....	5,000 00
Due for return premiums.....	14,094 06
All other liabilities, viz: Reserves for contingencies.....	5,000 00
Total liabilities, except capital.....	<u>\$938,901 86</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	443,409 46
Surplus to policy holders.....	643,409 46
Total liabilities and surplus.....	<u>\$1,582,311 32</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$223,112,806	\$1,329,722 23	\$2,370,911	\$92,202 98
Written during the year.....	172,049,846	1,249,092 34	43,161,316	152,997 76
Total.....	<u>\$395,162,652</u>	<u>\$2,578,814 57</u>	<u>\$46,032,227</u>	<u>\$245,200 74</u>
Expired and terminated.....	158,198,692	1,111,956 05	43,615,077	163,642 99
In force at end of the year.....	\$236,963,960	\$1,466,858 52	\$2,417,150	\$81,557 75
Deduct amount re-insured.....	22,679,822	171,375 62	32,750	863 13
Net amount in force.....	\$214,284,138	\$1,295,482 90	\$2,384,400	\$80,694 62

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$587,611 75
Premiums received.....	7,068 31
Losses paid.....	3,495 18
Losses incurred.....	3,491 97
Amount at risk.....	<u>752,421 00</u>

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, No. 34 Pine St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)	\$1,449,476 69
Rents—including company's use of own buildings.....	\$28,389 70
Interest on real estate mortgage loans	350 00
Interest on collateral loans	81 85
Interest and dividends on stocks and bonds.....	94,308 19
Total interest and rents.....	123,129 74
Profit on sale or maturity of ledger assets	23,571 25
Total income.....	\$1,596,177 68
Net ledger assets Dec. 31, 1897.....	2,622,367 27
Total	\$4,218,544 95

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$933,516 56
Interest and dividends to stockholders	100,000 00
Commissions to agents.....	262,421 53
Rents—including company's use of own buildings	16,600 00
Salaries and other compensation of officers and office employes.....	153,750 72
Taxes on premiums \$27,731.90; real estate \$4,718.47; internal revenue } \$4,691.34	37,141 71
Insurance department fees and agents' licenses	13,159 78
Advertising, printing and stationery.....	22,555 67
Legal expenses	474 11
Repairs and expenses on real estate.....	3,046 11
Loss on sale or maturity of ledger assets	961 18
All other disbursements, viz: Maps, postage, expressage, fire patrols, office expenses, etc	61,033 37
Total disbursements	\$1,604,660 74
Balance	\$2,613,884 21

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$420,368 75
Loans on mortgage of real estate	7,000 00
Book value of stocks and bonds, excluding interest	2,084,336 87
Cash in office and in bank	102,178 59
Ledger assets, per balance	\$2,613,884 21

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$29 16	
Interest accrued on stocks and bonds	18,062 50	
Rents due on company's property	485 75	
Total interest and rents		\$18,577 41
Market value of real estate over book value		29,631 25
Market value of bonds and stocks over book value.....		211,327 13
Net uncollected premiums, not more than three months due		161,507 09
Due from other companies for re-insurance		213 53
Gross premiums, more than three months due	\$5,557 51	
Gross assets		\$3,035,140 62

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$100,363 01	
Losses in process of adjustment	69,166 19	
Losses resisted.....	25,922 71	
Total claims for losses	\$195,451 91	
Deduct re-insurance due and accrued	11,508 32	
Net amount of unpaid losses		\$183,943 59
Unearned premiums on outstanding risks.....		1,134,112 98
Due for re-insurance.....		11,372 62
Total liabilities, except capital		\$1,329,429 19
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities	705,711 43	
Surplus to policy holders		1,705,711 43
Total liabilities and surplus		\$3,035,140 62

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$210,487,767 60	\$2,363,344 70
Written during the year	157,146,439 29	1,722,202 72
Total	\$367,634,206 89	\$4,085,547 42
Expired and terminated	155,003,964 01	1,755,677 70
In force at end of the year.....	\$212,630,242 88	\$2,329,869 72
Deduct amount re-insured	12,554,477 55	125,681 08
Net amount in force	\$200,075,765 33	\$2,204,188 64

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,977,684 00
Premiums received.....	32,581 98
Losses paid.....	26,013 03
Losses incurred.....	22,994 79
Amount at risk.....	4,520,277 16

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Principal Office, No. 53 Trumbull St.

Cash Capital, \$1,250,000.

INCOME.

Net premiums received (fire).....	\$5,725,581 43
Rents	\$10,842 84
Interest on real estate mortgage loans	84,490 74
Interest on collateral loans	690 00
Interest and dividends on stocks and bonds.....	308,733 22
Interest from all other sources	10,217 06
Total interest and rents.....	414,973 86
Income from all other sources, viz: Conscience money.....	600 00
Total income	\$6,141,155 29
Net ledger assets Dec. 31, 1897.....	9,911,482 43
Total	\$16,052,637 72

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$3,447,155 46
Interest and dividends to stockholders	400,000 00
Commissions to agents	944,809 67
Salaries and other compensation of officers and office employes	493,464 82
Taxes on premiums, \$111,642.38; real estate, \$5,685.74; internal revenue, } \$10,175.40	127,503 52
Insurance department fees and agents' licenses	27,073 66
Municipal licenses.....	12,005 92
Advertising, printing and stationery.....	53,549 18
Legal expenses	4,139 56
Miscellaneous expenses.....	416,068 55
Depreciation in stocks and bonds	23,705 61
All other disbursements, viz: Old agency balances marked off, \$4,064.39; decrease in re-insurance reserve deposit, \$914.65.	4,979 04
Total disbursements	\$5,954,454 99
Balance	\$10,098,182 73

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$730,036 33
Loans on mortgage of real estate.....	1,509,700 00
Loans secured by collateral	14,800 00

Book value of stocks and bonds, excluding interest.....	\$6,312,222	93
Cash in office and in bank.....	890,193	55
Agents' debit balances.....	611,898	92
All other assets, viz: Printing plant.....	29,331	00
Ledger assets, per balance.....	\$10,098,182	73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$26,876	17
Interest accrued on collateral loans.....	66	46
Rents due on company's property.....	3,194	94
Total interest and rents.....	\$30,137	57
Market value of bonds and stocks over book value.....	661,834	27
Net uncollected premiums, not more than three months due.....	408,000	00
Gross assets.....	\$11,198,154	57

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$14,494	67
Total admitted assets.....	\$11,183,659	90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$210,257	46
Losses in process of adjustment.....	259,817	39
Losses resisted.....	50,677	16
Net amount of unpaid losses.....	\$520,752	01
Unearned premiums on outstanding risks.....	4,953,997	22
Total liabilities, except capital.....	\$5,474,749	23
Cash capital.....	\$1,250,000	00
Surplus over all liabilities.....	4,458,910	67
Surplus to policy holders.....	5,708,910	67
Total liabilities and surplus.....	\$11,183,659	90

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$790,555,193	\$9,554,422 97
Written during the year.....	646,805,244	7,461,898 20
Total.....	\$1,437,360,437	\$17,016,321 17
Expired and terminated.....	584,244,080	7,243,784 13
In force at end of the year.....	\$853,116,357	\$9,772,537 04
Deduct amount re-insured.....	5,097,507	71,030 89
Net amount in force.....	\$848,018,850	\$9,701,506 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,082,918 00
Premiums received.....	73,799 82
Losses paid.....	43,326 45
Losses incurred.....	39,214,570

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, *President*. THOMAS B. GREENE, { *Secretaries*.
 AREMIAH M. BURTÉS, {
 Principal Office, No. 119 Broadway.

Cash Capital, \$3,000,000.

INCOME.

Net premiums received. Fire, \$4,056,006.22; marine, \$191,164.07.....	\$4,247,170 29
Rents—including company's use of own buildings.....	\$153,674 44
Interest on real estate mortgage loans	16,421 30
Interest on collateral loans.....	6,281 78
Interest and dividends on stocks and bonds	356,439 80
Interest from all other sources	4,227 73
Total interest and rents	537,045 05
Profit on sale or maturity of ledger assets	43,507 75
Income from all other sources	7,659 54
Total income	\$4,835,382 63
Net ledger assets Dec. 31, 1897.....	10,368,261 18
Total	\$15,203,643 81

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,163,988.65; marine, \$121,254.97.....	\$2,285,243 62
Interest and dividends to stockholders	300,000 00
Commissions to agents	792,090 51
Rents—including company's use of own buildings.....	50,946 58
Salaries and other compensation of officers and office employes.....	411,343 11
Taxes on premiums, \$72,974.55; real estate, \$20,422.54; government tax, } \$13,534.51; franchise, \$1,503.00	108,434 60
Insurance department fees and agents' licenses	16,418 48
Municipal licenses	6,640 77
Advertising, printing and stationery.....	70,498 93
Legal expenses	1,866 80
Repairs and expenses on real estate	45,880 25
Miscellaneous expenses	259,556 96
Loss on sale or maturity of ledger assets	1,773 75
All other disbursements, viz: Profit and loss	113,279 11
Total disbursements	\$4,463,973 47
Balance	\$10,739,670 34

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,759,249 74
Loans on mortgage of real estate.....	248,498 33
Loans secured by collateral.....	121,625 00
Book value of stocks and bonds, excluding interest	7,715,877 82
Cash in bank	594,130 72
Bills receivable and agents' debit balances.....	305,872 40
9 Total	\$10,745,254 01

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$5,523 67
Net ledger assets, per balance.....	\$10,739,670 34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,921 95
Interest accrued on stocks and bonds.....	39,803 20
Interest accrued on collateral loans.....	124 38
Interest accrued on other assets.....	1,184 65
Total interest	\$50,034 18
Market value of bonds and stocks over book value	1,168,650 53
Net uncollected premiums, not more than three months due.....	199,393 96
Gross premiums, more than three months due.....	\$988 31
Gross assets	\$12,157,749 01

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$5,606 42
Bills receivable past due	245 90
Depreciation on stocks and bonds.....	30,885 52
Total	\$36,737 84
Total admitted assets	\$12,121,011 17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$135,638 62
Losses in process of adjustment	587,004 72
Losses resisted	45,909 11
Total claims for losses	\$768,552 45
Deduct re-insurance due and accrued	332,905 00
Net amount of unpaid losses.....	\$435,647 45
Unearned premiums on outstanding risks	4,048,577 00
Due for re-insurance	208,984 36
Total liabilities, except capital	\$4,693,208 81
Cash capital.....	\$3,600,000 00
Surplus over all liabilities	4,427,802 36
Surplus to policy holders	7,427,802 36
Total liabilities and surplus	\$12,121,011 17

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$935,317,514	\$8,899,167 00	\$10,819,445	\$239,547 00
Written during the year.....	639,744,106	5,518,953 34	90,563,230	373,226 16
Total	\$1,575,061,620	\$14,418,120 34	\$101,382,675	\$612,773 16
Expired and terminated.....	666,553,001	6,038,070 34	88,014,247	332,343 16
In force at end of the year.	\$908,508,619	\$8,380,050 00	\$13,368,428	\$280,430 00
Deduct amount re-insured.	106,634,917	503,429 00	2,711,971	57,184 00
Net amount in force	\$801,873,702	\$7,876,621 00	\$10,656,457	\$223,246 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$11,108,112 00
Premiums received	84,637 40
Losses paid.....	43,221 58
Lossed incurred	49,216 24
Amount at risk	13,922,907 00

HOME MUTUAL INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WILLIAM J. DUTTON, *President.*

STEPHEN D. IVES, *Secretary.*

Principal Office, No. 318 California St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$381,755.98; marine, \$51,979.16.....	\$433,735 14
Rents—including company's use of own buildings	\$10,747 30
Interest on real estate mortgage loans	22,538 81
Interest on collateral loans	1,834 79
Interest and dividends on stocks and bonds	9,647 37
Interest from all other sources	728 85
Total interest and rents	45,497 12
Profit on sale or maturity of ledger assets	150 00
Income from all other sources	1,018 22
Total income.....	\$480,400 48
Net ledger assets Dec. 31, 1897	849,516 42
Total	\$1,329,916 90

DISBURSEMENTS.

Net amount paid for losses. Fire, \$202,982.28; marine, \$25,564.81	\$228,547 09
Interest and dividends to stockholders.	36,000 00
Commissions to agents	71,969 90
Salaries and allowances to agents	8,034 73
Rents—including company's use of own buildings	5,280 00
Salaries and other compensation of officers and office employes	54,833 71
Taxes on premiums \$2,543.35; real estate \$1,415.89; other investments { \$5,146.36; franchise \$16.95	9,122 55
Insurance department fees and agents' licenses	3,372 30
Municipal licenses	972 46
Advertising, printing and stationery	6,273 69
Legal expenses	141 25
Repairs and expenses on real estate	970 95
Loss on sale or maturity of ledger assets	2,500 00
All other disbursements, viz: Profit and loss	13,742 40
Total disbursements	\$441,761 63
Balance	\$888,155 27

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$233,879 35
Loans on mortgage of real estate	317,134 00

Loans secured by collateral.....	\$33,000 00
Book value of stocks and bonds, excluding interest.....	219,458 25
Cash in office and in bank	86,175 99
Total	\$889,647 59

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$437.57; borrowed money \$1,054.75.....	\$1,492 32
Net ledger assets, per balance	\$888,155 27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,018 32
Interest accrued on collateral loans.....	137 50
Interest accrued on other assets	100 00
Total interest.....	\$3,255 82
Market value of real estate over book value	620 65
Market value of bonds and stocks over book value.....	1,736 75
Net uncollected premiums, not more than three months due	68,025 61
Gross assets	\$961,794 10

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$1,837 76
Losses in process of adjustment.....	23,873 16
Total claims for losses.....	\$25,710 92
Deduct re-insurance due and accrued.....	9,974 98
Net amount of unpaid losses	\$15,735 94
Unearned premiums on outstanding risks	311,069 04
Total liabilities, except capital	\$326,794 98
Cash capital	\$300,000 00
Surplus over all liabilities	334,999 12
Surplus to policy holders.....	634,999 12
Total liabilities and surplus.....	\$961,794 10

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premtums.</i>
In force December 31, 1897.....	\$38,755,900	\$506,544 29	\$585,214	\$29,544 71
Written during the year.....	41,750,182	541,028 38	3,772,730	65,732 52
Total	\$80,506,082	\$1,047,572 67	\$4,357,944	\$95,577 23
Expired and terminated.....	36,036,274	462,774 63	3,701,726	58,120 98
In force at end of the year.....	\$44,469,808	\$584,798 04	\$656,218	\$37,456 25
Deduct amount re-insured.....	3,760,167	56,299 72	75,862	4,213 21
Net amount in force.....	\$40,709,641	\$528,498 32	\$580,356	\$33,243 04

BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i> \$113,550 00
Premiums received.....	1,527 90
Losses paid.....	139 92
Losses incurred.....	139 92

INDEMNITY FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

J. MONTGOMERY HARE, *President.*J. H. BURGER,
H. B. ANTHONY, } *Secretaries.*

Principal Office, Nos. 56 and 58 Pine St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$8,773 00
Interest and dividends on stocks and bonds.....	2,194 63
Profit on sale or maturity of ledger assets.....	1,093 75
Total income	\$12,061 38
Net ledger assets Oct. 1, 1898	300,000 00
Total	\$312,061 38

DISBURSEMENTS.

Commissions to agents	\$2,141 37
Rents.....	219 39
Salaries and other compensation of officers and office employes.....	2,546 28
Taxes on premiums \$88.05; franchise \$250.00; all other \$190.38	528 43
Insurance department fees and agents' licenses.....	1,453 61
Municipal licenses	15 00
Advertising, printing and stationery	2,055 41
Legal expenses.....	1,461 62
Furniture and fixtures.....	931 04
All other disbursements	3,496 92
Total disbursements	\$14,309 07
Balance	\$297,752 31

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$280,941 25
Cash in office and in bank.....	16,811 06
Ledger assets, per balance	\$297,752 31

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,125 00
Market value of bonds and stocks over book value.....	4,108 75
Net uncollected premiums, not more than three months due	9,652 15
Gross assets	\$312,638 21

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$259 42	
Losses in process of adjustment	3,464 00	
Total claims for losses	<u>\$3,723 42</u>	
Deduct re-insurance due and accrued.....	1,725 00	
Net amount of unpaid losses		\$1,998 42
Unearned premiums on outstanding risks		11,709 92
Salaries, rents, taxes and expenses due and accrued		212 37
Due for re-insurance.....		<u>998 09</u>
Total liabilities, except capital.....		\$14,918 80
Cash capital	\$200,000 00	
Surplus over all liabilities	<u>97,719 41</u>	
Surplus to policy holders		<u>297,719 41</u>
Total liabilities and surplus		\$312,638 21

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$2,386,522	\$22,958 24
Expired and terminated	111,800	780 03
In force at end of the year	<u>\$2,274,722</u>	<u>\$22,178 21</u>
Deduct amount re-insured	77,750	906 20
Net amount in force.....	\$2,196,972	\$21,272 01

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President.*

GREVILLE E. FRYER, *Secretary.*

Principal Office, No. 232 Walnut St.

Cash Capital, \$3,000,000.

INCOME.

Net premiums received. Fire, \$3,783,289.54; marine, \$1,625,119.07.....	\$5,408,408 61
Deposits received on perpetual risks.....	13,425 71
Rents.....	\$9,365 36
Interest on real estate mortgage loans.....	127,312 91
Interest on collateral loans.....	1,069 45
Interest and dividends on stocks and bonds.....	245,407 31
Interest from all other sources.....	10,788 16
Total interest and rents.....	393,943 19
Profit on sale or maturity of ledger assets.....	4,288 05
Income from all other sources, viz: Permits, transfer fees and earned deposits, \$2,143.18; from wrecking company, \$9,119.46; accounts charged to profit and loss in previous years, \$35.24.....	11,297 88
Total income.....	\$5,831,363 44
Net ledger assets Dec. 31, 1897.....	8,613,757 06
Total.....	\$14,445,120 50

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,183,432.51; marine, \$1,470,655.71.....	\$3,654,088 22
Deposit premiums returned.....	16,791 31
Interest and dividends to stockholders.....	360,000 00
Commissions to agents.....	1,009,296 43
Salaries and other compensation of officers and office employes.....	287,077 11
Taxes on premiums, \$115,706.47; real estate, \$5,551.97; franchise, \$22,311.56;	143,570 00
Insurance department fees and agents' licenses.....	} 333,248 65
Municipal licenses.....	
Advertising, printing and stationery.....	
Legal expenses.....	
Repairs and expenses on real estate.....	} 21,817 71
Furniture and fixtures.....	
All other disbursements, viz: Bad debts charged off, \$8,752.51; reduction in book value of investments, \$13,065.20.....	21,817 71
Total disbursements.....	\$5,825,889 43
Balance.....	\$8,619,231 07

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$596,477 02
Loans on mortgage of real estate.....	2,337,009 20
Loans secured by collateral.....	16,500 00
Book value of stocks and bonds, excluding interest.....	4,856,550 00

Cash in office and in bank.....	\$737,422 75
All other assets, viz: Book accounts, \$85,772.15; re-insurance claims on losses paid, \$43,982.21.....	129,704 36
Total	\$8,673,663 33

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$4,986.80; all other, \$49,445.46.....	\$54,432 26
Net ledger assets, per balance.	\$8,619,231 07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$49,265 15
Market value of bonds and stocks over book value.....	474,120 00
Net uncollected premiums, not more than three months due.....	976,440 42
Gross assets	\$10,119,056 64

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$39,000 00
Bills receivable past due.....	874 67
Total	\$39,874 67
Total admitted assets.....	\$10,079,181 97

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$95,118 48
Losses in process of adjustment	647,714 23
Losses resisted	32,378 63
Total claims for losses	\$775,211 34
Deduct re-insurance due and accrued	110,198 42
Net amount of unpaid losses	\$665,012 92
Unearned premiums on outstanding risks.	3,150,114 79
Amount reclaimable on perpetual fire policies.....	777,372 95
Total liabilities, except capital	\$4,592,500 66
Cash capital.....	\$3,000,000 00
Surplus over all liabilities	2,486,681 31
Surplus to policy holders.....	5,486,681 31
Total liabilities and surplus	\$10,079,181 97

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$629,705,701	\$6,028,911 95	\$5,268,877	\$253,512 33
Written during the year	551,432,659	4,578,044 20	410,646,998	2,452,226 09
Total	\$1,181,138,360	\$10,606,956 15	\$415,915,875	\$2,705,738 42
Expired and terminated.....	560,692,999	4,649,024 45	410,579,077	2,451,117 29
In force at end of the year.....	\$620,445,361	\$5,957,931 70	\$5,336,798	\$254,621 13
Deduct amount re-insured	27,920,347	272,717 26	-	-
Net amount in force.....	\$592,525,014	\$5,685,214 44	\$5,336,798	\$254,621 13

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$4,846,501 00	\$187,253 00	\$5,033,754 00
Premiums received	73,587 63	4,620 67	78,208 30
Losses paid.....	32,939 42	2,132 52	35,071 94
Losses incurred	35,058 02	2,132 52	37,190 54

INSURANCE COMPANY OF THE STATE OF
NEW YORK,
NEW YORK, N. Y.

—
INCORPORATED IN 1895. COMMENCED BUSINESS IN 1896.

J. S. FRELINGHUYSEN, *President.* H. R. CHAMBERS, *Secretary.*
Principal Office, Nos. 80 and 82 William St.

—
Cash Capital, \$200,000.

—
INCOME.

Net premiums received (fire)		\$266,823 04
Interest on real estate mortgage loans	\$1,250 00	
Interest and dividends on stocks and bonds.....	17,209 49	
Total interest		18,459 49
Total income.....		\$285,282 53
Net ledger assets Dec. 31, 1897		455,147 19
Total		\$740,429 72

DISBURSEMENTS.

Net amount paid for losses. Fire, \$284,445.57; marine, \$30,807.52		\$315,253 09
Interest and dividends to stockholders.		20,000 00
Commissions to agents.		100,725 55
Salaries and other compensation of officers and office employes		5,799 96
Taxes on premiums		2,583 72
Loss on sale or maturity of ledger assets.....		714 00
All other disbursements.....		3,633 65
Total disbursements.....		\$448,709 97
Balance		\$291,719 75

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate		\$25,600 00
Book value of stocks and bonds, excluding interest.....		310,116 17
Cash in office and in bank.....		4,986 12
Total		\$340,102 29

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$382.54; borrowed money \$48,000.00		\$48,382 54
Net ledger assets, per balance.....		\$291,719 75

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$208 34
Interest accrued on stocks and bonds	3,234 20
Total interest	\$3,442 54
Market value of bonds and stocks over book value.....	10,012 43
Net uncollected premiums, not more than three months due.....	36,229 14
Gross assets	\$341,403 86

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$7,450 00
Losses in process of adjustment.....	53,032 89
Losses resisted	7,000 00
Total claims for losses	\$67,482 89
Deduct re-insurance due and accrued.....	15,307 69
Net amount of unpaid losses	\$52,175 20
Unearned premiums on outstanding risks.....	67,176 26
Total liabilities, except capital	\$119,351 46
Cash capital	\$200,000 00
Surplus over all liabilities	22,052 40
Surplus to policy holders	222,052 40
Total liabilities and surplus.....	\$341,403 86

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$24,106,815	\$301,630 06	\$1,689,575	\$22,982 82
Written during the year.....	\$33,160,534	428,854 51	-	-
Total	\$57,267,349	\$730,484 57	\$1,689,575	\$22,982 82
Expired and terminated	36,189,028	471,462 31	1,689,575	22,982 82
In force at end of the year.....	\$21,078,321	\$259,022 26	-	-
Deduct amount re-insured	9,987,123	128,302 72	-	-
Net amount in force	\$11,091,198	\$130,719 54	-	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$132,594 60
Premiums received	2,159 78
Losses paid.....	2,269 97
Losses incurred.....	2,269 97
Amount at risk.....	130,324 63

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, Nos. 36 and 38 South Fourth St.

—
Cash Capital, \$200,000.
—

INCOME.

Net premiums received (fire).....	\$255,032 27
Deposits received on perpetual risks.....	10,631 20
Rents—including company's use of own buildings	\$19,799 54
Interest on real estate mortgage loans	2,621 00
Interest and dividends on stocks and bonds.....	7,345 61
Total interest and rents.....	29,766 15
Suspense account.....	486 10
Income from all other sources, viz: Transfers, \$54.50; retained on per- petuals, \$732.53; deposit earned, \$128.53; borrowed money, \$25,000.00 ..	25,915 56
Total income.....	\$321,831 28
Net ledger assets Dec. 31, 1897.....	658,463 73
Total	\$980,295 01

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$171,919 53
Deposit premiums returned.....	11,720 53
Interest and dividends to stockholders	12,000 00
Commissions to agents.	68,291 89
Salaries and allowances to agents	12,894 70
Rents—including company's use of own buildings.....	5,000 00
Salaries and other compensation of officers and office employes.....	16,400 00
Taxes on premiums, \$6,588.04; real estate, \$3,773.37; capital, \$660.00.....	11,021 41
Insurance department fees and agents' licenses.	988 48
Municipal licenses	421 69
Advertising, printing and stationery.....	1,857 28
Repairs and expenses on real estate....	7,298 32
Furniture and fixtures	145 67
Revenue stamps	577 84
Maps, \$29.80; suspense account, \$4,071.34; profit and loss, \$2,400.00.	6,501 14
Perpetual losses, \$8,935.28; adjusting, \$103.89; commissions, \$744.87.....	9,784 04
Adjusting, \$4,411.33; miscellaneous expenses, \$8,083.65.....	12,494 98
Total disbursements	\$349,317 50
Balance	\$630,977 51

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$311,795 70
Loans on mortgage of real estate.....	47,200 00
Book value of stocks and bonds, excluding interest	183,843 01
Cash in office and in bank.....	18,504 06
Bills receivable	1,963 25
Cash in hands of managers and agents.....	52,132 31
Due from other companies for re-insurance.	6,721 72
Book debts, \$125.00; reclaimable on perpetual re-insurance, \$8,602.39; Geo. Gorham, receiver, \$90.07	8,817 46
Ledger assets, per balance.	<u>\$630,977 51</u>

NON-LEDGER ASSETS.

Interest due on mortgages.	\$1,050 38
Interest due and accrued on other assets.....	4,728 00
Rents due and accrued on company's property.....	2,678 67
Total interest and rents.....	<u>\$8,457 05</u>
Market value of real estate over book value.....	37,213 67
Market value of bonds and stocks over book value.....	15,529 49
Net uncollected premiums, not more than three months due	41,737 04
Gross assets.....	<u>\$733,914 76</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$6,455 35
Losses in process of adjustment.....	13,795 50
Losses resisted	1,425 00
Total unpaid losses.....	<u>\$21,675 85</u>
Unearned premiums on outstanding risks.....	156,736 25
Amount reclaimable on perpetual fire policies	214,467 57
Borrowed money	25,000 00
Total liabilities, except capital.....	<u>\$417,879 67</u>
Cash capital	\$200,000 00
Surplus over all liabilities	116,035 09
Surplus to policy holders.....	<u>\$316,035 09</u>
Total liabilities and surplus	<u>\$733,914 76</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$31,604,387	\$398,408 97
Written during the year	31,927,707	347,675 40
Total.....	<u>\$63,532,094</u>	<u>\$746,084 37</u>
Expired and terminated.....	31,443,982	373,781 92
In force at end of the year	\$32,088,112	\$372,302 45
Deduct amount re-insured	6,189,716	64,118 71
Net amount in force	<u>\$25,898,396</u>	<u>\$308,183 74</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,527,759 00
Premiums received.....	24,279 02
Losses paid.....	14,891 91
Losses incurred	13,671 91
Amount at risk.....	<u>1,990,881 00</u>

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

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1882.

DANIEL MYERS, *President.*

H. W. EADIE, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire).....	\$387,578 60
Interest and dividends on stocks and bonds	22,891 70
Profit on sale or maturity of ledger assets.....	14,421 07
Assessment on stockholders	81,388 67
Income from all other sources	200 00
Total income.....	\$506,480 04
Net ledger assets Dec. 31, 1897	668,100 56
Total.....	\$1,174,580 60

DISBURSEMENTS.

Net amount paid for losses (fire)	\$398,124 62
Scrip or certificates of profit redeemed in cash	31 80
Interest and dividends to stockholders.....	25,982 66
Commissions to agents	149,968 26
Rents	8,645 50
Salaries and other compensation of officers and office employes	79,858 27
Taxes on premiums, real estate and other investments.....	} 16,080 52
Insurance department fees and agents' licenses	
Municipal licenses and tax on franchise	
Advertising, printing and stationery	6,679 83
Legal expenses	21,385 08
Repairs and expenses on real estate.....	32 46
Loss on sale or maturity of ledger assets	34,741 50
All other disbursements	42,445 86
Total disbursements	\$783,976 36
Balance	\$390,604 24

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$329,998 39
Cash in office and in bank	60,605 85
Ledger assets, per balance.....	\$390,604 24

* Discontinued business in Maine January 30, 1899. Re-admitted May 8, 1899.

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$11,845 61
Net uncollected premiums, not more than three months due.....	59,865 90
Due from other companies	2,315 26
Gross assets.....	\$464,631 01

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$16,802 88
Losses in process of adjustment.....	117,861 04
Losses resisted.....	13,404 49
Total claims for losses	\$148,068 41
Deduct re-insurance due and accrued.....	18,951 81
Net amount of unpaid losses	\$129,116 60
Unearned premiums on outstanding risks.....	34,251 66
Due for re-insurance ..	8,434 76
Total liabilities, except capital	\$171,803 02
Cash capital	\$250,000 00
Surplus over all liabilities	42,827 99
Surplus to policy holders	\$292,827 99
Total liabilities and surplus.....	\$464,631 01

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year	\$107,112,744 36	\$1,061,893 76
Expired and terminated.....	75,891,953 52	725,464 17
In force at end of the year.....	\$31,220,790 84	336,429 59
Deduct amount re-insured	27,707,147 34	289,859 63
Net amount in force	\$3,513,643 50	\$46,569 96

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$206,545 12
Premiums received.....	5,023 11
Losses paid.....	176 19
Losses incurred.....	176 19

MANUFACTURERS AND MERCHANTS INSURANCE
COMPANY,

PITTSBURG, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

A. M. BYERS, *President.*

WM. T. ADAIR, *Secretary.*

Principal Office, No. 417 Wood St.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire)		\$195,259 34
Rents	\$1,912 60	
Interest on real estate mortgage loans	16,111 32	
Interest on collateral loans	283 00	
Interest and dividends on stocks and bonds	9,850 00	
Interest from all other sources	1,151 30	
Total interest and rents		29,308 22
Profit on sale or maturity of ledger assets		1,743 25
Total income.....		\$226,310 81
Net ledger assets Dec. 31, 1897.....	\$572,427 84	
Deduct error in 1897 statement.....	41,122 39	531,305 45
Total		\$757,616 26

DISBURSEMENTS.

Net amount paid for losses (fire)		\$158,240 58
Interest and dividends to stockholders.....		15,000 00
Commissions to agents.....		38,258 33
Salaries and other compensation of officers and office employes.....		9,579 84
Taxes on premiums, \$4,832.50; real estate, \$813.15.....		5,645 65
Insurance department fees and agents' licenses		1,222 02
Municipal licenses.....		211 00
Advertising, printing and stationery.....		2,550 48
Repairs and expenses on real estate		467 07
Miscellaneous expenses.....		6,894 37
Total disbursements.....		\$238,069 34
Balance.....		\$519,546 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$38,574 64
Loans on mortgage of real estate.....	272,720 00
Loans secured by collateral.....	5,900 00
Book value of stocks and bonds, excluding interest.....	165,166 60

144 MANUFACTURERS AND MERCHANTS INSURANCE COMPANY.

Cash in office and in bank	\$35,623 89
Deposit with Philadelphia Underwriters Ass'n, \$100.00; commission from represented company, \$1,191.49; accounts, \$420.30	1,711 79
Total	\$519,696 92
Deduct ledger liabilities	150 00
Net ledger assets, per balance	\$519,546 92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,394 17
Rents due and accrued on company's property	93 84
Total interest and rents	\$5,488 01
Market value of real estate over book value	6,425 36
Market value of bonds and stocks over book value	10,460 90
Net uncollected premiums, not more than three months due	18,024 96
Gross premiums, more than three months due	\$506 09
Gross assets	\$559,946 15

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$4,591 14
Losses in process of adjustment	24,451 95
Losses resisted	1,214 33
Total claims for losses	\$30,257 42
Deduct re-insurance due and accrued	10,066 37
Net amount of unpaid losses	\$20,191 05
Unearned premiums on outstanding risks	154,680 35
Salaries, rents, taxes and expenses due and accrued	750 00
Due for re-insurance	1,118 59
Total liabilities, except capital	\$176,739 99
Cash capital	\$250,000 00
Surplus over all liabilities	133,206 16
Surplus to policy holders	\$83,206 16
Total liabilities and surplus	\$559,946 15

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$30,452,793	\$357,572 93
Written during the year	22,213,227	246,896 52
Total	\$52,666,020	\$604,469 45
Expired and terminated	23,198,682	271,128 67
In force at end of the year	\$29,467,338	\$333,340 78
Deduct amount re-insured	2,436,405	30,989 00
Net amount in force	\$27,030,933	\$302,351 78

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$242,078 50
Premiums received	3,087 57
Losses paid	7,457 60
Losses incurred	7,078 10
Amount at risk	365,995 17

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY,
BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Principal Office, No. 47 Kilby St.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$160,242 96
Interest on real estate mortgage loans	\$5,184 67
Interest and dividends on stocks and bonds	19,182 59
Total interest	24,367 26
Income from all other sources	3,046 42
Total income	\$187,656 64
Net ledger assets Dec. 31, 1897	581,452 30
Total	\$769,108 94

DISBURSEMENTS.

Net amount paid for losses (fire)	\$88,305 84
Interest and dividends to stockholders	23,931 00
Commissions to agents	40,115 68
Salaries and other compensation of officers and office employes	19,669 50
Taxes on premiums, \$3,231.44; franchise, \$978.86	4,210 30
Insurance department fees and agents' licenses	788 00
Municipal licenses	150 00
Advertising, printing and stationery	1,335 59
Miscellaneous expenses	15,488 61
Loss on sale or maturity of ledger assets	3,088 00
Total disbursements	\$197,082 52
Balance	\$572,026 42

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$127,100 00
Loans secured by collateral	45,000 00
Book value of stocks and bonds, excluding interest	336,542 97
Cash in office and in bank	58,331 82
Agents' debit balances	7,342 00
Total	\$574,316 79

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$2,290 37
Net ledger assets, per balance.....	\$572,026 42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$944 38
Interest due and accrued on stocks and bonds.....	1,772 04
Interest due and accrued on collateral loans.....	145 88
Total interest	\$2,862 25
Market value of bonds and stocks over book value.....	70,181 03
Net uncollected premiums not more than three months due.....	16,558 65
Gross assets	\$661,628 35

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$7,375 96
Losses resisted	1,697 00
Total claims for losses	\$9,072 96
Deduct re-insurance due and accrued	1,453 00
Net amount of unpaid losses	\$7,619 96
Unearned premiums on outstanding risks	146,058 24
Dividends remaining unpaid.....	69 00
Salaries, rents, taxes and expenses due and accrued	2,456 34
Due for return premiums and re-insurance	1,961 31
Total liabilities, except capital	\$158,164 85
Cash capital	\$400,000 00
Surplus over all liabilities	103,463 50
Surplus to policy holders	503,463 50
Total liabilities and surplus	\$661,628 35

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$30,529,604	\$330,564 01
Written during the year.....	21,387,993	212,561 27
Total	\$51,917,597	\$543,125 28
Expired and terminated	21,140,587	217,002 69
In force at end of the year	\$30,777,010	\$326,122 59
Deduct amount re-insured	4,318,832	44,135 67
Net amount in force	\$26,458,178	\$281,986 92

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,033,688 00
Premiums received	13,487 54
Losses paid.....	8,314 53
Losses incurred	5,763 75

*MECHANICS AND TRADERS INSURANCE
COMPANY,

NEW ORLEANS, LA.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

E. G. RICHARDS, *President.*

F. C. GREGORY, *Secretary.*

Principal Office, No. 147 Carondelet St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$185,159.53; marine, \$11,439.50.....	\$196,599 03
Rents—including company's use of own buildings	\$11,914 29
Interest on real estate mortgage loans	} 10,396 19
Interest on collateral loans	
Interest and dividends on stocks and bonds	
Interest from all other other sources	
Total interest and rents	22,310 48
Profit on sale or maturity of ledger assets	3 30
Total income.....	\$218,912 81
Net ledger assets Dec. 31, 1897	409,633 88
Total	\$628,546 69

DISBURSEMENTS.

Net amount paid for losses. Fire, \$115,735.26; marine, \$6,671.97.....	\$122,407 23
Interest and dividends to stockholders.	9,000 00
Commissions to agents.....	22,878 09
Rents—including company's use of own buildings.....	1,800 00
Salaries and other compensation of officers and office employes	22,980 77
Taxes on premiums \$1,568.34; real estate \$1,497.42; other investments } \$2,515.95; franchise \$259.10	5,840 81
Insurance department fees and agents' licenses	1,572 83
State and municipal licenses and taxes	5,613 57
Advertising, printing and stationery	4,571 85
Legal expenses	729 40
Repairs and expenses on real estate.....	5,632 43
Furniture and fixtures	843 98
All other disbursements.....	13,347 96
Total disbursements.....	\$217,218 92
Balance	\$411,327 77

* Admitted February 15, 1899.

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$131,500 00
Loans on mortgage of real estate.....	6,770 00
Loans secured by collateral	2,380 90
Book value of stocks and bonds, excluding interest.....	248,585 20
Cash in office and in bank	22,046 97
Bills receivable	44 70
	<hr/>
Ledger assets, per balance	\$411,327 77

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$15,948 70
Net uncollected premiums, not more than three months due.....	49,872 57
	<hr/>
Gross assets	\$477,149 04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,629 30
Losses in process of adjustment.....	16,329 68
Losses resisted	4,000 00
	<hr/>
Total claims for losses.	\$31,958 98
Deduct re-insurance due and accrued.....	5,581 50
	<hr/>
Net amount of unpaid losses.....	\$26,377 48
Unearned premiums on outstanding risks	107,293 65
Due for re-insurance.....	9,665 42
	<hr/>
Total liabilities, except capital	\$136,336 55
Cash capital	\$300,000 00
Surplus over all liabilities	40,812 49
	<hr/>
Surplus to policy holders	340,812 49
	<hr/>
Total liabilities and surplus	\$477,149 04

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$15,092,061	\$257,410 11	-	-
Written during the year	26,709,629	280,036 03	\$3,370,761	\$14,293 35
Total.....	\$35,801,690	\$537,446 14	\$3,370,761	\$14,293 35
Expired and terminated.	18,174,805	271,629 53	3,370,761	14,293 35
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year.....	\$17,626,885	\$265,816 61	-	-
Deduct amount re-insured	4,200,399	69,769 70	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force.....	\$13,426,486	\$196,046 91	-	-

MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President.*

WILLIAM H. GUERIN, *Secretary.*

Principal Office, No. 776 Broad St.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$917,411 17
Rents	\$9,659 39
Interest on real estate mortgage loans	16,615 42
Interest on collateral loans	331 01
Interest and dividends on stocks and bonds	36,436 75
Interest from all other sources	2,197 35
Total interest and rents	65,239 92
Profit on sale or maturity of ledger assets	54,683 54
Total income.....	\$1,037,334 63
Net ledger assets Dec. 31, 1897.....	1,329,481 02
Total	\$2,366,815 65

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$529,531 00
Interest and dividends to stockholders.....	40,000 00
Commissions to agents	185,487 30
Salaries and allowances to agents.....	117,766 58
Salaries and other compensation of officers and office employes.....	46,849 55
Taxes on premiums \$26,709.19; real estate \$2,602.92; other investments { \$834.21	30,146 32
Insurance department fees and agents' licenses	4,528 00
Municipal licenses	1,150 59
Advertising, printing and stationery	8,721 12
Legal expenses	2,041 87
Repairs and expenses on real estate	1,886 72
All other disbursements, viz: Adjustment expenses \$3,956.27; miscellaneous, \$20,367.17; profit and loss, \$352.85	24,676 29
Total disbursements.....	\$992,785 34
Balance	\$1,374,030 31

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$182,606 35
Loans on mortgage of real estate	401,100 00
Loans secured by collateral	32,000 00
Book value of stocks and bonds, excluding interest	694,812 50
Cash in office and in bank	63,511 46
Ledger assets, per balance.....	\$1,374,030 31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,362 59	
Interest accrued on stocks and bonds	3,610 34	
Interest accrued on collateral loans.....	208 90	
Rents due and accrued on company's property.....	290 00	
Total interest and rents		\$9,471 83
Market value of real estate over book value		33,987 83
Market value of bonds and stocks over book value.....		128,647 50
Net uncollected premiums, not more than three months due.....		129,182 26
Due from other companies for re-insurance		3,609 86
Gross premiums, more than three months due.....	\$8,243 49	
Gross assets.....		\$1,678,929 59

DEDUCT ASSETS NOT ADMITTED.

Deposit in Illinois National Bank in liquidation	\$1,028 74
Total admitted assets	\$1,677,900 85

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$34,580 65	
Losses in process of adjustment.....	58,172 06	
Losses resisted.....	12,926 77	
Total claims for losses	\$105,679 48	
Deduct re-insurance due and accrued	7,336 86	
Net amount of unpaid losses.		\$98,342 62
Unearned premiums on outstanding risks.....		732,158 79
Salaries, rents, taxes and expenses due and accrued.....		7,828 85
Due for return premiums and re-insurance.....		35,742 24
Total liabilities, except capital		\$874,072 50
Cash capital	\$400,000 00	
Surplus over all liabilities	408,828 35	
Surplus to policy holders		808,828 35
Total liabilities and surplus		\$1,677,900 85

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$143,154,904	\$1,466,745 48
Written during the year	118,029,967	1,231,602 42
Total.....	\$261,184,871	\$2,698,347 90
Expired and terminated	106,335,332	1,134,057 79
In force at end of the year.....	\$154,849,539	\$1,564,290 11
Deduct amount re-insured.....	14,376,109	136,028 46
Net amount in force	\$140,473,430	\$1,428,261 65

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,111,147 00
Premiums received.....	13,990 50
Losses paid.....	6,654 14
Losses incurred.....	6,696 67

MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

W. T. BARTON, *President.*

WM. P. GOODWIN, *Secretary.*

Principal Office, No. 10 Weybosset St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$236,201 15
Interest on real estate mortgage loans	\$6,348 16
Interest on collateral loans	100 00
Interest and dividends on stocks and bonds	16,480 78
Interest from all other sources	655 17
Total interest	23,584 11
Total income	\$259,785 26
Net ledger assets Dec. 31, 1897.....	583,030 22
Total	\$842,815 48

DISBURSEMENTS.

Net amount paid for losses (fire)	\$130,262 73
Interest and dividends to stockholders	17,600 00
Commissions to agents	45,393 69
Salaries and other compensation of officers and office employes.....	22,853 74
Taxes on premiums, \$6,838.56; franchise, \$12.71.....	6,851 27
Insurance department fees and agents' licenses	1,441 22
Advertising, printing and stationery	4,389 88
Furniture and fixtures, \$128.80; miscellaneous, \$17,902.03	18,030 83
Decrease in amount of premiums in course of collection	863 53
All other disbursements, viz: Premiums on new investments charged to profit and loss	7,917 01
Total disbursements	\$256,203 00
Balance	\$586,611 58

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$124,600 00
Loans secured by collateral	6,775 00
Book value of stocks and bonds, excluding interest	387,499 00
Cash in office and in bank.....	31,593 09
Bills and accounts receivable and agents' debit balances	36,144 49
Ledger assets, per balance	\$586,611 58

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$959 33	
Interest accrued on stocks and bonds	2,879 15	
Total interest		\$3,838 48
Market value of bonds and stocks over book value.....		10,764 50
Gross assets.....		<u>\$601,214 56</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,939 16	
Losses in process of adjustment	12,964 07	
Total claims for losses	\$15,903 23	
Deduct re-insurance due and accrued.....	727 26	
Net amount of unpaid losses		\$15,175 97
Unearned premiums on outstanding risks.....		182,266 86
All other liabilities, viz: Reserve for commissions, brokerage and taxes		2,387 99
Total liabilities, except capital		<u>\$199,830 82</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities	201,383 74	
Surplus to policy holders		401,383 74
Total liabilities and surplus		<u>\$601,214 56</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$33,677,435	\$387,078 56
Written during the year.....	25,754,256	283,755 53
Total	<u>\$59,431,691</u>	<u>\$670,834 09</u>
Expired and terminated.....	26,134,312	302,556 35
In force at end of the year	\$33,297,379	\$368,277 74
Deduct amount re-insured	1,013,535	11,065 57
Net amount in force.....	<u>\$32,283,844</u>	<u>\$357,212 17</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$353,608 00
Premiums received	4,117 02
Losses paid.....	862 66
Losses incurred	837 85

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*

E. G. RICHARDS, *Secretary.*

Principal Office, No. 95 Pearl St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire).....	\$2,096,839 96
Rents	\$1,489 91
Interest on real estate mortgage loans	48,189 32
Interest and dividends on stocks and bonds.....	137,555 08
Interest from all other sources	3,834 56
Total interest and rents.....	191,068 87
Income from all other sources, viz: Agents' balances collected	351 58
Total income	\$2,288,260 41
Net ledger assets Dec. 31, 1897.....	4,098,494 95
Total	\$6,386,755 36

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,094,747 59
Interest and dividends to stockholders	120,000 00
Commissions to agents	405,478 20
Salaries and other compensation of officers and office employes	180,178 98
Taxes on premiums, real estate, other investments, franchise.....	72,231 42
Insurance department fees and agents' licenses.....	
Municipal licenses	
Advertising, printing and stationery.....	26,936 72
Legal expenses	1,941 61
Furniture and fixtures	7,606 69
Loss on sale or maturity of ledger assets	216,809 96
All other disbursements, viz: Miscellaneous expenses.....	134,951 58
Total disbursements	\$2,260,882 75
Balance.....	\$4,125,872 61

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$343,286 87
Loans on mortgage of real estate.....	810,890 97
Book value of stocks and bonds, excluding interest.....	2,710,810 75
Cash in office and in bank.....	260,884 02
Ledger assets, per balance.....	\$4,125,872 61

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$127,582 25
Net uncollected premiums, not more than three months due.....	425,680 91
Gross assets.....	<u>\$4,679,135 77</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$36,636 04
Total admitted assets.....	<u>\$4,642,499 73</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$98,927 53
Losses in process of adjustment.....	67,535 91
Losses resisted.....	26,067 76
Total unpaid losses.....	<u>\$192,531 20</u>
Unearned premiums on outstanding risks.....	1,752,410 20
Commissions and other charges due agents and brokers.....	88,751 83
Due for return premiums and re-insurance.....	54,098 75
All other liabilities, viz: Reserve for contingencies.....	25,000 00
Total liabilities, except capital.....	<u>\$2,112,791 98</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>1,529,707 75</u>
Surplus to policy holders.....	<u>2,529,707 75</u>
Total liabilities and surplus.....	<u>\$4,641,499 73</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$319,145,566	\$3,674,714 07
Written during the year.....	259,356,712	2,633,806 95
Total.....	<u>\$578,502,278</u>	<u>\$6,308,521 02</u>
Expired and terminated.....	224,583,507	2,584,642 55
In force at end of the year.....	\$353,918,771	\$3,723,878 47
Deduct amount re-insured.....	33,860,599	284,491 51
Net amount in force.....	<u>\$320,118,172</u>	<u>\$3,439,386 96</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,903,333 00
Premiums received.....	35,130 34
Losses paid.....	17,526 00
Losses incurred.....	17,769 64

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, Nos. 27 and 29 Pine St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire \$167,394.67; marine \$6,634.97.....	\$174,029 64
Interest and dividends on stocks and bonds.....	\$18,500 00
Interest from all other sources.....	486 81
Total interest	18,986 81
Profit on sale or maturity of ledger assets	639 20
Total income	\$193,655 65
Net ledger assets Dec. 31, 1897.....	614,566 97
Total.....	\$808,222 62

DISBURSEMENTS.

Net amount paid for losses. Fire, \$169,557.07; marine, \$20,301.72.....	\$189,858 79
Interest and dividends to stockholders	24,000 00
Commissions to agents.....	59,378 06
Salaries and other compensation of officers and office employes.....	3,165 00
Taxes on premiums.....	6,246 61
Insurance department fees and agents' licenses	1,537 27
Municipal licenses.....	450 00
Legal expenses	750 00
Maps	317 25
Furniture and fixtures, \$23.19; miscellaneous, \$1,252.84.....	1,276 03
Total disbursements.....	\$286,999 01
Balance	\$521,223 61

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$507,295 05
Cash in bank	13,908 52
All other assets, viz: Internal revenue stamps.....	20 04
Ledger assets, per balance	\$521,223 61

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$3,104 17
Market value of bonds and stocks over book value.....	37,704 95
Net uncollected premiums, not more than three months due.....	28,383 94
Gross assets.....	<u>\$590,416 67</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$4,715 00
Losses in process of adjustment	41,084 00
Losses resisted.....	4,330 00
Total claims for losses	<u>\$50,129 00</u>
Deduct re-insurance due and accrued.....	18,028 00
Net amount of unpaid losses	\$32,101 00
Unearned premiums on outstanding risks.....	98,901 38
Due for return premiums and re-insurance.....	9,838 26
Total liabilities, except capital	<u>\$140,840 64</u>
Cash capital	\$200,000 00
Surplus over all liabilities	<u>249,576 03</u>
Surplus to policy holders	449,576 03
Total liabilities and surplus.....	<u>\$590,416 67</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$36,056,538	\$333,984 59	\$1,491,420	\$52,155 88
Written during the year.....	34,370,183	305,491 43	654,364	25,956 62
Total	<u>\$70,426,721</u>	<u>\$639,476 02</u>	<u>\$2,145,784</u>	<u>\$78,112 50</u>
Expired and terminated	46,249,031	405,597 10	1,570,909	56,247 19
In force at end of the year.....	\$24,177,690	\$233,878 92	\$574,875	\$21,865 31
Deduct amount re-insured.....	7,651,656	65,181 34	149,036	6,305 76
Net amount in force	<u>\$16,526,034</u>	<u>\$168,697 58</u>	<u>\$425,839</u>	<u>\$15,559 55</u>

BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i> \$86,250 00
Premiums received	779 67
Losses paid.....	85
Losses incurred.....	85

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, No. 876 Elm St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)	\$1,058,790 56
Rents	\$10,034 20
Interest on real estate mortgage loans	35,228 57
Interest on collateral loans.....	3,115 92
Interest and dividends on stocks and bonds	102,002 81
Total interest and rents	150,381 50
Profit on sale or maturity of ledger assets.....	7,342 62
Income from all other sources	195 01
Total income	\$1,216,709 69
Net ledger assets Dec. 31, 1897	2,506,907 09
Total	\$3,723,616 78

DISBURSEMENTS.

Net amount paid for losses (fire)	\$567,314 32
Interest and dividends to stockholders	100,000 00
Commissions to agents	218,411 81
Salaries and other compensation of officers and office employes.....	54,668 34
Taxes on premiums, \$25,889.57; real estate, \$5,308.43; franchise, \$10,000.00.	41,198 00
Insurance department fees and agents' licenses	2,220 56
Municipal licenses.....	652 25
Advertising, printing and stationery.....	10,313 18
Legal expenses	1,178 53
Repairs and expenses on real estate	2,521 58
Furniture and fixtures, \$2,691.24; miscellaneous, \$48,085.84	50,777 08
Loss on sale or maturity of ledger assets	30,600 00
All other disbursements, viz: Profit and loss.....	3,435 96
Total disbursements	\$1,083,291 61
Balance.....	\$2,640,325 17

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$121,947 31
Loans on mortgage of real estate.....	654,100 76
Loans secured by collateral	53,300 00

Book value of stocks and bonds, excluding interest.....	\$1,677,393	50
Cash in office and in bank	136,583	60
Total	\$2,643,325	17
Deduct ledger liabilities	3,000	00
Net ledger assets, per balance	\$2,640,325	17

NON-LEDGER ASSETS.

Interest due and accrued.....	\$14,042	00
Market value of bonds and stocks over book value.....	\$335,931	50
Net uncollected premiums, not more than three months due.....	150,098	71
Gross assets	\$3,126,355	38

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$46,457	95
Losses in process of adjustment.....	79,957	00
Losses resisted	7,200	00
Total unpaid losses	\$133,614	95
Unearned premiums on outstanding risks	1,006,926	20
Due for re-insurance.....	39,030	89
Total liabilities, except capital.....	\$1,179,572	04
Cash capital.....	\$1,000,000	00
Surplus over all liabilities	946,783	34
Surplus to policy holders	1,946,783	34
Total liabilities and surplus	\$3,126,355	38

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$140,275,958	\$1,907,952 57
Written during the year	109,125,862	1,341,795 29
Total	\$249,401,820	\$3,249,747 86
Expired and terminated	96,746,569	\$1,229,517 81
In force at end of the year	\$152,655,251	\$2,020,230 05
Deduct amount re-insured.....	6,549,316	70,510 89
Net amount in force.....	\$146,105,935	\$1,949,719 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,116,426 00
Premiums received.....	28,945 40
Losses paid.....	16,711 23
Losses incurred	17,400 97

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HAROLD HERRICK, *President.*

GEORGE W. DEWEY, *Secretary.*

Principal Office, Nos. 135 and 137 Broadway.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,502,259 14
Rents—including company's use of own buildings.....	\$42,640 18
Interest on real estate mortgage loans	13,463 89
Interest and dividends on stocks and bonds.....	50,103 89
Total interest and rents.....	106,207 96
Profit on sale or maturity of ledger assets	19,846 75
Income from all other sources, viz: Profit and loss	5,063 32
Total income.....	\$1,633,377 17
Net ledger assets Dec. 31, 1897.....	2,253,061 63
Total	\$3,886,438 80

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$846,477 11
Interest and dividends to stockholders	49,970 00
Commissions to agents	292,726 22
Rents	29,270 19
Salaries and other compensation of officers and office employes.....	159,944 63
Taxes on premiums \$19,724.18; real estate \$8,827.42; other investments } \$15.10	28,566 70
Insurance department fees and agents' licenses	19,687 70
Municipal licenses	3,442 07
Advertising, printing and stationery.....	16,669 70
Repairs and expenses on real estate.....	16,610 57
Furniture and fixtures	416 35
Loss on sale or maturity of ledger assets.....	6,911 76
Traveling and office expenses	88,229 81
Internal revenue	4,656 86
All other disbursements, viz: Profit and loss	7,983 53
Total disbursements.....	\$1,571,563 20
Balance	\$2,314,875 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$823,968 01
Loans on mortgage of real estate.....	268,600 00
Book value of stocks and bonds, excluding interest	1,101,500 00
Cash in office and in bank	119,853 47
Bills receivable	954 12
Ledger assets, per balance	\$2,314,875 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,994 16
Interest due and accrued on stocks and bonds.....	2,671 49
Rents due and accrued on company's property	3,431 76
Total interest and rents.....	\$10,097 41
Market value of real estate over book value	176,031 99
Market value of bonds and stocks over book value.....	63,825 00
Net uncollected premiums, not more than three months due	186,904 04
Gross premiums, more than three months due	\$651 77
Gross assets.	\$2,751,734 04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$61,357 31
Losses in process of adjustment	77,714 74
Losses resisted.....	10,285 71
Total claims for losses	\$149,357 76
Deduct re-insurance due and accrued	16,524 64
Net amount of unpaid losses	\$132,833 12
Unearned premiums on outstanding risks.....	1,242,628 88
Dividends remaining unpaid	30 00
Due for re-insurance.....	4,465 25
All other liabilities, viz: Reserve for contingent liability	100,000 00
Total liabilities, except capital	\$1,479,957 25
Cash capital.....	\$500,000 00
Surplus over all liabilities	771,776 79
Surplus to policy holders	1,271,776 79
Total liabilities and surplus.	\$2,751,734 04

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$304,026,078	\$2,832,724 73
Written during the year.....	200,937,261	1,942,247 85
Total	\$504,963,339	\$4,774,972 58
Expired and terminated	210,854,661	2,103,933 78
In force at end of the year.....	\$294,108,678	\$2,671,038 80
Deduct amount re-insured	29,252,230	271,171 04
Net amount in force.....	\$264,856,448	\$2,399,867 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,057,982 00
Premiums received.....	16,454 55
Losses paid.....	8,020 72
Losses incurred.....	7,661 47

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

H. E. BOWERS, *President.*

WEST POLLOCK, *Secretary.*

Principal Office, No. 54 William St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$70,943 07
Interest and dividends on stocks and bonds	9,195 66
Total income	\$80,138 73
Net ledger assets Dec. 31, 1897	303,318 65
Total	\$383,457 38

DISBURSEMENTS.

Net amount paid for losses (fire)	\$29,290 78
Commissions to agents	17,142 94
Salaries and allowances to agents	313 55
Taxes on premiums	467 44
Insurance department fees and agents' licenses	1,403 50
Advertising, printing and stationery	2,238 36
Legal expenses	1,097 32
Total disbursements	\$51,953 89
Balance	\$331,503 49

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$280,097 56
Cash in bank	50,152 73
Due from other companies for re-insurance	1,153 20
All other assets	100 00
Ledger assets, per balance	\$331,503 49

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$3,797 50
Market value of bonds and stocks over book value	419 84
Net uncollected premiums, not more than three months due	7,311 52
Gross premiums, more than three months due	\$78 18
Gross assets	\$343,032 45

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$29 40	
Losses in process of adjustment	7,164 61	
Total unpaid losses.....		\$7,194 01
Unearned premiums on outstanding risks.....		44,073 94
Total liabilities, except capital.....		\$51,267 95
Cash capital	\$200,000 00	
Surplus over all liabilities	91,764 50	
Surplus to policy holders		291,764 50
Total liabilities and surplus		\$343,032 95

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$3,014,400	\$14,941 00
Written during the year.....	13,700,103	104,921 35
Total.....	\$16,714,503	\$119,862 35
Expired and terminated	6,826,366	38,551 55
In force at end of the year	\$9,888,137	\$81,310 80
Deduct amount re-insured	559,047	6,096 50
Net amount in force.....	\$9,329,090	\$75,214 30

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$123,364 00
Premiums received	1,316 95
Losses paid.....	252 77
Losses incurred.....	252 77

NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

ARCHIBALD G. MCILWAINE, JR., *President*. FERRIS E. SHAW, *Secretary*.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$148,339 50
Interest and dividends on stocks and bonds.....	\$16,856 10
Interest from all other sources.....	648 35
Total interest	17,504 45
Increase in book value of stocks and bonds.....	11,437 17
Total income	\$177,281 12
Net ledger assets Dec. 31, 1897	478,699 05
Total.....	\$655,980 17

DISBURSEMENTS.

Net amount paid for losses (fire)	\$79,812 84
Commissions to agents	36,994 76
Rents	1,369 85
Salaries and other compensation of officers and office employes	9,995 15
Taxes on premiums \$1,867.50; franchise \$2,982.00	4,849 50
Insurance department fees and agents' licenses	878 22
Municipal licenses.....	37 05
Advertising, printing and stationery	876 67
Internal revenue.....	174 39
Miscellaneous expenses.....	6,810 90
Total disbursements	\$141,799 33
Balance	\$514,180 84

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$474,105 28
Cash in office and in bank.....	41,008 64
Total	\$515,113 92

DEDUCT LEDGER LIABILITIES.

Due other companies for re-insurance	\$933 08
Net ledger assets, per balance.....	\$514,180 84

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$5,356 22
Net uncollected premiums, not more than three months due.....	15,400 76
Due from other companies for re-insurance	7 13
Gross premiums, more than three months due	\$197.65
Gross assets.....	<u>\$534,944 95</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,956 00
Losses in process of adjustment.....	17,367 00
Losses resisted.....	1,650 00
Total claims for losses	<u>\$21,973 00</u>
Deduct re-insurance due and accrued.....	1,570 00
Net amount of unpaid losses	\$20,403 00
Unearned premiums on outstanding risks.....	105,350 91
Due for re-insurance	2,811 04
Total liabilities, except capital	<u>\$128,564 95</u>
Cash capital	\$200,000 00
Surplus over all liabilities	<u>206,380 00</u>
Surplus to policy holders	\$406,380 00
Total liabilities and surplus.....	<u>\$534,944 95</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$24,210,140	\$219,865 35
Written during the year	31,625,632	207,363 53
Total.....	<u>\$55,835,772</u>	<u>\$427,228 88</u>
Expired and terminated.....	26,653,714	214,088 90
In force at end of the year	\$29,182,058	\$213,139 98
Deduct amount re-insured	2,067,437	21,634 15
Net amount in force.....	<u>\$27,114,621</u>	<u>\$191,505 83</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$264,888 00
Premiums received.....	3,871 16
Losses paid.....	4,703 66
Losses incurred.....	4,731 66

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

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

Principal Office, No. 5 Haynes St.

Cash Capital, \$500,000.

INCOME.

Net premiums received. Fire, \$1,269,988.63; marine, \$30,672.38	\$1,300,661 01
Rents—including company's use of own buildings	\$118 00
Interest on real estate mortgage loans	19,207 35
Interest on collateral loans	105 00
Interest and dividends on stocks and bonds.....	85,408 22
Total interest and rents	104,838 57
Profit on sale or maturity of ledger assets.....	887 50
Total income	\$1,406,387 08
Net ledger assets Dec. 31, 1897.....	2,304,076 86
Total	\$3,710,463 94

DISBURSEMENTS.

Net amount paid for losses. Fire, \$758,229.61; marine, \$21,452.69	\$779,682 30
Interest and dividends to stockholders	50,000 00
Commissions to agents.....	264,102 06
Salaries and allowances to agents	36,966 00
Rents	5,800 00
Salaries and other compensation of officers and office employes.....	76,637 25
Taxes on premiums \$25,531.57; real estate \$257.30; franchise \$300.00	26,088 87
Insurance department fees and agents' licenses	7,811 93
Municipal licenses	3,201 10
Advertising, printing and stationery.....	10,083 93
Legal expenses	2,005 21
Repairs and expenses on real estate.....	1,249 66
Furniture and fixtures.....	2,837 70
Loss on sale or maturity of ledger assets	20,443 80
General expense account	59,898 48
All other disbursements	687 12
Total disbursements	\$1,347,495 41
Balance.....	\$2,362,968 53

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$96,141 74
Loans on mortgage of real estate.....	237,149 66
Loans secured by collateral	1,750 00

Book value of stocks and bonds, excluding interest.....	\$1,809,680 33
Cash in office and in bank.....	98,136 53
Agents' debit balances	111,936 96
Special deposit, Territory of New Mexico.....	10,000 00
Total	\$2,364,795 22

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$1,826 69
Net ledger assets, per balance	\$2,362,968 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,640 41
Interest due and accrued on stocks and bonds.....	11,525 63
Interest due on collateral loans	52 50
Rents due on company's property	720 68
Total interest and rents.....	\$16,939 22
Market value of bonds and stocks over book value.....	58,439 18
Net uncollected premiums, not more than three months due.....	78,326 33
Gross assets	\$2,516,673 26

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	} \$208,819 49
Losses in process of adjustment	
Losses resisted	17,289 45
Total claims for losses	\$226,108 94
Deduct re-insurance due and accrued	20,010 67
Net amount of unpaid losses	\$206,098 27
Unearned premiums on outstanding risks.	993,766 64
Salaries, rents, taxes and expenses due and accrued	2,763 32
Total liabilities, except capital	\$1,202,628 23
Cash capital.....	\$500,000 00
Surplus over all liabilities	814,045 03
Surplus to policy holders.....	1,314,045 03
Total liabilities and surplus	\$2,516,673 26

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$153,882,454	\$1,875,197 43	\$876,293	\$28,695 31
Written during the year	136,136,772	1,652,414 84	1,351,305	39,269 04
Total	\$290,019,226	\$3,527,612 27	\$2,227,598	\$67,964 35
Expired and terminated.	120,793,161	1,568,087 70	1,294,217	38,727 91
In force at end of the year.....	\$169,226,065	\$1,959,524 57	\$933,381	\$29,236 44
Deduct amount re-insured	7,267,599	61,904 21	4,000	62 13
Net amount in force.....	\$161,958,466	\$1,897,620 36	\$929,381	\$29,174 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,499,918 00
Premiums received	52,656 59
Losses paid	37,587 80
Losses incurred	36,195 48

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK T. STINSON, *President.*

GEORGE JEREMIAH, *Secretary.*

Principal Office, No. 32 Pine St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$382,159 34
Rents	865 32
Interest on real estate mortgage loans	11,574 50
Interest on collateral loans	39 43
Interest and dividends on stocks and bonds	15,431 78
Total interest and rents	27,111 03
Total income	\$409,270 37
Net ledger assets Dec. 31, 1897	708,066 55
Total	\$1,117,336 92

DISBURSEMENTS.

Net amount paid for losses (fire)	\$219,970 72
Interest and dividends to stockholders	20,000 00
Commissions to agents	91,634 75
Salaries and allowances to agents	1,823 34
Rents	2,500 00
Salaries and other compensation of officers and office employes	40,913 93
Taxes on premiums	8,626 03
Insurance department fees and agents' licenses	3,324 50
Municipal licenses	808 54
Advertising, printing and stationery	3,041 50
Legal expenses	30 00
Furniture and fixtures	477 84
All other disbursements, viz: Miscellaneous, \$24,123.79; legal advertising, \$377.21; interest on borrowed money, \$259.03; loss by protested checks, etc., \$293.04	25,053 07
Total disbursements	\$418,204 22
Balance	\$699,132 70

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$9,915 50
Loans on mortgage of real estate	245,150 00
Book value of stocks and bonds, excluding interest	427,000 00
Cash in office and in bank	27,967 20
Total	\$709,132 70

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	\$10,000 00
Net ledger assets, per balance.....	\$699,132 70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,336 46
Interest accrued on stocks and bonds.....	1,482 46
Rents due on company's property.....	32 25
Total interest and rents.....	\$3,851 17
Market value of bonds and stocks over book value.....	63,872 50
Net uncollected premiums, not more than three months due.....	60,010 88
Gross assets.....	\$826,867 25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$33,688 15
Losses in process of adjustment.....	35,099 43
Losses resisted.....	4,565 65
Total claims for losses.....	\$73,353 23
Deduct re-insurance due and accrued.....	12,389 79
Net amount of unpaid losses.....	\$60,963 44
Unearned premiums on outstanding risks.....	305,294 01
Salaries, rents, taxes and expenses due and accrued.....	6,964 18
Due for return premiums and re-insurance.....	9,521 29
Total liabilities, except capital.....	\$382,742 92
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	244,124 33
Surplus to policy holders.....	444,124 33
Total liabilities and surplus.....	\$826,867 25

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$62,192,068	\$597,696 25
Written during the year.....	55,360,478	528,111 14
Total.....	\$117,552,546	\$1,125,807 39
Expired and terminated.....	47,659,331	486,352 21
In force at end of the year.....	\$69,893,215	\$639,455 18
Deduct amount re-insured.....	7,548,257	65,083 83
Net amount in force.....	\$62,344,958	\$574,371 35

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$162,525 00
Premiums received.....	2,305 36
Losses paid.....	1,218 09
Losses incurred.....	760 09

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

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

Principal Office, No. 510 Walnut St.

Cash Capital, \$400,000.

INCOME.

Net premiums received (fire)	\$1,653,905 66
Deposits received on perpetual risks	32,269 11
Rents	\$4,457 44
Interest on real estate mortgage loans	42,647 21
Interest on collateral loans	4,854 56
Interest and dividends on stocks and bonds	158,510 56
Interest from all other sources	2,146 91
Total interest and rents	212,616 68
Profit on sale or maturity of ledger assets	27,858 60
Income from all other sources, viz: Transfers	381 00
Total income	\$1,927,031 05
Net ledger assets Dec. 31, 1897	4,792,673 62
Total	\$6,719,704 67

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,097,631 47
Deposit premiums returned	21,024 50
Interest and dividends to stockholders	100,000 00
Commissions to agents	381,211 91
Salaries and other compensation of officers and office employes	95,490 00
Taxes on premiums, \$32,182.09; real estate, \$3,183.93; revenue, \$4,128.32 ..	39,494 34
Insurance department fees and agents' licenses	13,181 79
Municipal licenses	5,697 88
Advertising, printing and stationery	24,627 84
Repairs and expenses on real estate	1,382 07
Miscellaneous expenses	70,672 87
Loss on sale or maturity of ledger assets	2,012 50
Total disbursements	\$1,852,427 17
Balance	\$4,867,277 50

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$240,515 02
Loans on mortgage of real estate	846,900 00
Loans secured by collateral	81,850 00

Book value of stocks and bonds, excluding interest	\$3,551,896 99
Cash in office and in bank.....	143,415 49
Bills receivable	2,700 00
Ledger assets, per balance	<u>\$4,867,277 50</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$11,166 88
Interest due on stocks and bonds.....	7,500 00
Interest accrued on collateral loans	478 16
Rents due on company's property.....	225 00
Total interest and rents.....	<u>\$19,370 04</u>
Market value of real estate over book value.....	8,484 98
Market value of bonds and stocks over book value.....	69,403 01
Net uncollected premiums, not more than three months due	265,500 57
Gross assets.....	<u>\$5,230,086 10</u>

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security.....	\$2,700 00
Total admitted assets.....	<u>\$5,227,386 10</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$14,025 88
Losses in process of adjustment.....	146,833 39
Losses resisted	6,725 00
Total unpaid losses.....	<u>\$167,584 27</u>
Unearned premiums on outstanding risks	1,526,977 04
Amount reclaimable on perpetual fire policies	831,311 42
All other liabilities, viz: Commissions on premiums through home office	4,000 00
Total liabilities, except capital.....	<u>\$2,529,872 73</u>
Cash capital	\$400,000 00
Surplus over all liabilities.....	<u>2,297,463 37</u>
Surplus to policy holders.....	<u>2,697,463 37</u>
Total liabilities and surplus	<u>\$5,227,386 10</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$342,701,895	\$3,107,908 24
Written during the year	241,551,124	2,204,559 86
Total	<u>\$584,253,019</u>	<u>\$5,312,468 10</u>
Expired and terminated.....	222,384,731	2,187,623 98
In force at end of the year	\$361,868,288	\$3,124,844 12
Deduct amount re-insured.....	18,293,050	192,439 01
Net amount in force	<u>\$343,575,238</u>	<u>\$2,932,405 11</u>

Perpetual risks in force, \$36,792,575 00; premiums on same, \$910,779.33.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,307,246 63
Premiums received.....	21,889 47
Losses paid.....	12,372 16
Losses incurred	11,109 11

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Principal Office, No. 16 Court St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fire)	\$2,977,995 52
Rents—including company's use of own buildings	\$36,684 13
Interest on real estate mortgage loans	5,731 17
Interest and dividends on stocks and bonds.....	<u>160,252 54</u>
Total interest and rents	202,667 84
Profit on sale or maturity of ledger assets	<u>26,771 14</u>
Total income.....	\$3,207,434 50
Net ledger assets Dec. 31, 1897.....	\$4,949,831 05
Add error in 1897 statement.....	<u>386,602 28</u> 5,336,433 33
Total	\$8,543,867 83

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,721,649 37
Interest and dividends to stockholders.....	100,000 00
Commissions to agents.....	559,380 63
Rents—including company's use of own buildings.....	37,541 88
Salaries and other compensation of officers and office employes.....	318,510 88
Taxes on premiums, \$50,930.35; internal revenue, \$7,211.69.....	58,142 04
Insurance department fees and agents' licenses	20,285 31
Municipal licenses.....	3,290 11
Advertising, printing and stationery.....	43,774 23
Legal expenses	2,109 99
Repairs and expenses on real estate.....	12,128 19
Furniture and fixtures	599 60
Loss on sale or maturity of ledger assets	64,487 03
All other disbursements, viz: Traveling expenses, postage, telegrams, express, exchange and all other expenses.....	<u>256,691 31</u>
Total disbursements.....	\$3,198,590 57
Balance.....	\$5,345,277 26

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$401,404 39
Loans on mortgage of real estate.....	96,600 00
Book value of stocks and bonds, excluding interest.....	<u>3,884,563 65</u>

Cash in office and in bank	\$594,980 54
Agents' debit balances.	368,254 30
Total	<u>\$5,345,892 88</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$525 62
Net ledger assets, per balance.	<u>\$5,345,277 26</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,569 95
Interest accrued on stocks and bonds	7,660 00
Rents accrued on company's property	4,515 76
Total interest and rents.....	<u>\$13,745 71</u>
Market value of real estate over book value.....	141,595 61
Market value of bonds and stocks over book value.....	163,153 35
Net uncollected premiums, not more than three months due.....	12,220 67
Gross assets	<u>\$5,675,992 60</u>

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$184,945 83
Losses resisted.....	27,075 00
Total unpaid losses	<u>\$212,020 83</u>
Unearned premiums on outstanding risks	2,940,130 99
Salaries, rents, taxes and expenses due and accrued	2,083 34
Due for return premiums and re-insurance	1,048 93
Total liabilities, except capital	<u>\$3,152,284 09</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>1,520,708 51</u>
Surplus to policy holders.....	2,520,708 51
Total liabilities and surplus.....	<u>\$5,675,992 60</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$576,325,901	\$6,936,242 92
Written during the year.....	343,120,924	3,611,799 21
Total.	<u>\$919,446,825</u>	<u>\$10,548,042 13</u>
Expired and terminated.	372,253,024	4,356,428 98
In force at end of the year	\$547,193,801	\$6,191,613 15
Deduct amount re-insured	28,770,515	263,414 86
Net amount in force	<u>\$518,423,286</u>	<u>\$5,928,198 29</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,492,492 00
Premiums received.....	32,947 10
Losses paid	12,541 41
Losses incurred.....	<u>11,616 41</u>

PHOENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

EDWARD MILLIGAN, *Secretary.*

Principal Office, No. 64 Pearl St.

Cash Capital, \$2,000,000.

INCOME.

Net premiums received (fire)	\$2,713,408 00
Rents	\$22,567 66
Interest on real estate mortgage loans	6,988 62
Interest on collateral loans	1,010 00
Interest and dividends on stocks and bonds	185,928 03
Total interest and rents	216,494 31
Profit on sale or maturity of ledger assets	1,298 88
Total income	\$2,931,201 19
Net ledger assets Dec. 31, 1897	4,641,692 28
Total	\$7,572,893 47

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,724,739 95
Interest and dividends to stockholders	280,000 00
Commissions to agents	480,164 82
Rents	16,706 56
Salaries and other compensation of officers and office employes	193,062 44
Taxes on premiums	51,463 02
Insurance department fees and agents' licenses	13,240 20
Municipal licenses	10,680 82
Advertising, printing and stationery	32,764 11
Legal expenses	7,850 93
Repairs and expenses on real estate	11,682 69
Loss on sale or maturity of ledger assets	8,142 97
Miscellaneous expenses	268,975 16
Total disbursements	\$3,099,473 67
Balance	\$4,473,419 80

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$530,007 14
Loans on mortgage of real estate	124,277 60
Loans secured by collateral	20,200 00
Book value of stocks and bonds, excluding interest	3,247,693 17
Cash in office and in bank	333,426 08
Agents' debit balances	218,007 04
Total	\$4,473,611 03

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$191 23
Net ledger assets, per balance.....	\$4,473,419 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,882 27
Interest due and accrued on stocks and bonds	23,537 00
Interest accrued on collateral loans.....	420 00
Interest accrued on other assets.....	1,050 00
Rents due and accrued on company's property.....	3,086 02
Total interest and rents	\$32,975 29
Market value of bonds and stocks over book value	\$47,379 83
Net uncollected premiums, not more than three months due.....	207,296 75
Due from other companies for re-insurance.	3,371 10
Gross assets	\$5,564,442 77

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$34,335 06
Depreciation on real estate	18,700 00
Total	\$53,035 06
Total admitted assets	\$5,511,407 71

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$51,343 80
Losses in process of adjustment	249,981 85
Losses resisted	30,501 48
Total claims for losses	\$331,827 13
Deduct re-insurance due and accrued	13,123 21
Net amount of unpaid losses.....	\$318,703 92
Unearned premiums on outstanding risks	2,008,945 91
Total liabilities, except capital	\$2,327,649 83
Cash capital.....	\$2,000,000 00
Surplus over all liabilities	1,183,757 88
Surplus to policy holders	3,183,757 88
Total liabilities and surplus	\$5,511,407 71

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$405,267,304	\$4,490,455 22
Written during the year.....	303,119,077	3,099,117 49
Total	\$708,386,381	\$7,589,572 71
Expired and terminated	334,541,428	3,519,970 28
In force at end of the year	\$373,844,953	\$4,069,602 43
Deduct amount re-insured	8,527,903	88,057 33
Net amount in force	\$365,317,050	\$3,981,545 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,861,361 00
Premiums received	38,868 96
Losses paid.....	24,426 80
Losses incurred	20,802 83

PROVIDENCE WASHINGTON INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President.*

E. L. WATSON, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received. Fire \$976,326.75; marine \$345,634.27	\$1,321,961 02
Interest and dividends on stocks and bonds	70,128 81
Income from all other sources	32,333 91
Total income.....	\$1,424,423 74
Net ledger assets Dec. 31, 1897	\$1,467,932 91
Increase in capital during 1898	100,000 00
Total	\$2,992,356 65

DISBURSEMENTS.

Net amount paid for losses. Fire \$563,266.47; marine, \$291,769.91	\$855,036 38
Interest and dividends to stockholders	45,000 00
Commissions to agents	281,340 20
Salaries and allowances to agents	26,130 24
Rents	6,980 59
Salaries and other compensation of officers and office employes	66,226 45
Taxes on premiums \$27,861.63; franchise \$165.43	28,027 06
Insurance department fees and agents' licenses	5,774 00
Municipal licenses	1,892 09
Advertising, printing and stationery	8,472 00
Legal expenses	157 16
Furniture and fixtures.....	806 00
Loss on sale or maturity of ledger assets	2,212 50
Premiums on investments	52,885 00
All other disbursements	47,651 01
Total disbursements.....	\$1,428,590 68
Balance	\$1,563,765 97

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,254,700 00
Cash in office and in bank	91,256 55
Bills receivable and agents' debit balances.....	218,595 51
Total	\$1,564,552 06

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$786 09
Net ledger assets, per balance	\$1,563,765 97

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$7,167 11
Market value of bonds and stocks over book value	515,376 58
Gross premiums, more than three months due.....	\$2,373 58
Gross assets	\$2,086,309 66

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$21,243 62
Losses in process of adjustment	236,226 31
Losses resisted.	6,612 18
Total claims for losses.	\$264,082 11
Deduct re-insurance due and accrued	49,216 33
Net amount of unpaid losses	\$214,865 78
Unearned premiums on outstanding risks	857,292 38
Total liabilities, except capital	\$1,072,158 16
Cash capital	\$500,000 00
Surplus over all liabilities	514,151 50
Surplus to policy holders.....	1,014,151 50
Total liabilities and surplus	\$2,086,309 66

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$156,934,126	\$1,583,905 06	\$8,334,328	\$249,110 05
Written during the year.....	143,555,638	1,351,672 05	127,491,253	465,851 27
Total.	\$300,489,764	\$2,935,577 11	\$135,825,581	\$714,961 32
Expired and terminated.....	136,393,593	1,309,196 91	130,694,918	531,208 96
In force at end of the year.	\$164,096,171	\$1,626,380 20	\$5,130,663	\$183,752 36
Deduct amount re-insured.....	15,986,572	141,632 96	822,243	32,686 36
Net amount in force	\$148,109,599	\$1,484,747 24	\$4,308,420	\$151,066 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$645,364 00	\$255,395 00	\$900,759 00
Premiums received	7,836 06	7,453 35	15,289 41
Losses paid	4,761 61	2,927 10	7,688 71
Losses incurred	3,471 61	5,352 10	8,823 71

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, No. 43 Cedar St.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire)	\$1,868,918	73
Rents—including company's use of own buildings.....	\$31,750	53
Interest and dividends on stocks and bonds.....	126,538	25
Interest from all other sources.....	2,114	50
Total interest and rents	160,403	28
Profit on sale or maturity of ledger assets.....	1,562	50
Total income.....	\$2,030,884	51
Net ledger assets Dec. 31, 1897	4,187,401	82
Total	\$6,218,286	33

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,090,573	09
Interest and dividends to stockholders	100,000	00
Commissions to agents	309,741	18
Salaries and allowances to agents	7,957	63
Rents—including company's use of own buildings.....	18,122	35
Salaries and other compensation of officers and office employes	179,201	26
Taxes on premiums \$32,483.00; real estate \$6,600.99; franchise \$5,202.14...	44,286	13
Insurance department fees and agents' licenses.	6,825	75
Municipal licenses.....	7,338	82
Advertising, printing and stationery.....	21,748	11
Legal expenses	1,227	62
Repairs and expenses on real estate.....	16,925	24
Furniture and fixtures \$273.47; miscellaneous \$78,180.18	78,453	65
Reduction in book value of bonds.....	7,390	82
Total disbursements	\$1,889,791	65
Balance	\$4,328,494	68

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$721,770	68
Book value of stocks and bonds, excluding interest.....	3,494,531	54
Cash in office and in bank	114,602	77
Bills receivable.....	228	50
Total	\$4,331,133	49
Deduct ledger liabilities	2,638	81
12 Net ledger assets, per balance.....	\$4,328,494	68

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$43,362 30
Interest due on bank balances.....	680 67
Rents due and accrued on company's property.....	3,599 31
Total interest and rents	\$47,642 28
Net uncollected premiums not more than three months due.....	217,335 41
Due from other companies for re-insurance	4 40
Gross premiums, more than three months due.....	\$5,516 19
Gross assets	<u>\$4,593,476 77</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$57,680 83
Losses in process of adjustment.....	91,467 49
Losses resisted	37,102 45
Total claims for losses	\$186,250 77
Deduct re-insurance due and accrued	7,509 77
Net amount of unpaid losses	\$178,741 00
Unearned premiums on outstanding risks	1,532,729 02
Salaries, rents, taxes and expenses due and accrued	39,697 83
Due for return premiums and re-insurance	18,333 96
Total liabilities, except capital	\$1,769,501 81
Cash capital	\$500,000 00
Surplus over all liabilities	2,323,974 96
Surplus to policy holders	2,823,974 96
Total liabilities and surplus	<u>\$4,593,476 77</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$304,184,542	\$3,331,650 05
Written during the year.....	233,266,210	2,363,901 89
Total	\$537,450,752	\$5,695,551 90
Expired and terminated	230,970,758	2,491,132 05
In force at end of the year	\$306,479,994	\$3,204,419 85
Deduct amount re-insured	19,516,783	189,180 27
Net amount in force	\$286,963,211	\$3,015,239 58

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,227,411 00
Premiums received	15,145 65
Losses paid.....	11,524 98
Losses incurred	9,435 12

READING FIRE INSURANCE COMPANY,

READING, PA.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

W. A. TIPPING, *President.*

THOMAS H. SCOTLAND, *Secretary.*

Principal Office, No. 19 North Fifth St.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire)	\$268,003 91
Deposits received on perpetual risks.	250 00
Rents.....	\$561 77
Interest on real estate mortgage loans	17,256 39
Interest and dividends on stocks and bonds.....	11,236 12
Total interest and rents.....	29,054 28
Income from all other sources	931 61
Total income.....	\$298,239 80
Net ledger assets Dec. 31, 1897.....	791,898 37
Total	\$1,090,138 17

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$190,242
Interest and dividends to stockholders	22,500 00
Commissions to agents	54,461 99
Salaries and allowances to agents	5,927 71
Rents—including company's use of own buildings	900 00
Salaries and other compensation of officers and office employes.....	16,044 00
Taxes on premiums \$2,241.96; real estate \$558.70; franchise \$1,243.50.....	4,044 16
Insurance department fees and agents' licenses	1,575 68
Advertising, printing and stationery.....	1,964 63
Legal expenses	1,011 98
Repairs and expenses on real estate.....	63 83
Miscellaneous expenses.....	9,805 35
Loss on sale or maturity of ledger assets.....	10,000 00
All other disbursements, viz: Fire tax \$1,895.98; maps \$345.43.....	2,241 41
Total disbursements.....	\$320,783 08
Balance	\$769,355 09

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$24,461 12
Loans on mortgage of real estate.....	333,478 66
Loans secured by collateral.....	38,950 00
Book value of stocks and bonds, excluding interest	279,342 05
Cash in office and in bank	93,123 26
Ledger assets, per balance	\$769,355 09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,736 44	
Interest accrued on collateral loans	857 91	
Total interest		\$5,594 35
Market value of bonds and stocks over book value.....		11,478 45
Net uncollected premiums, not more than three months due		35,060 05
Gross premiums, more than three months due		4,093 31
Gross assets.		<u>\$825,561 25</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection December 31, more than three months due.....	\$4,093 31	
Depreciation on real estate.....	1,761 12	
Total		\$5,854 43
Total admitted assets.....		<u>\$819,726 82</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$9,077 25	
Losses in process of adjustment	21,323 02	
Losses resisted.....	2,453 76	
Total unpaid losses.....		\$32,854 03
Unearned premiums on outstanding risks.....		221,852 90
Amount reclaimable on perpetual fire policies.....		4,761 17
Dividends remaining unpaid.....		656 80
Commissions and other charges due agents and brokers.....		11,869 17
Due for return premiums		4,400 03
All other liabilities, viz: Taxes due and to become due.....		1,000 00
Total liabilities, except capital		<u>\$277,394 10</u>
Cash capital.....	\$250,000 00	
Surplus over all liabilities	292,332 72	
Surplus to policy holders		542,332 72
Total liabilities and surplus.		<u>\$819,726 82</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$41,541,394	\$470,844 05
Written during the year.....	29,703,648	321,279 13
Total	<u>\$71,245,042</u>	<u>\$792,123 18</u>
Expired and terminated	31,306,819	358,147 46
In force at end of the year.....	\$39,938,223	\$433,975 72
Deduct amount re-insured	707,517	7,146 54
Net amount in force	<u>\$39,230,706</u>	<u>\$426,829 18</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$404,010 00
Premiums received.....	6,885 74
Losses paid.....	4,597 21
Losses incurred.....	4,587 21

* RELIANCE INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

WILLIAM CHUBB, *President.* CHARLES J. WISTER, JR., *Secretary.*

Principal Office, No. 429 Walnut St.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire)	\$271,775 30
Deposits received on perpetual risks	4,485 87
Rents—including company's use of own buildings	\$5,003 30
Interest on real estate mortgage loans	11,468 07
Interest and dividends on stocks and bonds	28,578 90
Total interest and rents	45,050 27
Income from all other sources	338 35
Total income.....	\$321,649 79
Net ledger assets Dec. 31, 1897.....	976,596 68
Total	\$1,298,246 47

DISBURSEMENTS.

Net amount paid for losses (fire)	\$162,732 38
Deposit premiums returned	4,573 79
Interest and dividends to stockholders.....	21,000 00
Commissions to agents	69,834 94
Rents—including company's use of own buildings	1,000 00
Salaries and other compensation of officers and office employes.....	29,846 25
Taxes on premiums \$6,711.80; real estate \$1,618.75; franchise \$1,058.76...	9,389 31
Insurance department fees and agents' licenses	2,365 62
Municipal licenses	268 82
Advertising, printing and stationery	3,579 53
Legal expenses	61 40
Repairs and expenses on real estate	1,540 86
Furniture and fixtures	272 80
Miscellaneous expenses.....	18,782 43
All other disbursements	5,664 00
Total disbursements.....	\$330,912 13
Balance	\$967,334 34

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$101,043 48
Loans on mortgage of real estate	239,260 00
Book value of stocks and bonds, excluding interest	556,300 00

* Admitted February 15, 1899.

Cash in office and in bank	\$43,127 72
Agents' debit balances	28,615 52
Total	<u>\$968,346 72</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$1,012 38
Net ledger assets, per balance	<u>\$967,334 34</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$2,619 34
Rents accrued on company's property	288 31
Total interest and rents	<u>\$2,907 65</u>
Market value of bonds and stocks over book value	42,451 00
Net uncollected premiums, not more than three months due	17,824 99
Deposits on perpetual policies on real estate owned by company	747 00
Gross assets	<u>\$1,031,264 98</u>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$2,016 00
Depreciation on real estate	1,043 48
Total	<u>\$3,059 48</u>
Total admitted assets	<u>\$1,028,205 50</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$3,328 71
Losses in process of adjustment	35,595 07
Losses resisted	6,972 39
Total claims for losses	<u>\$45,896 17</u>
Deduct re-insurance due and accrued	7,700 31
Net amount of unpaid losses	<u>\$38,195 86</u>
Unearned premiums on outstanding risks	243,608 86
Amount reclaimable on perpetual fire policies	135,273 49
Total liabilities, except capital	<u>\$417,078 21</u>
Cash capital	\$300,000 00
Surplus over all liabilities	311,127 29
Surplus to policy holders	<u>611,127 29</u>
Total liabilities and surplus	<u>\$1,028,205 50</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$47,411,446	\$537,514 81
Written during the year	39,200,526	368,508 47
Total	<u>\$86,611,972</u>	<u>\$906,023 28</u>
Expired and terminated	37,465,048	390,640 79
In force at end of the year	\$49,146,924	\$515,382 49
Deduct amount re-insured	4,473,430	46,816 03
Net amount in force	<u>\$44,673,494</u>	<u>\$468,566 46</u>

Perpetual risks in force, \$5,415,444; premiums on same, \$148,201.75.

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Principal Office, Corner West Main Street and Irving Place.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$308,673 14
Rents	\$9,453 50
Interest on real estate mortgage loans	18,917 39
Interest and dividends on stocks and bonds.....	14,580 69
Interest from all other sources	749 33
Total interest and rents.....	43,700 91
Income from all other sources, viz: Suspense account.....	458 44
Total income	\$352,832 49
Net ledger assets Dec. 31, 1897.....	957,313 32
Total	\$1,310,145 81

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$145,772 69
Interest and dividends to stockholders	20,000 00
Commissions to agents	68,660 97
Salaries and other compensation of officers and office employes	32,845 73
Taxes on premiums \$9,316.16; real estate \$3,176.41; other investments, } \$1,731.99	14,224 56
Insurance department fees and agents' licenses	2,057 74
Municipal licenses	479 00
Advertising, printing and stationery.....	2,661 17
Legal expenses	670 00
Repairs and expenses on real estate.....	15,402 91
Profit and loss account.....	350 04
All other disbursements	17,897 07
Total disbursements	\$321,021 88
Balance	\$989,123 93

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$204,040 49
Loans on mortgage of real estate	396,267 50
Book value of stocks and bonds, excluding interest.....	293,990 11
Cash in office and in bank.....	94,825 83
Ledger assets, per balance.....	\$989,123 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,611 57	
Interest accrued on stocks and bonds.....	3,741 73	
		<hr/>
Total interest.....		\$12,353 30
Market value of bonds and stocks over book value.....		32,684 89
Net uncollected premiums, not more than three months due.....		48,165 13
		<hr/>
Gross assets.....		\$1,082,327 25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$458 20	
Losses in process of adjustment.....	9,553 65	
Losses resisted.....	3,300 00	
		<hr/>
Total unpaid losses.....		\$13,311 85
Unearned premiums on outstanding risks.....		301,714 20
Commissions and other charges due agents and brokers.....		595 30
		<hr/>
Total liabilities, except capital.....		\$315,621 35
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	566,705 90	
		<hr/>
Surplus to policy holders.....		766,705 90
Total liabilities and surplus.....		\$1,082,327 25

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$58,766,262	\$594,333 41
Written during the year.....	45,545,898	457,231 49
		<hr/>
Total	\$104,312,160	\$1,051,564 90
Expired and terminated	44,085,546	459,912 82
		<hr/>
In force at end of the year	\$60,226,614	\$591,652 08
Deduct amount re-insured	1,843,266	19,925 39
		<hr/>
Net amount in force	\$58,383,348	\$571,726 69

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$312,915 00
Premiums received	4,096 16
Losses paid	2,560 18
Losses incurred.....	1,962 80

* ROCKFORD INSURANCE COMPANY,

ROCKFORD, ILL.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN LAKE, *President.*CHARLES E. SHELDON, *Secretary.*

Principal Office, Brown Building.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$709,734 32
Rents	\$1,279 47
Interest on real estate mortgage loans	32,813 55
Interest on collateral loans	5,098 73
Interest and dividends on stocks and bonds	8,430 19
Interest from all other sources	221 28
Total interest and rents	47,843 22
Income from all other sources, viz: Suspense account \$16.55; policy fees \$1,303.13; sundry debts \$137.06	1,456 74
Total income	\$759,034 28
Net ledger assets Dec. 31, 1897	901,042 25
Total	\$1,660,076 53

DISBURSEMENTS.

Net amount paid for losses (fire)	\$304,921 52
Interest and dividends to stockholders	40,000 00
Commissions to agents	154,454 05
Rents	1,000 00
Salaries and other compensation of officers and office employes	73,900 19
Taxes on premiums \$7,994.40; real estate \$317.02; franchise, \$2,489.26	10,800 68
Insurance department fees and agents' licenses	4,702 78
Advertising, printing and stationery	7,022 02
Repairs and expenses on real estate	162 14
Furniture and fixtures	761 64
Miscellaneous expenses	25,039 00
All other disbursements, viz: Profit and loss	5,312 17
Total disbursements	\$628,076 19
Balance	\$1,032,000 34

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$44,318 70
Loans on mortgage of real estate	577,070 46
Loans secured by collateral	107,583 90
Book value of stocks and bonds, excluding interest	214,984 97
Cash in office and in bank	97,997 65
Total	\$1,041,955 68

* Admitted November 11, 1898.

DEDUCT LEDGER LIABILITIES.

Retained for re-insurance	\$9,955 34
Net ledger assets, per balance	\$1,032,000 34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$15,126 48
Interest accrued on stocks and bonds	3,927 71
Interest due and accrued on collateral loans	5,483 59
Rents accrued on company's property	451 47
Total interest and rents.....	\$24,989 25
Market value of real estate over book value	9,748 97
Market value of bonds and stocks over book value.....	7,757 38
Net uncollected premiums, not more than three months due	101,361 36
Bills receivable taken for premiums	92,864 98
Due from other companies for re-insurance	14,017 13
Gross assets.....	\$1,282,739 41

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security	\$55 91
Depreciation in ledger assets	4,000 00
Total	\$4,055 91
Total admitted assets.....	\$1,278,683 50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$23,485 35
Losses in process of adjustment	45,988 79
Losses resisted	3,400 00
Total claims for losses	\$72,874 14
Deduct re-insurance due and accrued.....	19,043 63
Net amount of unpaid losses	\$53,830 51
Unearned premiums on outstanding risks.....	847,339 19
Salaries, rents, taxes and expenses due and accrued.....	3,238 96
Due for re-insurance	5,748 61
Total liabilities, except capital	\$910,157 27
Cash capital.....	\$200,000 00
Surplus over all liabilities	168,526 23
Surplus to policy holders	368,526 23
Total liabilities and surplus	\$1,278,683 50

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$136,734,989	\$1,770,413 80
Written during the year.....	81,098,437	974,114 59
Total	\$217,833,426	\$2,744,528 39
Expired and terminated.....	67,421,645	849,568 01
In force at end of the year	\$150,411,781	\$1,894,960 38
Deduct amount re-insured	26,742,563	385,148 79
Net amount in force.....	\$123,669,218	\$1,509,811 59

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$11,500 00
Premiums received	181 79

SECURITY INSURANCE COMPANY,
NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President.*

H. MASON, *Secretary.*

Principal Office, No. 37 Center St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire \$443,933.81; marine \$47,094.82.....	\$491,028 63
Rents	\$1,300 87
Interest on real estate mortgage loans	10,023 94
Interest on collateral loans	828 09
Interest and dividends on stocks and bonds.....	22,177 83
Total interest and rents	34,330 73
Profit on sale or maturity of ledger assets	8,471 82
Income from all other sources, viz: Bills receivable paid, \$276.15; doubtful accounts paid, \$71.62	347 77
Total income	\$534,178 95
Net ledger assets Dec. 31, 1897.....	701,809 10
Total.....	\$1,235,988 05

DISBURSEMENTS.

Net amount paid for losses. Fire, \$259,490.57; marine, \$31,160.23.....	\$290,650 80
Interest and dividends to stockholders	16,000 00
Commissions to agents.....	119,833 07
Salaries and other compensation of officers and office employees.....	30,665 00
Taxes on premiums, \$9,511.46; real estate, \$337.60	9,849 06
Insurance department fees and agents' licenses	2,137 39
Municipal licenses.....	130 00
Advertising, printing and stationery.....	4,556 64
Legal expenses	612 13
Repairs and expenses on real estate.....	293 76
Furniture and fixtures	209 05
Loss on sale or maturity of ledger assets	2,931 25
All other disbursements, viz: Miscellaneous, \$22,349.74; profit and loss, \$4,141.76	26,491 50
Total disbursements	\$504,359 65
Balance	\$731,679 40

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$91,520 80
Loans on mortgage of real estate	219,888 78
Loans secured by collateral	11,000 00

Book value of stocks and bonds, excluding interest.....	\$356,230 00
Cash in office and in bank.....	48,624 62
Bills receivable.....	4,364 20
Ledger assets, per balance.....	<u>\$731,628 40</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,601 36
Interest accrued on stocks and bonds.....	1,325 14
Interest accrued on collateral loans.....	25 84
Rents accrued on company's property.....	64 17
Total interest and rents.....	<u>\$3,016 51</u>
Market value of bonds and stocks over book value.....	81,064 33
Net uncollected premiums, not more than three months due.....	70,076 97
Gross assets.....	<u>\$885,786 21</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets.....	\$2,320 80
Total admitted assets.....	<u>\$883,465 41</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$17,193 04
Losses in process of adjustment.....	45,916 39
Losses resisted.....	2,631 77
Total claims for losses.....	<u>\$65,741 20</u>
Deduct re-insurance due and accrued.....	12,644 20
Net amount of unpaid losses.....	\$53,097 00
Unearned premiums on outstanding risks.....	374,189 21
Due for re-insurance.....	3,925 87
Total liabilities, except capital.....	<u>\$431,212 08</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>252,253 33</u>
Surplus to policy holders.....	452,253 33
Total liabilities and surplus.....	<u>\$883,465 41</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$80,886,576	\$756,262 48	\$584,560	\$25,174 82
Written during the year.....	62,057,565	616,868 63	3,902,477	62,436 18
Total.....	<u>\$142,944,141</u>	<u>\$1,373,131 11</u>	<u>\$4,487,037</u>	<u>\$87,611 00</u>
Expired and terminated.....	62,143,589	599,664 96	3,908,217	59,942 52
In force at end of the year.....	\$80,800,552	\$773,466 15	\$578,820	\$27,668 48
Deduct amount re-insured.....	5,979,226	72,118 41	141,747	3,940 08
Net amount in force.....	<u>\$74,821,326</u>	<u>\$701,347 74</u>	<u>\$437,073</u>	<u>\$23,728 40</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$319,131 00	\$55,845 00	\$374,976 00
Premiums received.....	4,050 15	2,811 23	6,861 38
Losses paid.....	2,263 11	134 94	2,398 05
Losses incurred.....	3,263 11	1,384 94	4,648 05

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, No. 292 Main St.

Cash Capital, \$1,500,000.

INCOME.

Net premiums received (fire)	\$1,785,219 16
Rents	\$4,794 02
Interest on real estate mortgage loans	37,134 95
Interest on collateral loans.....	4,812 12
Interest and dividends on stocks and bonds	138,542 63
Total interest and rents.....	185,283 72
Total income.....	\$1,970,502 88
Net ledger assets Dec. 31, 1897.....	3,689,738 68
Total	\$5,660,241 56

DISBURSEMENTS.

Net amount paid for losses (fire)	\$934,670 16
Interest and dividends to stockholders.....	150,000 00
Commissions to agents	338,928 68
Salaries and other compensation of officers and office employes.....	107,894 17
Taxes on premiums \$35,184.63; real estate \$1,524.19; other investments } \$5,464.39; revenue, \$19,175.12.....	61,348 33
Insurance department fees and agents' licenses	12,601 05
Municipal licenses.....	4,917 94
Advertising, printing and stationery.....	21,818 35
Legal expenses	4,731 40
Loss on sale or maturity of ledger assets	11,505 62
All other disbursements	190,750 99
Total disbursements	\$1,839,466 69
Balance.....	\$3,820,774 87

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$93,381 64
Loans on mortgage of real estate.....	752,790 00
Loans secured by collateral	84,275 00
Book value of stocks and bonds, excluding interest.....	2,750,881 90
Cash in office and in bank	139,446 33
Ledger assets, per balance	\$3,820,774 87

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$20,466 45	
Interest accrued on stocks and bonds.....	29,673 72	
Interest accrued on collateral loans.....	2,137 20	
Rents accrued on company's property	988 17	
	<hr/>	
Total interest and rents		\$53,265 54
Market value of real estate over book value		37,618 36
Market value of bonds and stocks over book value.....		567,283 10
Net uncollected premiums, not more than three months due.....		230,857 46
Due from other companies for re-insurance		7,144 69
		<hr/>
Gross assets		\$4,716,944 02

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$29,774 11	
Losses in process of adjustment.....	156,567 60	
Losses resisted	12,187 31	
	<hr/>	
Total claims for losses		\$198,529 02
Deduct re-insurance due and accrued	27,911 11	
	<hr/>	
Net amount of unpaid losses		\$170,617 91
Unearned premiums on outstanding risks		1,449,756 71
	<hr/>	
Total liabilities, except capital.....		\$1,620,374 62
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities	1,596,569 40	
	<hr/>	
Surplus to policy holders		3,096,569 40
	<hr/>	
Total liabilities and surplus		\$4,716,944 02

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$264,656,864	\$3,039,584 28
Written or renewed during the year.....	211,049,678	2,178,027 34
	<hr/>	<hr/>
Total	\$475,706,542	\$5,217,611 62
Expired and terminated	192,417,221	2,270,681 77
	<hr/>	<hr/>
In force at end of the year	\$283,289,321	\$2,946,929 85
Deduct amount re-insured.....	18,262,350	147,452 79
	<hr/>	<hr/>
Net amount in force.....	\$265,026,971	\$2,799,477 06

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,967,455 00
Premiums received.....	29,414 98
Losses paid	24,022 66
Losses incurred	24,563 55

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 Sts.

—
Cash Capital, \$500,000.
—

INCOME.

Net premiums received. Fire, \$1,693,113.76; marine, \$321,581.58	\$2,014,695 34
Rents—including company's use of own buildings	\$47,477 78
Interest on real estate mortgage loans	23,851 97
Interest on collateral loans	7,412 04
Interest and dividends on stocks and bonds	42,858 30
Interest from all other other sources	7,230 37
Total interest and rents	128,830 46
Total income.....	\$2,143,525 80
Net ledger assets Dec. 31, 1897.....	\$2,363,705 05
Deduct error in 1897 statement	203,721 17
Total	\$4,303,509 88

DISBURSEMENTS.

Net amount paid for losses. Fire, \$792,956.14; marine, \$230,136.52.....	\$1,023,092 66
Interest and dividends to stockholders.	50,000 00
Commissions to agents.....	332,402 10
Rents—including company's use of own buildings.....	5,400 00
Salaries and other compensation of officers and office employes	79,314 20
Taxes on premiums \$37,662.38; real estate \$7,675.83.....	45,338 21
Insurance department fees and agents' licenses.....	3,874 89
Municipal licenses	4,589 70
Advertising, printing and stationery	13,756 10
Legal expenses	5,872 45
Repairs and expenses on real estate.....	21,350 28
Furniture and fixtures	129 25
Loss on sale or maturity of ledger assets	90,028 01
All other disbursements.....	104,374 11
Total disbursements.....	\$1,779,521 96
Balance	\$2,523,987 72

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$599,552 26
Loans on mortgage of real estate.....	410,353 20
Loans secured by collateral	142,036 00
Book value of stocks and bonds, excluding interest.....	999,067 66
Cash in office and in bank	140,912 25
Bills receivable and agents' debit balances	249,160 45
Total	\$2,541,081 82

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$17,094 10
Net ledger assets, per balance.....	\$2,523,987 72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$71,116 66
Losses in process of adjustment.....	138,582 67
Losses resisted	6,225 00
Total claims for losses.	\$215,924 33
Deduct re-insurance due and accrued.....	25,290 75
Net amount of unpaid losses.....	\$190,633 58
Unearned premiums on outstanding risks	1,016,407 87
Commissions and other charges due agents and brokers	32,057 49
Total liabilities, except capital	\$1,239,098 94
Cash capital	\$500,000 00
Surplus over all liabilities	784,888 78
Surplus to policy holders	1,284,888 78
Total liabilities and surplus	\$2,523,987 72

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$142,482,574	\$1,875,507 21	\$5,231,570	\$170,409 77
Written during the year	125,526,483	1,830,922 44	57,075,673	399,825 27
Total.....	\$268,009,057	\$3,706,429 65	\$62,307,243	\$570,235 04
Expired and terminated.	109,583,658	1,721,645 95	56,439,677	396,632 08
In force at end of the year.....	\$158,419,399	\$1,984,783 79	\$5,867,566	\$173,662 96
Deduct amount re-insured	17,019,240	178,094 60	858,820	27,793 33
Net amount in force.....	\$141,400,159	\$1,806,689 10	\$5,008,746	\$145,869 63

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written.....	\$247,614 00	\$4,250 00	\$251,864 00
Premiums received	3,111 09	32 75	3,143 84
Losses paid	393 11	-	393 11
Losses incurred	341 82	-	341 82

TRADERS INSURANCE COMPANY,
CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

E. BUCKINGHAM, *President.*

R. J. SMITH, *Secretary.*

Principal Office, No. 160 La Salle St.

Cash Capital, \$500,000.

INCOME.

Net premiums received (fire).....	\$668,306 86
Rents	\$701 37
Interest on real estate mortgage loans	15,247 26
Interest on collateral loans.....	1,350 00
Interest and dividends on stocks and bonds.....	71,485 69
Interest from all other sources.....	5 95
Total interest and rents	88,790 27
Profit on sale or maturity of ledger assets.....	7,544 83
Total income	\$764,441 96
Net ledger assets Dec. 31, 1897	1,716,899 48
Total.....	\$2,481,541 44

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$392,690 83
Interest and dividends to stockholders.....	50,000 00
Commissions to agents	128,990 32
Salaries and allowances to agents	3,600 00
Rents—including company's use of own buildings.....	6,000 00
Salaries and other compensation of officers and office employes	64,133 98
Taxes on premiums \$13,657.98; real estate \$236.24; franchise \$10,886.57....	24,780 79
Insurance department fees and agents' licenses	4,754 21
Municipal licenses	110 76
Advertising, printing and stationery	13,904 78
Repairs and expenses on real estate.....	586 72
Loss on sale or maturity of ledger assets	1,000 00
Miscellaneous expenses	36,721 75
All other disbursements, viz: Profit and loss	706 69
Total disbursements	\$727,980 83
Balance	\$1,753,560 61

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$31,985 70
Loans on mortgage of real estate.....	209,250 00
Loans secured by collateral.....	25,500 00
Book value of stocks and bonds, excluding interest.....	1,407,572 25
Cash in office and in bank.....	83,953 01
All other assets	15,095 38
Total	\$1,773,356 34
Deduct ledger liabilities.....	19,795 73
Net ledger assets, per balance.....	\$1,753,560 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,187 04
Interest accrued on stocks and bonds.....	6,171 66
Interest accrued on collateral loans	397 50
Total interest.....	\$10,756 20
Market value of bonds and stocks over book value	267,907 75
Net uncollected premiums, not more than three months due.....	72,510 88
Gross premiums, more than three months due	\$1,965 42
Gross assets.....	\$2,104,735 44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$16,967 07
Losses in process of adjustment.....	85,490 57
Losses resisted.....	17,675 95
Total claims for losses	\$120,133 59
Deduct re-insurance due and accrued.....	18,644 32
Net amount of unpaid losses	\$101,489 27
Unearned premiums on outstanding risks.....	502,726 74
Total liabilities, except capital	\$604,216 01
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,000,519 43
Surplus to policy holders	1,500,519 43
Total liabilities and surplus.....	\$2,104,735 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$76,415,949	\$996,963 42
Written during the year	80,776,989	894,447 68
Total.....	\$157,192,938	\$1,891,411 10
Expired and terminated	67,872,318	830,147 57
In force at end of the year	\$89,320,620	\$1,061,263 53
Deduct amount re-insured.....	12,537,419	90,976 03
Net amount in force.....	\$76,783,201	\$970,287 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$255,116 00
Premiums received.....	4,049 14
Losses paid.....	232 00
Losses incurred.....	420 30

UNION INSURANCE COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

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

Principal Office, Corner Third and Walnut Sts.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$273,862 27
Deposits received on perpetual risks	686 83
Rents	\$2,348 47
Interest on real estate mortgage loans	345 00
Interest on collateral loans	1,232 05
Interest and dividends on stocks and bonds	16,803 55
Total interest and rents	20,729 07
Profit on sale or maturity of ledger assets	2,829 10
Income from all other sources	60 84
Total income	\$298,168 11
Net ledger assets Dec. 31, 1897	589,703 00
Total	\$887,871 11

DISBURSEMENTS.

Net amount paid for losses (fire)	\$199,939 92
Deposit premiums returned	2,118 58
Interest and dividends to stockholders	12,000 00
Commissions to agents	51,435 70
Salaries and allowances to agents	16,101 85
Salaries and other compensation of officers and office employes	26,209 72
Taxes on premiums \$4,906.47; real estate \$1,998.00; franchise \$717.07	7,621 54
Insurance department fees and agents' licenses	2,669 75
Advertising, printing and stationery	6,698 84
Legal expenses	233 70
Repairs and expenses on real estate	3,594 19
Miscellaneous expenses	12,597 22
United States revenue	656 46
Tax on coal lands \$2.12; profit and loss \$279.31	281 43
All other disbursements	7,721 87
Total disbursements	\$349,880 77
Balance	\$537,990 34

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.....	13,800 00
Book value of stocks and bonds, excluding interest.....	330,900 72
Cash in office and in bank.....	14,332 73
Cash in hands of manager at San Francisco.....	8,980 57
Bills receivable	1,090 00
Ledger assets, per balance.	\$537,990 34

NON-LEDGER ASSETS.

Interest accrued on mortgages ..	\$247 50
Market value of real estate over book value	923 68
Market value of bonds and stocks over book value.....	29,250 28
Net uncollected premiums, not more than three months due.....	36,423 21
Due from perpetual insurance on building	742 50
Gross premiums, more than three months due.....	\$651 54
Gross assets	\$605,577 51

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,136 08
Losses in process of adjustment.....	21,492 94
Losses resisted	500 00
Total claims for losses	\$33,129 02
Deduct re-insurance due and accrued.....	954 09
Net amount of unpaid losses	\$32,174 93
Unearned premiums on outstanding risks.....	192,513 99
Amount reclaimable on perpetual fire policies.....	33,731 76
All other liabilities.	29 70
Total liabilities, except capital	\$258,450 38
Cash capital	\$200,000 00
Surplus over all liabilities	147,127 13
Surplus to policy holders	347,127 13
Total liabilities and surplus.....	\$605,577 51

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$39,527,476	\$428,515 15
Written during the year.....	32,547,254	318,324 99
Total	\$72,074,730	\$746,840 14
Expired and terminated	33,343,920	361,731 74
In force at end of the year.....	\$38,730,810	\$385,108 40
Deduct amount re-insured	1,297,139	13,428 30
Net amount in force	\$37,433,671	\$371,680 10

Perpetual risks in force, \$1,382,741; premiums on same \$37,479.73.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$651,255 00
Premiums received	8,490 77
Losses paid.....	5,785 05
Losses incurred.....	4,658 29

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

DENNIS J. SWEENEY, *Secretary.*

Principal Office, No. 419 Walnut St.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire).....		\$243,762 55
Deposits received on perpetual risks		30,935 59
Rents	\$5,844 55	
Interest on real estate mortgage loans	40,283 92	
Interest on collateral loans	2,284 96	
Interest and dividends on stocks and bonds.....	23,357 66	
		<hr/>
Total interest and rents.....		71,771 09
Profit on sale or maturity of ledger assets		3,481 20
Income from all other sources		1,708 42
		<hr/>
Total income		\$351,658 85
Net ledger assets Dec. 31, 1897	\$1,460,609 74	
Deduct error in 1897 statement	32,360 87	1,428,248 87
		<hr/>
Total		\$1,779,907 72

DISBURSEMENTS.

Net amount paid for losses (fire)		\$169,574 20
Deposit premiums returned		15,451 45
Interest and dividends to stockholders		30,000 00
Commissions to agents		56,719 97
Salaries and other compensation of officers and office employes.....		26,960 55
Taxes on premiums \$4,529.28; real estate \$2,520.05; franchise \$1,625.40 ...		8,674 73
Insurance department fees and agents' licenses.....		1,616 62
Municipal licenses		198 00
Advertising, printing and stationery		5,360 27
Legal expenses.....		759 96
Repairs and expenses on real estate		4,587 88
Miscellaneous expenses.....		16,815 69
Loss on sale or maturity of ledger assets		798 50
All other disbursements, viz: Maps.....		2,477 45
		<hr/>
Total disbursements		\$339,995 27
Balance		\$1,439,912 45

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$187,677 86
Loans on mortgage of real estate	651,769 94

Loans secured by collateral	\$51,500 00
Book value of stocks and bonds, excluding interest	495,176 88
Cash in office and in bank	53,587 77
All other assets	200 00
Ledger assets, per balance	<u>\$1,439,912 45</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$10,885 98
Interest accrued on stocks and bonds	171 66
Interest accrued on collateral loans	938 53
Rents accrued on company's property	383 16
Total interest and rents.....	<u>\$12,379 33</u>
Market value of bonds and stocks over book value.....	35,320 12
Net uncollected premiums, not more than three months due	31,285 25
Gross premiums, more than three months due	959 75
Due from other companies for re-insurance	2,079 50
Perpetual deposits in course of collection	3,258 92
Gross assets	<u>\$1,525,195 32</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$959 75
Depreciation on real estate	727 86
Total	<u>\$1,687 61</u>
Total admitted assets.....	<u>\$1,523,507 71</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$13,064 59
Losses in process of adjustment	16,019 12
Losses resisted	8,509 68
Total unpaid losses.....	<u>\$37,593 39</u>
Unearned premiums on outstanding risks.....	208,870 80
Amount reclaimable on perpetual fire policies	718,288 44
Salaries, rents, taxes and expenses due and accrued	535 99
Due for return premiums and re-insurance.....	5,151 00
All other liabilities, viz: State taxes	1,700 00
Total liabilities, except capital.....	<u>\$972,139 62</u>
Cash capital	\$300,000 00
Surplus over all liabilities	251,368 09
Surplus to policy holders	<u>551,368 09</u>
Total liabilities and surplus	<u>\$1,523,507 71</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$38,887,423	\$411,365 62
Written during the year.....	32,267,489	304,582 85
Total.....	<u>\$71,154,912</u>	<u>\$715,948 47</u>
Expired and terminated	29,224,720	303,471 92
In force at end of the year	\$41,930,192	\$412,476 55
Deduct amount re-insured	2,098,345	22,987 61
Net amount in force.....	<u>\$39,831,847</u>	<u>\$389,508 94</u>

Perpetual risks in force, \$34,824,199; premiums on same \$794,649.18.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$229,083 00
Premiums received	2,686 15
Losses paid.....	1,010 38
Losses incurred.....	2,295 14

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*

SAMUEL M. CRAFT, *Secretary.*

Principal Office, No. 46 Pine St.

Cash Capital, \$250,000.

INCOME.

Net premiums received. Fire, \$241,066.46; marine, \$40,222.42.....	\$281,288 88
Interest on real estate mortgage loans	\$18,958 94
Interest and dividends on stocks and bonds.....	10,084 22
Total interest	29,043 16
Income from all other sources	32 50
Total income.....	\$310,364 54
Net ledger assets Dec. 31, 1897.....	\$640,779 05
Deduct error in 1897 statement	26,806 47
Total	\$924,337 12

DISBURSEMENTS.

Net amount paid for losses. Fire, \$101,743.13; marine, \$31,683.95	\$133,427 08
Interest and dividends to stockholders	20,000 00
Commissions to agents.....	77,991 93
Rents	7,000 00
Salaries and other compensation of officers and office employes.....	26,018 42
Taxes on premiums \$3,576.31; other investments \$2,562.60; franchise { \$467.70	6,907 11
Insurance department fees and agents' licenses	1,113 34
Advertising, printing and stationery.....	3,400 57
Furniture and fixtures.....	1,483 39
All other disbursements	16,446 26
Total disbursements	\$293,788 10
Balance.....	\$630,549 02

Invested as follows :

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$385,200 00
Book value of stocks and bonds, excluding interest	234,687 93
Cash in office and in bank.....	10,661 09
Ledger assets, per balance	\$630,549 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,582 47
Interest accrued on stocks and bonds.....	2,227 00
Total interest	\$4,809 47
Market value of bonds and stocks over book value.....	55,302 07
Net uncollected premiums, not more than three months due.....	47,972 10
Due from other companies for re-insurance	2 18
Gross assets	\$738,634 84

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$6,291 20
Losses in process of adjustment.....	27,198 06
Losses resisted	4,693 21
Total claims for losses.....	\$38,182 47
Deduct re-insurance due and accrued	6,706 00
Net amount of unpaid losses	\$31,478 47
Unearned premiums on outstanding risks.	216,086 16
Salaries, rents, taxes and expenses due and accrued	1,166 00
Due for return premiums and re-insurance.....	12,223 19
Total liabilities, except capital	\$260,951 82
Cash capital.....	\$250,000 00
Surplus over all liabilities	227,683 02
Surplus to policy holders.....	477,683 02
Total liabilities and surplus	\$738,634 84

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$43,740,712	\$441,501 81	\$1,181,634	\$33,148 21
Written during the year	32,838,579	326,322 40	2,160,619	48,369 28
Total	\$76,579,291	\$767,824 21	\$3,342,253	\$81,517 49
Expired and terminated.....	36,339,981	357,312 51	1,912,198	42,477 29
In force at end of the year.....	\$40,239,310	\$410,511 70	\$1,430,055	\$39,040 20
Deduct amount re-insured	3,646,940	32,057 93	80,800	3,699 04
Net amount in force.....	\$36,592,370	\$378,453 77	\$1,349,255	\$35,341 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$186,612 00
Premiums received	2,542 27
Losses paid	978 83
Losses incurred	988 83

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, No. 35 Pine St.

Cash Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$59,432 80
Interest and dividends on stocks and bonds	8,598 36
Total income.....	\$68,031 16
Net ledger assets Dec. 31, 1897.....	272,813 03
Total	\$340,844 19

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$69,320 33
Interest and dividends to stockholders	5,000 00
Commissions to agents.	10,562 15
Rents.	600 00
Salaries and other compensation of officers and office employes.....	6,783 38
Taxes on premiums	3,093 04
Advertising, printing and stationery.....	704 85
Miscellaneous expenses	3,996 99
Total disbursements	\$100,060 74
Balance	\$240,783 45

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$219,482 50
Cash in office and in bank.....	17,245 27
Agents' debit balances.	5,002 74
Total	\$241,730 51

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$944.60; all other, \$2.46.....	\$947 06
Net ledger assets, per balance.....	\$240,783 45

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,807 82
Market value of bonds and stocks over book value.....	16,391 50
Gross assets.....	\$258,982 77

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$5,426 72
Unearned premiums on outstanding risks.....	29,289 27
Total liabilities, except capital.....	\$34,715 99
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	24,266 78
Surplus to policy holders.....	224,266 78
Total liabilities and surplus.....	\$258,982 77

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$7,798,294	\$80,795 76
Written during the year.....	8,840,160	85,241 64
Total.....	\$16,638,454	\$166,037 40
Expired and terminated.....	11,126,700	107,977 74
In force at end of the year.....	\$5,511,754	\$58,059 66
Deduct amount re-insured.....	313,680	2,371 86
Net amount in force.....	\$5,198,074	\$55,687 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$45,334 00
Premiums received.....	329 12
Losses paid.....	36 68
Losses incurred.....	34 67

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

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*

M. O. BROWN, *Secretary.*

Principal Office, No. 66 Wall St.

Cash Capital, \$300,000.

INCOME.

Net premiums received (fire)	\$1,204,437 98
Rents	\$965 30
Interest on real estate mortgage loans	27,388 11
Interest on collateral loans	292 50
Interest and dividends on stocks and bonds	66,122 50
Interest from all other sources	248 83
Total interest and rents	95,017 24
Profit on sale or maturity of ledger assets	10,168 75
Total income	\$1,309,623 97
Net ledger assets Dec. 31, 1897	2,166,206 71
Total	\$3,475,830 68

DISBURSEMENTS.

Net amount paid for losses (fire)	\$670,135 92
Interest and dividends to stockholders	30,000 00
Commissions to agents	277,668 57
Salaries and other compensation of officers and office employes	109,137 65
Taxes on premiums \$30,007.49; real estate \$3,823.24; franchise \$1,287.58	35,118 31
Insurance department fees and agents' licenses	5,720 80
Municipal licenses	3,080 50
Advertising, printing and stationery	21,447 82
Legal expenses	950 00
Repairs and expenses on real estate	651 94
Furniture and fixtures	2,260 90
Loss on sale or maturity of ledger assets	50 00
All other disbursements	80,909 28
Total disbursements	\$1,237,131 69
Balance	\$2,238,698 99

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$222,887 01
Loans on mortgage of real estate	512,450 00
Loans secured by collateral	2,500 00
Book value of stocks and bonds, excluding interest	1,377,976 38
Cash in office and in bank	122,885 60
Ledger assets, per balance	\$2,238,698 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,963 95
Market value of real estate over book value.....	112 99
Market value of bonds and stocks over book value.....	213,123 62
Net uncollected premiums, not more than three months due.....	198,315 79
Gross premiums, more than three months due.....	\$16,029 80
Gross assets	<u>\$2,659,215 34</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$29,168 88
Losses in process of adjustment.....	120,324 97
Losses resisted.....	7,983 00
Total claims for losses.....	<u>\$157,476 85</u>
Deduct re-insurance due and accrued	25,336 66
Net amount of unpaid losses	\$132,140 19
Unearned premiums on outstanding risks	1,068,315 60
Salaries, rents, taxes and expenses due and accrued	24,239 16
Total liabilities, except capital	<u>\$1,224,694 95</u>
Cash capital	\$300,000 00
Surplus over all liabilities	<u>1,134,520 39</u>
Surplus to policy holders	1,434,520 39
Total liabilities and surplus.....	<u>\$2,659,215 34</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$202,407,627	\$2,190,474 84
Written during the year.....	146,482,627	1,473,289 77
Total.	<u>\$348,890,254</u>	<u>\$3,663,764 61</u>
Expired and terminated.	140,118,924	1,455,651 71
In force at end of the year	\$208,771,330	\$2,208,112 90
Deduct amount re-insured	11,823,041	126,510 98
Net amount in force	<u>\$196,948,289</u>	<u>\$2,081,601 92</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$563,882 00
Premiums received.....	6,761 84
Losses paid	1,089 07
Losses incurred.....	603 72

WLLIAMSBURG CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Principal Office, No. 150 Broadway.

Cash Capital, \$250,000.

INCOME.

Net premiums received (fire).....		\$616,430 24
Rents—including company's use of own buildings	\$44,600 23	
Interest on real estate mortgage loans	11,130 56	
Interest and dividends on stocks and bonds	39,637 12	
Total interest and rents		95,367 91
Profit on sale or maturity of ledger assets		88,691 99
Total income		\$800,490 14
Net ledger assets Dec. 31, 1897.....		1,613,560 39
Total		\$2,414,050 53

DISBURSEMENTS.

Net amount paid for losses (fire).....		\$281,833 48
Interest and dividends to stockholders		49,055 00
Commissions to agents		159,202 02
Rents—including company's use of own buildings.....		17,200 00
Salaries and other compensation of officers and office employes		68,846 09
Taxes on premiums \$6,765.51; real estate \$6,469.36; franchise \$145.00.....		13,379 87
Insurance department fees and agents' licenses		2,701 18
Municipal licenses.....		1,163 14
Advertising, printing and stationery.....		6,200 39
Legal expenses		196 00
Repairs and expenses on real estate		11,821 21
Miscellaneous expenses		36,220 47
Total disbursements		\$647,818 85
Balance		\$1,766,231 68

Invested as follows:

LEDGER ASSETS.

Book value of real estate		\$632,574 13
Loans on mortgage of real estate.....		244,400 00
Book value of stocks and bonds, excluding interest		866,718 62
Cash in office and in bank		22,538 93
Ledger assets, per balance		\$1,766,231 68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,338 68	
Interest accrued on stocks and bonds	4,579 38	
Rents accrued on company's property.....	5,745 31	
Total interest and rents.....		\$11,663 37
Market value of bonds and stocks over book value		93,884 88
Net uncollected premiums, not more than three months due.....		73,701 48
Gross premiums, more than three months due.....	\$347 29	
Gross assets		\$1,945,481 41

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$15,157 49	
Losses in process of adjustment	23,398 75	
Losses resisted	5,313 04	
Total claims for losses	\$43,869 28	
Deduct re-insurance due and accrued	3,402 36	
Net amount of unpaid losses		\$40,466 92
Unearned premiums on outstanding risks		559,110 75
Dividends remaining unpaid		960 00
Salaries, rents, taxes and expenses due and accrued		6,256 84
Due for re-insurance.....		1,888 78
Total liabilities, except capital		\$608,683 29
Cash capital.....	\$250,000 00	
Surplus over all liabilities	1,086,798 12	
Surplus to policy holders		1,336,798 12
Total liabilities and surplus.....		\$1,945,481 41

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$129,719,519	\$1,083,317 55
Written during the year.....	82,120,594	730,470 17
Total	\$211,870,113	\$1,813,787 72
Expired and terminated	76,935,956	688,961 29
In force at end of the year	\$134,934,157	\$1,124,826 43
Deduct amount re-insured	5,949,235	54,780 31
Net amount in force	\$128,984,922	\$1,070,046 12

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$530,903 00
Premiums received	5,409 50
Losses paid.....	2,507 77
Losses incurred	2,507 77

MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1898.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Principal Office, No. 114 Washington St.

Guaranty Capital, \$100,000.

INCOME.

Net premiums received (fire).....		\$148,134 77
Rents.....	\$2,134 97	
Interest on real estate mortgage loans.....	2,973 03	
Interest and dividends on stocks and bonds	31,348 41	
Total interest and rents		36,456 41
Profit on sale or maturity of ledger assets.....		14,320 00
Total income.....		\$198,911 18
Net ledger assets Dec. 31, 1897		794,453 25
Total		\$993,364 43

DISBURSEMENTS.

Net amount paid for losses (fire)		\$51,352 64
Interest and dividends to stockholders.		7,000 00
Dividends to policy holders.....		80,733 10
Commissions to agents		22,552 06
Salaries and other compensation of officers and office employes		16,001 78
Taxes on premiums, \$514.00; real estate, \$1,480.97; franchise, \$279.10		2,274 07
Insurance department fees and agents' licenses		720 61
Municipal licenses		248 74
Advertising, printing and stationery	}	5,039 06
Legal expenses		
Repairs and expenses on real estate		
Furniture and fixtures.....		
Loss on sale or maturity of ledger assets		4,461 00
Total disbursements.....		\$190,383 06
Balance		\$802,981 37

(209)

210 HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$66,518 00
Loans on mortgage of real estate	73,000 00
Book value of stocks and bonds, excluding interest	647,700 00
Cash in office and in bank	15,763 37
Ledger assets, per balance	<u>\$802,981 37</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,836 33
Interest accrued on stocks and bonds	6,564 65
Rents due on company's property	30 00
Total interest and rents	<u>\$9,430 98</u>
Market value of bonds and stocks over book value	87,513 00
Net uncollected premiums, not more than three months due	2,422 66
Gross premiums, more than three months due	\$132 49
Gross assets	<u>\$902,348 01</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$114 40
Losses in process of adjustment	25 00
Losses resisted	185 00
Total unpaid losses	<u>\$324 40</u>
Unearned premiums on outstanding risks	294,731 22
Dividends remaining unpaid	2,557 99
Due for return premiums	345 83
Total liabilities, except capital	<u>\$297,959 44</u>
Guaranty capital	\$100,000 00
Surplus over all liabilities	504,388 57
Surplus to policy holders	<u>604,388 57</u>
Total liabilities and surplus	<u>\$902,348 01</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$41,452,955	\$608,688 70
Written during the year	10,501,069	153,344 47
Total	<u>\$51,954,024</u>	<u>\$762,033 17</u>
Expired and terminated	11,624,153	176,421 47
In force at end of the year	\$40,329,871	\$585,611 70
Deduct amount re-insured	88,132	900 19
Net amount in force	<u>\$40,241,739</u>	<u>\$584,711 51</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,197,950 00
Premiums received	16,543 64
Losses paid	2,238 01
Losses incurred	2,238 01

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President.* WILLIAM H. FAY, *Secretary.*
Principal Office, No. 26 Washington St.

INCOME.

Net premiums received (fire)		\$144,914 86
Rents	\$840 04	
Interest on real estate mortgage loans	3,849 00	
Interest on collateral loans	4,471 50	
Interest and dividends on stocks and bonds.	16,416 29	
Interest from all other sources.	849 47	
	<hr/>	
Total interest and rents		26,426 30
Total income		<hr/> \$171,341 16
Net ledger assets Dec. 31, 1897	\$569,672 14	
Add error in 1897 statement	31,458 90	
	<hr/>	
Total		<hr/> \$772,472 20

DISBURSEMENTS.

Net amount paid for losses (fire)		\$31,436 80
Dividends to policy holders		69,649 31
Commissions to agents		22,878 18
Salaries and other compensation of officers and office employes		13,794 96
Taxes on premiums, \$1,764.71; real estate, \$366.57		2,131 28
Insurance department fees and agents' licenses.		644 97
Advertising, printing and stationery.		2,733 83
Furniture and fixtures		16 50
All other disbursements		4,327 87
	<hr/>	
Total disbursements		<hr/> \$147,613 70
Balance		<hr/> \$624,858 50

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$19,825 24
Loans on mortgage of real estate.	75,400 00
Loans secured by collateral	97,700 00
Book value of stocks and bonds, excluding interest.	287,680 58
Cash in office and in bank.	128,326 97
Bills receivable and agents' debit balances.	15,925 71
	<hr/>
Ledger assets, per balance	<hr/> \$624,858 50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,486 45
Interest accrued on stocks and bonds.....	1,685 30
Interest accrued on collateral loans	690 00
Rents due and accrued on company's property.....	330 00
Total interest and rents	\$5,191 75
Market value of bonds and stocks over book value.....	11,998 42
Gross assets	\$642,048 67

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$25 24
Total admitted assets	\$642,023 43

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks	\$252,738 85
Dividends remaining unpaid.....	3,560 00
Salaries, rents, taxes and expenses due and accrued	350 00
Commissions and other charges due agents and brokers	903 00
Total liabilities	\$257,491 85
Surplus to policy holders	384,531 58
Total liabilities and surplus	\$642,023 43

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$34,070,566	\$507,632 66
Written during the year.....	9,777,727	147,502 86
Total	\$43,848,293	\$655,134 92
Expired and terminated	9,806,128	149,585 12
In force at end of the year	\$34,042,165	\$505,549 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,412,500 00
Premiums received	25,095 75
Losses paid.....	5,827 82
Losses incurred	5,827 82

TRADERS AND MECHANICS INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

EDWARD M. TUCKE, *Secretary.*

Principal Office, No. 53 Central St.

INCOME.

Net premiums received (fire)	\$201,021 78
Interest on real estate mortgage loans	\$6,597 16
Interest and dividends on stocks and bonds and on other collateral loans	21,977 59
Interest from all other sources	852 75
Total interest	29,427 50
Income from all other sources, viz: Bills receivable	609 82
Total income	\$231,059 10
Net ledger assets Dec. 31, 1897	614,109 62
Total	\$845,168 72

DISBURSEMENTS.

Net amount paid for losses (fire)	\$72,167 79
Dividends to policy holders	104,798 56
Commissions to agents	30,135 89
Rents—including company's use of own buildings	1,600 00
Salaries and other compensation of officers and office employes	19,481 18
Taxes on premiums, real estate, other investments	2,036 47
Total disbursements	\$230,219 89
Balance	\$614,948 83

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$164,659 00
Loans secured by collateral	24,000 00
Book value of stocks and bonds, excluding interest	343,250 00
Cash in office and in bank	24,942 21
Personal loans	58,097 62
Ledger assets, per balance	\$614,948 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,862 94
Interest due and accrued on stocks and bonds	1,307 50
Interest due and accrued on collateral loans	1,187 96
Total interest	\$6,358 40
Market value of bonds and stocks over book value	85,364 00
Net uncollected premiums, not more than three months due	11,927 16
Gross assets	\$718,596 39

NON-LEDGER LIABILITIES.

Unearned premiums on outstanding risks.....	\$353,397 95
Dividends remaining unpaid.....	3,753 20
Total liabilities.....	\$357,151 15
Surplus to policy holders.....	361,447 24
Total liabilities and surplus.....	\$718,598 39

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$44,312,923	\$689,107 50
Written during the year.....	13,350,236	207,534 67
Total.....	\$57,663,159	\$896,642 17
Expired and terminated.....	12,912,019	207,510 06
In force at end of the year.....	\$44,751,140	\$689,132 11
Deduct amount re-insured.....	11,000	227 70
Net amount in force.....	\$44,740,140	\$688,904 41

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,175,337 00
Premiums received.....	19,647 00
Losses paid.....	6,731 74
Losses incurred.....	6,731 74

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, 1898.

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)	\$470,170 14
Interest and dividends on stocks and bonds	\$21,520 00
Interest from all other sources	1,682 52
Total interest	23,202 52
Received from home office	1,343 12
Total income	\$494,715 78
Net ledger assets Dec. 31, 1897	777,157 38
Total	\$1,271,873 16

DISBURSEMENTS.

Net amount paid for losses (fire)	\$251,246 84
Commissions to agents	92,193 55
Rents	3,163 00
Salaries and other compensation of officers and office employes	63,254 50
Taxes on premiums, \$9,843.08; franchise, \$33.91	9,876 99
Insurance department fees and agents' licenses	2,594 87
Municipal licenses	735 32
Advertising, printing and stationery	6,475 68
Legal expenses	285 63
Furniture and fixtures	63 00
Remitted to home office	100,763 10
Miscellaneous expenses	22,615 13
Total disbursements	\$553,267 61
Balance	\$718,605 56

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$613,127 50
Cash in office and in bank	82,791 26
Agents' debit balances	23,051 74
Total	\$718,970 50

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$364 95
Net ledger assets, per balance.....	\$718,605 55

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$920 00
Market value of bonds and stocks over book value.	30,837 50
Net uncollected premiums, not more than three months due.....	41,294 72
Gross premiums, more than three months due.	\$1,589 99
Gross assets.....	\$791,657 77

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$258 00
Total admitted assets	\$791,399 77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$8,744 50
Losses in process of adjustment.....	19,982 06
Losses resisted.	5,175 00
Total claims for losses	\$33,901 56
Deduct re-insurance due and accrued	799 59
Net amount of unpaid losses.	\$33,101 97
Unearned premiums on outstanding risks.	290,961 02
Due for return premiums and re-insurance	3,033 17
Total liabilities, except capital	\$327,096 16
Deposit capital.	\$200,000 00
Surplus over all liabilities	264,303 61
Surplus to policy holders	464,303 61
Total liabilities and surplus	\$791,399 77

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$36,808,363	\$469,221 00
Written during the year	48,059,170	617,092 64
Total.....	\$84,867,533	\$1,086,313 64
Expired and terminated	41,082,860	518,719 29
In force at end of the year.....	\$43,784,673	\$567,594 35
Deduct amount re-insured.....	3,056,328	35,161 52
Net amount in force	\$40,728,345	\$532,432 83

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$426,009 00
Premiums received	6,772 60
Losses paid	3,581 22
Losses incurred.....	3,596 22

ATLAS ASSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1808. COMMENCED BUSINESS IN UNITED STATES IN 1886.

J. M. NEUBURGER, *Manager*, No. 315 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$659,628 06
Deposits received on perpetual risks	1,829 00
Interest and dividends on stocks and bonds	\$32,001 39
Interest from all other sources	1,095 30
Total interest	33,096 69
Received from home office	219,905 07
Income from all other sources	292 06
Total income	\$914,750 88
Net ledger assets Dec. 31, 1897	\$847,707 30
Add error in 1897 statement	6,668 65
Total	\$1,769,126 83

DISBURSEMENTS.

Net amount paid for losses (fire)	\$342,635 95
Commissions to agents	127,622 28
Salaries and allowances to agents	5,759 66
Rents	4,107 28
Salaries and other compensation of officers and office employes	41,724 31
Taxes on premiums	12,302 01
Insurance department fees and agents' licenses	3,538 59
Municipal licenses	1,167 40
Advertising, printing and stationery	9,360 37
Legal expenses	433 85
Furniture and fixtures	771 84
Miscellaneous expenses	46,317 37
Remitted to home office	319,016 15
All other disbursements	1,622 33
Total disbursements	\$916,379 39
Balance	\$852,747 44

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$775,000 00
Cash in office and in bank	80,257 85
Due from other companies for re-insurance	22 26
Total	\$855,280 11
Deduct ledger liabilities	2,532 67
Net ledger assets, per balance	\$852,747 44

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$8,750 00
Market value of bonds and stocks over book value.....	93,250 00
Net uncollected premiums, not more than three months due.....	94,679 93
Gross premiums, more than three months due	\$68 07
Gross assets	<u>\$1,049,427 37</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$742 73
Total admitted assets	<u>\$1,048,684 64</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$11,223 73
Losses in process of adjustment.....	28,786 05
Losses resisted	2,339 66
Total claims for losses	<u>\$42,349 44</u>
Deduct re-insurance due and accrued	2,150 27
Net amount of unpaid losses	\$40,199 17
Unearned premiums on outstanding risks	460,342 46
Amount reclaimable on perpetual fire policies.....	2,562 81
Salaries, rents, taxes and expenses due and accrued	3,629 97
Due for return premiums and re-insurance	3,951 21
Total liabilities, except capital.....	<u>\$510,685 62</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>337,999 02</u>
Surplus to policy holders	537,999 02
Total liabilities and surplus	<u>\$1,048,684 64</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$75,774,989	\$866,037 29
Written during the year	85,300,925	881,904 10
Total	<u>\$161,075,914</u>	<u>\$1,747,941 39</u>
Expired and terminated	77,451,543	791,134 07
In force at end of the year	\$83,624,371	\$956,807 32
Deduct amount re-insured.....	7,512,498	80,685 89
Net amount in force.....	<u>\$76,111,873</u>	<u>\$876,121 43</u>

Perpetual risks in force, \$85,156; premiums on same, \$2,697.69.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$309,612 00
Premiums received	6,016 49
Losses paid.....	804 57
Losses incurred	604 57

BALOISE FIRE INSURANCE COMPANY,

BASLE, SWITZERLAND.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1891.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$317,398 72
Interest and dividends on stocks and bonds	\$20,508 80
Interest from all other sources.....	156 35
Total interest	\$20,665 15
Profit on sale or maturity of ledger assets	2,268 47
Total income	\$340,332 34
Net ledger assets Dec. 31, 1897.....	656 643 00
Total	\$996,975 34

DISBURSEMENTS.

Net amount paid for losses (fire)	\$130,246 93
Commissions to agents	106,044 99
Salaries and other compensation of officers and office employes	1,500 00
Taxes on premiums \$1,145.59; franchise \$36.12	1,181 71
Insurance department fees and agents' licenses	574 00
Municipal licenses	76 50
Advertising, printing and stationery.....	792 47
Remitted to home office	1,969 51
Miscellaneous expenses	3,518 70
Total disbursements	\$245,904 81
Balance	\$751,070 53

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$671,537 04
Cash in office and in bank.....	79,533 49
Ledger assets, per balance.....	\$751,070 53

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,166 67
Market value of bonds and stocks over book value.....	12,712 96
Net uncollected premiums, not more than three months due	58,142 52
Gross premiums, more than three months due.....	\$988 53
Gross assets.....	\$823,092 68

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$3,045 31	
Losses in process of adjustment	25,508 62	
Losses resisted	1,875 00	
Total claims for losses	\$30,428 93	
Deduct re-insurance due and accrued	1,584 68	
Net amount of unpaid losses	\$28,844 25	
Unearned premiums on outstanding risks.	182,287 74	
Due for return premiums and re-insurance	17,089 11	
Total liabilities, except capital	\$228,221 10	
Deposit capital.	\$200,000 00	
Surplus over all liabilities	394,871 58	
Surplus to policy holders	594,871 58	
Total liabilities and surplus	\$823,092 68	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$14,368,586	\$163,309 68
Written during the year.....	43,684,561	442,759 79
Total	\$58,053,147	\$606,069 47
Expired and terminated.....	26,663,272	257,759 40
In force at end of the year.....	\$31,389,875	\$348,310 07
Deduct amount re-insured	1,294,893	14,481 42
Net amount in force.....	\$30,094,982	\$333,828 65

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$45,722 00
Premiums received	687 99
Losses paid.....	376 14
Losses incurred	376 14

BRITISH AMERICA ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1835.

GEORGE A. COX, *President.*

P. H. SIMS, *Secretary.*

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$855,817.02; marine, \$161,733.00.....	\$1,017,550 02
Interest and dividends on stocks and bonds	} 42,776 04
Interest from all other other sources	
Profit on sale or maturity of ledger assets.....	13,467 00
Total income.....	\$1,076,793 06
Net ledger assets Dec. 31, 1897	1,167,082 32
Total	\$2,243,875 38

DISBURSEMENTS.

Net amount paid for losses. Fire, \$549,078.67; marine, \$117,717.90.....	\$666,796 57
Commissions to agents.....	192,927 87
Rents.....	4,320 00
Salaries and other compensation of officers and office employes	49,032 42
Taxes on premiums.....	21,496 60
Insurance department fees and agents' licenses.....	6,822 32
Municipal licenses	3,571 95
Advertising, printing and stationery	9,803 10
Legal expenses	1,306 06
Miscellaneous expenses.....	60,578 74
Loss on sale or maturity of ledger assets	3,691 50
Remitted to home office	32,144 94
Total disbursements	\$1,052,492 07
Balance	\$1,191,383 31

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$10,000 00
Book value of stocks and bonds, excluding interest.....	988,501 50
Cash in bank	42,188 60
Bills receivable and agents' debit balances	150,693 21
Ledger assets, per balance.....	\$1,191,383 31

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$9,712 51
Market value of bonds and stocks over book value.....	9,571 25
Gross assets.....	\$1,210,667 07

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$60,602 05
Losses in process of adjustment	57,889 69
Losses resisted	9,880 00
Total unpaid losses.....	\$128,371 74
Unearned premiums on outstanding risks	564,866 22
Total liabilities, except capital	\$693,237 96
Deposit capital	\$200,000 00
Surplus over all liabilities	317,429 11
Surplus to policy holders	517,429 11
Total liabilities and surplus	\$1,210,667 07

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$99,604,365	\$1,183,373 71	\$2,111,053	\$41,882 34
Written during the year	108,120,761	1,128,965 69	23,268,603	208,177 71
Total	\$207,725,126	\$2,312,339 40	\$25,379,656	\$250,060 05
Expired and terminated	94,627,756	1,187,918 70	23,503,502	213,835 21
In force at end of the year.....	\$113,097,370	\$1,124,420 70	\$1,876,154	\$36,224 84
Deduct amount re-insured	6,387,070	63,278 81	-	-
Net amount in force.....	\$106,710,300	\$1,061,141 89	\$1,876,154	\$36,224 84

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$407,605 60
Premiums received	6,476 10
Losses paid.....	2,972 15
Losses incurred.	2,230 16

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,178,898 03
Interest and dividends on stocks and bonds	73,421 15
Total income	\$1,252,319 18
Net ledger assets Dec. 31, 1897.....	2,043,156 43
Total	\$3,295,475 61

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$808,351 57
Commissions to agents	242,893 76
Rents	8,867 40
Salaries and other compensation of officers and office employes	94,183 94
Taxes on premiums \$26,661.44; franchise \$263.91	26,925 35
Insurance department fees and agents' licenses	6,858 59
Municipal licenses	5,436 11
Advertising, printing and stationery.....	8,780 91
Legal expenses	179 53
Furniture and fixtures	1,449 04
Remitted to home office.....	247,411 02
Loss on sale or maturity of ledger assets	182 78
Miscellaneous expenses.....	979 04
All other disbursements, viz: Office expenses, postage, war revenue, traveling, etc	52,045 80
Total disbursements	\$1,504,544 84
Balance	\$1,790,930 77

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,711,119 09
Cash in office and in bank.....	92,259 57
Bills receivable and agents' debit balances.....	1,281 33
All other assets, viz: Due from other companies for re-insurance \$2,901.55; furniture and maps \$6,239.10	9,140 65
Total	\$1,813,800 64

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$2,470.78; all other \$20,399.09	\$22,869 87
Net ledger assets, per balance.....	\$1,790,980 77

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$20,871 63
Market value of bonds and stocks over book value.....	21,575 91
Net uncollected premiums, not more than three months due	119,775 49
Gross premiums, more than three months due	\$5,139 68
Gross assets.....	\$1,953,153 80

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$6,239 10
Agents' debit balances, unsecured	760 22
Total	\$6,999 32
Total admitted assets.....	\$1,946,154 48

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$98,671 72
Losses in process of adjustment.....	54,506 22
Losses resisted.....	17,316 67
Total claims for losses	\$170,494 61
Deduct re-insurance due and accrued.....	15,950 42
Net amount of unpaid losses	\$154,544 19
Unearned premiums on outstanding risks.....	899,830 58
Reserve for contingent liabilities	10,000 00
Total liabilities, except capital.....	\$1,064,374 77
Deposit capital	\$200,000 00
Surplus over all liabilities	681,779 71
Surplus to policy holders	881,779 71
Total liabilities and surplus.....	\$1,946,154 48

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$183,677,980	\$2,041,746 32
Written during the year.....	150,459,719	1,552,840 27
Total	\$334,137,699	\$3,594,586 59
Expired and terminated	153,823,598	1,691,325 28
In force at end of the year	\$180,314,101	\$1,903,261 31
Deduct amount re-insured	14,802,638	158,612 12
Net amount in force	\$165,511,463	\$1,744,649 19

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$985,715 00
Premiums received	15,567 11
Losses paid	11,620 34
Losses incurred.....	11,882 68

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1871.
CHARLES SEWALL, *Manager*, Corner Pine and William Sts., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$2,235,875.06; marine, \$24,958.25.....	\$2,260,833 31
Deposits received on perpetual risks.....	1,943 52
Rents—including company's use of own buildings	\$50,309 88
Interest on real estate mortgage loans	6,048 83
Interest and dividends on stocks and bonds.....	77,556 78
Interest from all other sources	475 96
Total interest and rents	134,391 45
Profit on sale or maturity of ledger assets.....	24,342 42
Total income.....	\$2,421,510 70
Net ledger assets Dec. 31, 1897	3,141,071 62
Total	\$5,562,582 32

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,243,172.35; marine, \$19,399.48.....	\$1,262,571 83
Commissions to agents.....	443,447 53
Rents—including company's use of own buildings	25,473 34
Salaries and other compensation of officers and office employes.....	146,130 01
Taxes on premiums, \$47,462.85; real estate, \$9, 315.77; United States Revenue, \$5,915.60; franchise, \$338.91	63,033 13
Insurance department fees and agents' licenses	9,530 82
Municipal licenses.....	7,052 27
Advertising, printing and stationery.....	20,148 98
Legal expenses	367 05
Repairs and expenses on real estate.....	18,427 44
Furniture and fixtures.....	676 02
Miscellaneous expenses	96,968 13
Remitted to home office.....	192,686 93
Paid other companies for re-insurance.....	46,128 88
Reduction in book value of bonds.....	5,108 04
Total disbursements	\$2,337,750 40
Balance.....	\$3,224,831 92

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$88,148 69
Loans on mortgage of real estate	265,500 00
Book value of stocks and bonds, excluding interest	1,610,655 43

Cash in office and in bank.....	\$451,271 04
Bills receivable and agents' debit balances.....	4,144 54
Due from other companies for re-insurance.....	5,112 22
Ledger assets, per balance	\$3,224,831 92

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,759 05
Interest accrued on stocks and bonds.....	26,654 13
Rents accrued on company's property.....	7,415 56
Total interest and rents.....	\$37,827 74
Market value of bonds and stocks over book value.....	127,959 57
Net uncollected premiums, not more than three months due.....	340,169 40
Gross premiums, more than three months due.....	\$4,483 00
Gross assets	\$3,730,788 63

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,388 39
Bills receivable past due.....	446 38
Depreciation in ledger assets, viz:	
Stocks and bonds.....	\$1,000 00
Other assets.....	2,594 91 3,594 91
Total	\$5,429 68
Total admitted assets.....	\$3,725,358 95

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$59,073 75
Losses in process of adjustment.....	147,740 00
Losses resisted.....	23,875 00
Total claims for losses.....	\$230,688 75
Deduct re-insurance due and accrued.....	1,905 00
Net amount of unpaid losses	\$228,783 75
Unearned premiums on outstanding risks.....	1,814,305 19
Amount reclaimable on perpetual fire policies.....	91,349 28
Due for return premiums and re-insurance.....	10,044 22
Total liabilities, except capital	\$2,144,482 44
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	1,380,876 51
Surplus to policy holders.....	1,580,876 51
Total liabilities and surplus	\$3,725,358 95

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$371,147,438	\$3,743,706 99	\$473,846	\$2,470 80
Written during the year.....	301,740,820	2,809,230 88	23,835,127	33,893 75
Total	\$672,888,258	\$6,552,937 87	\$24,308,973	\$36,364 55
Expired and terminated.....	284,181,702	2,893,079 90	24,308,973	36,364 55
In force at end of the year.....	\$388,706,556	\$3,659,857 97	-	-
Deduct amount re-insured.....	18,000,481	134,552 39	-	-
Net amount in force.....	\$370,706,075	\$3,525,305 58	-	-

Perpetual risks in force, \$4,844,658; premiums on same, \$101,499.20.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written.....	\$1,944,818 00	\$2,000 00	\$1,946,818 00
Premiums received.....	28,352 69	6 00	28,358 69
Losses paid.....	9,817 79	-	9,817 79
Losses incurred.....	8,439 79	-	8,439 79

HAMBURG-BREMEN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

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

F. O. AFFELD, *Manager*, No. 22 Pine St., New York, N. Y.

Deposit Capital, \$205,000.

INCOME.

Net premiums received (fire).....	\$1,052,666 85
Interest and dividends on stocks and bonds.....	\$57,921 83
Interest from all other sources.....	835 45
Total interest.....	58,757 28
Profit on sale or maturity of ledger assets.....	27,444 66
Total income.....	\$1,138,868 79
Net ledger assets Dec. 31, 1897.....	1,405,973 94
Total.....	\$2,544,842 73

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$621,039 96
Commissions to agents.....	196,065 41
Salaries and allowances to agents.....	53,878 94
Rents—including company's use of own buildings.....	9,816 75
Salaries and other compensation of officers and office employes.....	46,235 11
Taxes on premiums.....	18,982 76
Insurance department fees and agents' licenses.....	3,703 75
Municipal licenses.....	11,078 10
Advertising, printing and stationery.....	11,397 02
Legal expenses.....	960 80
Miscellaneous expenses.....	54,555 16
Remitted to home office.....	135,520 51
Total disbursements.....	\$1,163,184 27
Balance.....	\$1,381,658 46

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,315,832 34
Cash in bank	60,235 84
Agents' debit balances	5,590 28
Ledger assets, per balance	\$1,381,658 46

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$17,987 49
Market value of bonds and stocks over book value	74,398 92
Net uncollected premiums, not more than three months due.....	100,057 22
Gross assets	\$1,574,102 09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	5,590 28
Total admitted assets	\$1,568,511 81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$2,390 00
Losses in process of adjustment.....	40,905 00
Losses resisted	16,925 00
Total unpaid losses	\$60,220 00
Unearned premiums on outstanding risks	800,791 95
Total liabilities, except capital	\$861,011 95
Deposit capital	\$205,000 00
Surplus over all liabilities	502,499 86
Surplus to policy holders	707,499 86
Total liabilities and surplus	\$1,568,511 81

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$132,648,104	\$1,630,665 80
Written during the year.....	112,064,448	1,325,278 19
Total	\$244,712,552	\$2,955,943 99
Expired and terminated	113,040,384	1,348,529 65
In force at end of the year	\$131,672,168	\$1,607,414 34
Deduct amount re-insured	6,531,673	70,878 18
Net amount in force	\$125,140,495	\$1,536,536 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,210,947 00
Premiums received	21,186 70
Losses paid.....	11,140 91
Losses incurred	11,440 91

IMPERIAL INSURANCE COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1868.

J. J. COURTNEY, *Manager*, No. 33 Pine St., New York, N. Y.

Deposit Capital, \$588,618.75.

INCOME.

Net premiums received (fire).....	\$1,147,180 66
Rents—including company's use of own buildings	\$80,616 52
Interest and dividends on stocks and bonds.....	39,490 00
Interest from all other sources	736 72
Total interest and rents	70,843 24
Received from home office	45,815 63
Total income	\$1,263,839 53
Net ledger assets Dec. 31, 1897	1,624,536 87
Total.....	\$2,888,376 40

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$760,675 48
Commissions to agents	200,607 02
Rents—including company's use of own buildings.....	10,537 28
Salaries and other compensation of officers and office employes	92,342 60
Taxes on premiums, \$22,298.31; real estate, \$7,157.02; war tax, \$2,979.52; } franchise, \$3,327.89	35,762 74
Insurance department fees and agents' licenses	5,057 75
Municipal licenses	4,603 62
Advertising, printing and stationery	12,459 83
Repairs and expenses on real estate.....	12,339 11
Furniture and fixtures	5,077 08
Postage, telegraph and express	11,091 91
General expenses.....	44,354 91
Remitted to home office.....	107,417 27
Total disbursements	\$1,302,326 60
Balance	\$1,586,049 80

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$410,616 30
Book value of stocks and bonds, excluding interest.....	1,074,374 91
Cash in office and in bank.....	100,833 32
Bills receivable	225 27
Ledger assets, per balance	\$1,586,049 80

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$5,091 66	
Rents due and accrued on company's property	4,444 16	
	<u> </u>	\$9,535 82
Total interest and rents		\$9,535 82
Market value of real estate over book value		66,018 40
Market value of bonds and stocks over book value		53,654 67
Net uncollected premiums, not more than three months due.....		183,107 59
Gross premiums, more than three months due	\$10,826 82	
	<u> </u>	\$1,898,366 28
Gross assets.....		\$1,898,366 28

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$31,475 40	
Losses in process of adjustment.....	70,107 52	
Losses resisted.....	6,848 60	
	<u> </u>	\$108,431 52
Total claims for losses		\$108,431 52
Deduct re-insurance due and accrued.....	4,489 64	
	<u> </u>	\$103,941 88
Net amount of unpaid losses		\$103,941 88
Unearned premiums on outstanding risks.....		853,452 98
Salaries, rents, taxes and expenses due and accrued		2,273 10
Due for return premiums and re-insurance.....		17,725 63
	<u> </u>	\$977,393 59
Total liabilities, except capital		\$977,393 59
Deposit capital	\$588,618 75	
Surplus over all liabilities.	332,353 94	
	<u> </u>	920,972 69
Surplus to policy holders		920,972 69
Total liabilities and surplus.....		\$1,898,366 28

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$160,703,824	\$1,744,150 84
Written during the year	140,210,860	1,519,619 18
	<u> </u>	\$300,914,684
Total		\$3,263,770 02
Expired and terminated.....	138,137,139	1,538,184 61
	<u> </u>	\$162,777,545
In force at end of the year		\$1,725,585 41
Deduct amount re-insured.....	8,513,876	102,578 07
	<u> </u>	\$154,263,669
Net amount in force.....		\$1,623,007 34

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,044,642 00
Premiums received.....	13,290 59
Losses paid.....	10,744 30
Losses incurred.....	10,418 70

LANCASHIRE INSURANCE COMPANY,
MANCHESTER, ENGLAND.

INCORPORATED IN 1852. COMMENCED BUSINESS IN UNITED STATES IN 1872.

E. LITCHFIELD, *Manager*, No. 25 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$1,978,738	27
Deposits received on perpetual risks		1,068 00
Rents—including company's use of own buildings	\$5,590	92
Interest and dividends on stocks and bonds	62,938	35
Total interest and rents	68,529	27
Received from home office	44,903	84
Total income	\$2,093,239	38
Net ledger assets Dec. 31, 1897	2,142,191	35
Total	\$4,235,430	73

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,192,192	29
Commissions to agents	400,298	82
Rents—including company's use of own buildings	7,765	04
Salaries and other compensation of officers and office employes	168,219	05
Taxes on premiums \$41,791.10; other investments, \$15.76	41,806	86
Insurance department fees and agents' licenses	6,904	71
Municipal licenses	6,747	26
Advertising, printing and stationery	20,359	20
Legal expenses	1,273	54
Furniture and fixtures	310	03
Miscellaneous expenses	121,465	65
Loss on sale or maturity of ledger assets	14,189	52
Remitted to home office	207,606	68
Total disbursements	\$2,189,138	71
Balance	\$2,046,292	02

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$385,585	72
Book value of stocks and bonds, excluding interest	1,540,891	25
Cash in office and in bank	119,090	05
Agents' debit balances	725	00
Ledger assets, per balance	\$2,046,292	02

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$66,227 50
Net uncollected premiums, not more than three months due.....	232,870 33
Gross assets	<u>\$2,345,380 85</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$134,885 74
Losses in process of adjustment.....	148,520 72
Losses resisted	21,683 55
Total claims for losses	<u>\$305,090 01</u>
Deduct re-insurance due and accrued.....	21,239 59
Net amount of unpaid losses	\$283,850 42
Unearned premiums on outstanding risks.....	1,468,244 27
Amount reclaimable on perpetual fire policies.....	4,963 95
Salaries, rents, taxes and expenses due and accrued	5,000 00
Total liabilities, except capital	<u>\$1,762,058 64</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>383,331 21</u>
Surplus to policy holders	583,331 21
Total liabilities and surplus.....	<u>\$2,345,389 85</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$263,901,112	\$2,838,807 89
Written during the year.....	271,859,684	2,567,138 28
Total	<u>\$535,760,796</u>	<u>\$5,405,946 17</u>
Expired and terminated	241,847,594	2,554,463 83
In force at end of the year.....	\$293,913,202	\$2,851,482 34
Deduct amount re-insured	23,205,860	193,338 46
Net amount in force	<u>\$270,707,342</u>	<u>\$2,658,143 88</u>

Perpetual risks in force \$178,200; premiums on same \$5,515.50.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,182,951 00
Premiums received	18,253 07
Losses paid.....	14,305 10
Losses incurred.....	14,843 19

LAW UNION AND CROWN FIRE AND LIFE
INSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1897.

HALL & HENSHAW, *Managers*, No. 35 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$180,206 67
Interest and dividends on stocks and bonds	18,346 09
Profit on sale or maturity of ledger assets	349 75
Received from home office.....	20,000 00
Income from all other sources.....	707 93
Total income	\$219,610 44
Net ledger assets Dec. 31, 1897.....	662,986 27
Total	\$882,596 71

DISBURSEMENTS.

Net amount paid for losses (fire)	\$145,192 91
Commissions to agents	45,659 55
Salaries and other compensation of officers and office employes.....	6,848 57
Taxes on premiums, real estate and other investments.....	8,129 10
Advertising, printing and stationery	618 33
Local boards	2,803 60
Remitted to home office	38,353 59
All other disbursements	2,004 53
Total disbursements	\$249,610 18
Balance	\$632,986 53

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$601,797 25
Cash in office and in bank	14,707 08
Agents' debit balances	20,153 13
Total	\$636,657 46

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$3,226.08; all other \$444.85	\$3,670 93
Net ledger assets, per balance	\$632,986 53

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$4,296 24
Market value of bonds and stocks over book value.....	6,920 25
Net uncollected premiums, not more than three months due	4,837 67
Gross assets	<u>\$649,040 69</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$12,293 95
Unearned premiums on outstanding risks	133,672 16
Total liabilities, except capital.....	<u>\$145,966 11</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>303,074 58</u>
Surplus to policy holders	503,674 58
Total liabilities and surplus	<u>\$649,040 69</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$22,025,132	\$194,893 53
Written during the year.....	35,785,627	329,101 20
Total.....	<u>\$57,810,759</u>	<u>\$523,994 73</u>
Expired and terminated	31,039,196	264,158 30
In force at end of the year	\$26,771,563	\$259,836 43
Deduct amount re-insured	2,198,931	27,857 73
Net amount in force.....	<u>\$24,572,632</u>	<u>\$231,978 70</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$47,052 00
Premiums received	413 65
Losses paid.....	45 05
Losses incurred.....	34 67

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

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

MARTIN BENNETT, *Manager*, No. 197 Asylum St., Hartford, Conn.

Deposit Capital, \$210,000.

INCOME.

Net premiums received (fire)		\$549,306 54
Rents	\$276 00	
Interest on real estate mortgage loans	12,380 01	
Interest and dividends on stocks and bonds	15,825 00	
Interest from all other sources	891 60	
Total interest and rents		29,372 61
Profit on sale or maturity of ledger assets		175 00
Received from other companies for re-insurance		395 99
Total income		\$579,250 14
Net ledger assets Dec. 31, 1897		882,844 01
Total		\$1,462,094 15

DISBURSEMENTS.

Net amount paid for losses (fire)		\$352,023 67
Commissions to agents		116,447 54
Rents		2,688 94
Salaries and other compensation of officers and office employes		43,162 38
Taxes on premiums \$11,181.29; real estate \$68.22; war tax \$966.49		12,216 00
Insurance department fees and agents' licenses		3,012 92
Municipal licenses		3,399 92
Advertising, printing and stationery		4,692 57
Repairs and expenses on real estate		148 06
Furniture and fixtures		1,602 21
Miscellaneous expenses		32,948 33
Remitted to home office		48,964 48
All other disbursements		52 63
Total disbursements		\$621,359 65
Balance		\$840,734 50

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$4,500 00
Loans on mortgage of real estate	249,877 50
Loans secured by collateral	1,000 00
Book value of bonds, excluding interest	475,112 50
Cash in office and in bank	88,073 95
Agents' debit balances	22,224 90
Total	\$840,788 85

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$54 35
Net ledger assets, per balance.....	\$840,734 00

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$4,892 88
Interest due and accrued on stocks and bonds.....	6,107 08
Interest due on collateral loans.....	22 92
Total interest.....	\$11,022 88
Market value of bonds and stocks over book value.....	10,995 00
Net uncollected premiums, not more than three months due.....	39,571 45
Gross assets.....	\$902,323 83

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$4,450 00
Total admitted assets.....	\$897,873 83

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$19,217 06
Losses in process of adjustment.....	48,449 71
Losses resisted.....	8,530 92
Total claims for losses.....	\$76,197 69
Deduct re-insurance due and accrued.....	1,282 16
Net amount of unpaid losses.....	\$74,915 53
Unearned premiums on outstanding risks.....	421,248 25
Total liabilities, except capital.....	\$496,163 78
Deposit capital.....	\$210,000 00
Surplus over all liabilities.....	191,710 05
Surplus to policy holders.....	401,710 05
Total liabilities and surplus.....	\$897,873 83

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$76,899,238	\$900,718 14
Written during the year.....	74,603,879	785,307 30
Total.....	\$151,502,617	\$1,686,025 44
Expired and terminated.....	69,546,941	861,145 39
In force at end of the year.....	\$81,955,676	\$884,880 05
Deduct amount re-insured.....	10,904,310	116,798 33
Net amount in force.....	\$71,051,366	\$768,081 72

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$55,962 00
Premiums received.....	768 06
Losses paid.....	1,183 80
Losses incurred.....	1,181 55

LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY,

LIVERPOOL, ENGLAND.

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

HENRY W. EATON, *Manager*, No. 45 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$4,979,422	14
Deposits received on perpetual risks.....		9,235 59
Rents	\$88,013	98
Interest on real estate mortgage loans.....	156,343	42
Interest and dividends on stocks and bonds	103,332	02
Total interest and rents.....	347,689	42
Life income		2,262 57
Total income.....	\$5,338,609	72
Net ledger assets Dec. 31, 1897.....	8,451,228	93
Total	\$13,789,838	65

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$2,876,293	71
Deposit premiums returned.....	13,176	55
Commissions to agents.	922,658	58
Rents.....	55,000	83
Salaries and other compensation of officers and office employes.....	331,400	41
Taxes on premiums, \$132,955.61; real estate, \$26,374.36.....	159,329	97
Insurance department fees and agents' licenses	3,950	68
Advertising, printing and stationery.....	49,805	52
Legal expenses.....	3,212	69
Furniture and fixtures	6,936	52
Remitted to home office.....	570,037	68
Miscellaneous expenses	220,406	40
All other disbursements, viz: Sinking fund, stocks and bonds, \$3,246.46; life expenditures, \$8,098.80.....	11,345	26
Total disbursements.. ..	\$5,223,554	80
Balance	\$8,566,283	85

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$1,780,886	70
Loans on mortgage of real estate	3,622,350	00
Loans secured by collateral	1,400	00

Book value of stocks and bonds, excluding interest	\$2,372,647 15
Cash in office and in bank.....	786,092 58
Bills receivable.....	2,897 42
Ledger assets, per balance	<u>\$8,566,283 85</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$43,768 21
Interest due and accrued on collateral loans	226 43
Rents due and accrued on company's property.....	16,733 87
Total interest and rents.....	<u>\$60,728 51</u>
Market value of real estate over book value	18,509 40
Market value of bonds and stocks over book value.....	229,946 60
Net uncollected premiums, not more than three months due.....	701,541 04
Perpetual policy deposits due.....	3,287 80
Gross premiums, more than three months due.....	\$52,946 51
Gross assets.....	<u>\$9,580,297 20</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$17,674 27
Losses in process of adjustment.....	666,698 65
Losses resisted.....	46,950 00
Total claims for losses	<u>\$731,322 92</u>
Deduct re-insurance due and accrued	165,732 66
Net amount of unpaid losses	<u>\$565,590 26</u>
Unearned premiums on outstanding risks.....	3,565,769 38
Amount reclaimable on perpetual fire policies.....	323,882 66
Liabilities on life policies.....	92,271 56
Due for return premiums and re-insurance.....	122,079 64
Contingent commissions.....	35,000 00
Contingent liabilities	50,000 00
Total liabilities, except capital.....	<u>\$4,754,593 50</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	<u>4,625,703 70</u>
Surplus to policy holders	<u>4,825,703 70</u>
Total liabilities and surplus	<u>\$9,580,297 20</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$958,929,162	\$8,484,118 16
Written during the year	777,675,892	6,602,676 74
Total	<u>\$1,736,605,054</u>	<u>\$15,086,794 90</u>
Expired and terminated	826,066,155	7,400,466 17
In force at end of the year	\$910,538,899	\$7,686,328 73
Deduct amount re-insured	65,467,570	595,317 98
Net amount in force	<u>\$845,071,329</u>	<u>\$7,091,010 75</u>
Perpetual risks in force, \$10,165,514; premiums on same, \$34,092,912.00.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,428,347 00
Premiums received.....	69,243 19
Losses paid.....	26,065 23
Losses incurred	25,310 23

LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

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

CHARLES L. CASE, *Manager*, No. 44 Pine St., New York, N. Y.

Deposit Capital, \$510,000.

INCOME.

Net premiums received. Fire \$824,596.61; marine \$452,639.12.....	\$1,277,235 73
Interest on real estate mortgage loans	\$585 00
Interest and dividends on stocks and bonds.....	76,727 50
Total interest.....	77,312 50
Increase in book value of investments	37,810 66
Total income	\$1,392,358 89
Net ledger assets Dec. 31, 1897.....	2,142,022 96
Total.....	\$3,534,381 85

DISBURSEMENTS.

Net amount paid for losses. Fire, \$474,565.37; marine, \$268,682.41.....	\$743,247 78
Commissions to agents.....	200,551 32
Rents	18,489 99
Salaries and other compensation of officers and office employes.....	104,919 01
Taxes on premiums \$24,881.46; franchise \$224.00.....	25,105 46
Insurance department fees and agents' licenses.....	10,379 86
Municipal licenses.....	2,066 40
Advertising, printing and stationery.....	7,576 20
Miscellaneous expenses.....	51,043 20
Remitted to home office	176,885 96
Total disbursements.....	\$1,340,265 18
Balance	\$2,194,116 67

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$13,000 00
Book value of stocks and bonds, excluding interest.....	2,029,820 00
Cash in office and in bank	136,804 68
Bills receivable.....	12,931 73
Cash in hands of special agents.....	1,560 26
Ledger assets, per balance.....	\$2,194,116 67

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$5,889 59
Net uncollected premiums, not more than three months due.....	227,582 89
Due from other companies for re-insurance	12,431 55
Gross assets.....	\$2,440,020 70

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$53,232 65
Losses in process of adjustment	235,858 29
Losses resisted.....	14,090 50
Total claims for losses	\$303,181 44
Deduct re-insurance due and accrued.....	41,305 62
Net amount of unpaid losses	\$261,875 82
Unearned premiums on outstanding risks.....	766,903 97
Amount reclaimable on perpetual fire policies.....	174 80
Commissions and other charges due agents and brokers	11,321 17
Due for return premiums and re-insurance	24,812 55
Total liabilities, except capital	\$1,065,088 31
Deposit capital	\$510,000 00
Surplus over all liabilities	\$64,932 39
Surplus to policy holders	1,374,932 39
Total liabilities and surplus.....	\$2,440,020 70

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$175,803,728	\$1,553,274 27	\$4,570,500	\$49,636 28
Written during the year.....	128,306,550	991,285 27	137,479,681	719,639 51
Total	\$304,110,278	\$2,544,559 54	\$142,050,181	\$769,275 79
Expired and terminated	130,584,208	1,091,956 24	134,920,425	696,329 89
In force at end of the year.....	\$173,526,070	\$1,452,603 30	\$7,129,756	\$72,945 90
Deduct amount re-insured.....	6,684,714	45,743 57	3,709,050	33,685 89
Net amount in force	\$166,841,356	\$1,406,859 73	\$3,420,706	\$39,260 01

BUSINESS IN MAINE.

Risks written	<i>Fire.</i> \$811,635 00
Premiums received	11,389 70
Losses paid.....	6,230 85
Losses incurred	6,230 95

LONDON AND LANCASHIRE FIRE INSURANCE
 COMPANY,
 LIVERPOOL, ENGLAND.

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

A. G. MCILWAINE, JR., *Manager*, Nos. 57 and 59 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,760,642	80
Rents—including company's use of own buildings.....	\$16,830	81
Interest and dividends on stocks and bonds.....	77,774	22
Interest from all other sources.....	1,228	68
Total interest and rents.....	95,833	71
Increase in book value of stocks and bonds.....	46,136	66
Total income.....	\$1,902,613	17
Net ledger assets Dec. 31, 1897.....	2,488,777	53
Total.....	\$4,391,390	70

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$912,768	56
Commissions to agents.....	367,618	36
Rents—including company's use of own buildings.....	17,398	52
Salaries and other compensation of officers and office employes.....	138,975	56
Taxes on premiums, \$33,015.86; real estate, \$3,184.91; other investments, { \$62.50; internal revenue, \$4,279.72; franchise, \$63.46.....}	40,606	45
Insurance department fees and agents' licenses.....	13,255	52
Municipal licenses.....	5,147	17
Advertising, printing and stationery.....	14,502	74
Legal expenses.....	278	59
Repairs and expenses on real estate.....	9,145	60
Furniture and fixtures.....	311	92
Miscellaneous expenses.....	102,233	69
Remitted to home office.....	201,706	99
Total disbursements.....	\$1,823,949	67
Balance.....	\$2,567,441	03

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$299,125	00
Book value of stocks and bonds, excluding interest.....	2,018,869	67
Cash in office and in bank.....	241,449	79
Bills receivable.....	8,131	69

Cash in hands of special agents.....	\$1,554 37
Claim in probate court.....	74 00
Total.....	<u>\$2,569,204 52</u>

DEDUCT LEDGER LIABILITIES.

Due other companies for re-insurance.....	\$1,763 49
Net ledger assets, per balance.....	<u>\$2,567,441 03</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$26,348 33
Rents due and accrued on company's property.....	592 49
Total interest and rents.....	<u>\$26,940 82</u>
Net uncollected premiums, not more than three months due.....	221,130 79
Due from other companies for re-insurance.....	249 42
Gross premiums, more than three months due.....	\$5,885 77
Gross assets.....	<u>\$2,815,762 06</u>

DEDUCT ASSETS NOT ADMITTED.

Claim in probate court.....	\$74 00
Total admitted assets.....	<u>\$2,815,688 06</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$45,140 74
Losses in process of adjustment.....	127,896 83
Losses resisted.....	21,378 96
Total claims for losses.....	<u>\$194,416 53</u>
Deduct re-insurance due and accrued.....	15,269 30
Net amount of unpaid losses.....	\$179,147 23
Unearned premiums on outstanding risks.....	1,540,008 59
Due for return premiums and re-insurance.....	18,162 74
Total liabilities, except capital.....	<u>\$1,737,318 56</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	878,369 50
Surplus to policy holders.....	1,078,369 50
Total liabilities and surplus.....	<u>\$2,815,688 06</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$419,728,614	\$3,289,258 05
Written during the year.....	336,009,221	2,495,570 94
Total.....	<u>\$755,737,835</u>	<u>\$5,784,828 99</u>
Expired and terminated.....	321,724,900	2,612,584 70
In force at end of the year.....	\$434,012,935	\$3,172,244 29
Deduct amount re-insured.....	30,279,681	256,247 98
Net amount in force.....	<u>\$403,733,254</u>	<u>\$2,915,996 31</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,372,651 00
Premiums received.....	19,209 25
Losses paid.....	6,190 92
Losses incurred.....	5,222 92

MAGDEBURG FIRE INSURANCE COMPANY,
MAGDEBURG, GERMANY.

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

P. E. RASOR, *Manager*, No. 71 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$567,888 36
Interest and dividends on stocks and bonds	25,436 78
Received from home office	18,053 75
Total income.....	\$611,378 89
Net ledger assets Dec. 31, 1897	798,585 00
Total	\$1,409,963 89

DISBURSEMENTS.

Net amount paid for losses (fire)	\$352,156 80
Commissions to agents	113,915 14
Rents	3,285 74
Salaries and other compensation of officers and office employes	51,749 25
Taxes on premiums \$11,402.09; franchise \$33.90.....	11,435 99
Insurance department fees and agents' licenses.	4,363 49
Municipal licenses.....	2,702 38
Advertising, printing and stationery.....	14,228 33
Legal expenses	716 95
Furniture and fixtures	778 42
Miscellaneous expenses	38,701 73
Remitted to home office.....	212 49
Total disbursements	\$594,246 71
Balance	\$815,717 18

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$798,287 50
Cash in office and in bank.....	443 25
Cash in hands of trustees	16,986 43
Ledger assets, per balance	\$815,717 18

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$7,862 50
Market value of bonds and stocks over book value.	4,075 00
Net uncollected premiums, not more than three months due.....	69,722 64
Gross premiums, more than three months due	\$3,932 99
Gross assets	\$897,377 32

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$34,711 00	
Deduct re-insurance due and accrued	315 00	
Net amount of unpaid losses		\$34,396 00
Unearned premiums on outstanding risks		369,390 48
Total liabilities, except capital		\$403,786 48
Deposit capital	\$200,000 00	
Surplus over all liabilities	293,590 84	
Surplus to policy holders		493,590 84
Total liabilities and surplus		\$897,377 32

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$42,852,806	\$546,211 41
Written during the year	61,781,189	743,909 42
Total	\$104,633,995	\$1,290,120 83
Expired and terminated	48,891,495	596,693 88
In force at end of the year	\$55,742,500	\$693,426 95
Deduct amount re-insured	2,158,147	26,518 14
Net amount in force	\$53,584,353	\$666,908 81

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$782,871 00
Premiums received	11,716 86
Losses paid	3,946 37
Losses incurred	3,946 37

MANCHESTER FIRE ASSURANCE COMPANY,
MANCHESTER, ENGLAND.

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

GEORGE S. A. YOUNG, *Manager*, No. 42 Cedar Street, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$1,212,102 84
Interest and dividends on stocks and bonds.....	59,972 24
Profit on sale or maturity of ledger assets.....	6,452 90
Received from home office	688,715 55
Total income.....	\$1,967,243 53
Net ledger assets Dec. 31, 1897.....	1,843,447 98
Total	\$3,810,691 51

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$860,145 19
Commissions to agents	248,103 34
Rents.....	12,699 07
Salaries and other compensation of officers and office employes.....	87,171 33
Taxes on premiums \$32,071.44; franchise \$1,111.82; other investments \$25	33,206 26
Insurance department fees and agents' licenses	10,939 57
Municipal licenses	8,004 81
Advertising, printing and stationery	8,525 70
Legal expenses	330 85
Furniture and fixtures	26 94
Miscellaneous expenses.....	73,717 83
Remitted to home office.....	962,203 86
Total disbursements.....	\$2,305,076 75
Balance	\$1,505,614 76

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,900 00
Loans on mortgage of real estate.....	250 00
Book value of stocks and bonds, excluding interest	1,437,319 00
Cash in office and in bank	65,993 29
Total	\$1,506,462 29

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$847 53
Net ledger assets, per balance.....	\$1,505,614 76

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$5 60	
Interest accrued on stocks and bonds	6,554 17	
Total interest.....		\$6,559 77
Market value of bonds and stocks over book value.....		44,309 75
Net uncollected premiums, not more than three months due.....		197,087 82
Bills receivable, \$2,338.80; due from other companies for re-insurance, \$219.58.....		2,558 38
Gross premiums, more than three months due.....	\$15,967 41	
Gross assets.....		\$1,756,130 48

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$95,808 09	
Losses in process of adjustment.....	65,947 11	
Losses resisted.....	23,740 03	
Total claims for losses	\$185,495 23	
Deduct re-insurance due and accrued	22,459 61	
Net amount of unpaid losses.		\$163,035 62
Unearned premiums on outstanding risks.....		975,885 60
Due for return premiums and re-insurance		33,037 65
Total liabilities, except capital		\$1,171,958 87
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	384,171 61	
Surplus to policy holders		584,171 61
Total liabilities and surplus		\$1,756,130 48

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$196,989,554	\$2,270,586 21
Written during the year	163,710,110	1,689,743 07
Total.....	\$360,699,664	\$3,960,329 28
Expired and terminated	163,089,284	1,853,115 66
In force at end of the year.....	\$197,610,380	\$2,107,213 62
Deduct amount re-insured.....	15,788,425	201,260 72
Net amount in force.....	\$181,821,955	\$1,905,952 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$457,321 00
Premiums received	6,888 89
Losses paid	4,674 07
Losses incurred.....	5,549 90

* NETHERLANDS FIRE INSURANCE COMPANY,
THE HAGUE, HOLLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1897.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$251,639 00
Total interest.....	11,861 45
Profit on sale or maturity of ledger assets	2,625 00
Received from home office	156,092 24
Total income	\$422,217 69
Net ledger assets Dec. 31, 1897.....	385,667 30
Total	\$807,884 99

DISBURSEMENTS.

Net amount paid for losses (fire)	\$114,202 55
Commissions to agents	80,343 78
Taxes on premiums \$4,002.93; franchise \$896.00	4,898 93
Insurance department fees and agents' licenses	1,974 92
Municipal licenses	560 65
Advertising, printing and stationery.....	2,332 99
Legal expenses	25 00
Miscellaneous expenses.....	5,102 15
Total disbursements	\$209,440 97
Balance	\$598,444 02

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$525,116 55
Cash in office and in bank	41,176 00
Agents' debit balances.....	32,151 47
Ledger assets, per balance.....	\$598,444 02

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,792 50
Market value of bonds and stocks over book value.....	5,915 95
Net uncollected premiums, not more than three months due	3,661 12
Gross premiums, more than three months due.....	\$104 95
Gross assets.....	\$611,813 59

* Admitted October 8, 1898.

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$357 54
Total admitted assets	\$611,456 05

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$29,239 39
Losses resisted	1,875 00
Total claims for losses	\$31,114 39
Deduct re-insurance due and accrued.....	1,077 61
Net amount of unpaid losses	\$30,036 78
Unearned premiums on outstanding risks.....	131,482 69
Commissions and other charges due agents and brokers.....	4,403 24
Due for return premiums and re-insurance	2,285 36
Total liabilities, except capital.....	\$168,208 07
Deposit capital.....	\$200,000 00
Surplus over all liabilities	243,247 98
Surplus to policy holders	443,247 98
Total liabilities and surplus	\$611,456 05

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$6,654,685	\$84,329 88
Written during the year.....	26,125,897	317,161 91
Total	\$32,780,582	\$401,491 79
Expired and terminated.....	13,268,774	152,607 42
In force at end of the year.....	\$19,511,808	\$248,884 37
Deduct amount re-insured.....	491,408	6,182 05
Net amount in force.....	\$19,020,400	\$242,702 32

BUSINESS IN MAINE.

Risks written	<i>Fire.</i> \$29,450 00
Premiums received	598 27

NORTH BRITISH AND MERCANTILE INSURANCE
 COMPANY,
 LONDON, ENGLAND.

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

H. E. BOWERS, *Manager*, No. 54 Williams St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$2,384,727 33
Deposits received on perpetual risks	6,642 10
Interest and dividends on stocks and bonds	148,325 89
Profit on sale or maturity of ledger assets	82,009 34
Income from all other sources, viz: Profit and loss and suspense account	5,010 05
Total income	\$2,626,714 71
Net ledger assets Dec. 31, 1897	3,766,680 44
Total	\$6,393,395 15

DISBURSEMENTS.

Net amount paid for losses (fire)	\$1,322,919 95
Deposit premiums returned	1,420 00
Commissions to agents	412,026 17
Salaries and other compensation of officers and office employes	209,566 21
Taxes on premiums	31,148 12
Insurance department fees and agents' licenses	14,832 97
Municipal licenses and fire department tax	28,032 02
Advertising, printing and stationery	107,632 29
Furniture and fixtures	1,124 75
Remitted to home office	481,816 01
Remitted under re-insurance contracts	53,291 22
All other disbursements, viz: Profit and loss	20,767 19
Total disbursements	\$2,684,576 90
Balance	\$3,708,818 25

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$3,421,796 76
Cash in office and in bank	293,585 04
Bills receivable	423 32
Cash in hands of trustees	182 86
Due from other companies for re-insurance	526 35
All other assets	831 00
Total	\$3,717,345 33

DEDUCT LEDGER LIABILITIES.

Special agents' credit balances.....	\$8,527 08
Net ledger assets, per balance	<u>\$3,708,818 25</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$46,174 38
Market value of bonds and stocks over book value.....	197,600 17
Net uncollected premiums, not more than three months due.....	312,145 56
Gross premiums, more than three months due	\$14,913 53
Gross assets	<u>\$4,264,738 36</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$64,322 56
Losses in process of adjustment.....	180,310 70
Losses resisted	<u>32,191 90</u>
Total claims for losses.....	\$276,825 16
Deduct re-insurance due and accrued	<u>9,809 49</u>
Net amount of unpaid losses	\$267,015 67
Unearned premiums on outstanding risks.....	1,935,741 96
Amount reclaimable on perpetual fire policies.....	<u>11,384 64</u>
Total liabilities, except capital.....	\$2,214,142 27
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>1,850,596 09</u>
Surplus to policy holders	2,050,596 09
Total liabilities and surplus	<u>\$4,264,738 36</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$400,161,603	\$4,110,692 40
Written during the year	<u>310,490,824</u>	<u>2,968,433 18</u>
Total	\$710,652,427	\$7,079,125 58
Expired and terminated	<u>313,409,514</u>	<u>3,155,559 08</u>
In force at end of the year	\$397,242,913	\$3,923,566 50
Deduct amount re-insured.....	<u>28,651,811</u>	<u>186,909 29</u>
Net amount in force.....	\$368,591,102	\$3,736,657 21

Perpetual risks in force, \$303,500; premiums on same, \$12,649.60.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,278,129 00
Premiums received.....	47,357 80
Losses paid.....	<u>19,944 63</u>
Losses incurred	18,895 18

NORTHERN ASSURANCE COMPANY,
LONDON, ENGLAND.

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

GEORGE W. BABB, *Manager*, No. 38 Pine St., New York, N. Y.

—
Deposit Capital, \$200,000.
—

INCOME.

Net premiums received (fire).....	\$988,597 01
Rents—including company's use of own buildings.....	\$7,000 00
Interest and dividends on stocks and bonds.....	63,430 00
Interest from all other sources.....	346 59
Total interest and rents.....	70,776 59
Received from home office.....	580,583 62
Total income.....	\$1,639,957 22
Net ledger assets Dec. 31, 1897.....	1,770,797 97
Total.....	\$3,410,755 19

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$540,025 80
Commissions to agents.....	143,425 63
Rents—including company's use of own buildings.....	14,176 68
Salaries and other compensation of officers and office employes.....	89,673 66
Taxes on premiums \$27,930.47; real estate \$3,027.10.....	30,957 57
Insurance department fees and agents' licenses.....	7,675 136
Municipal licenses.....	4,102 34
Advertising, printing and stationery.....	13,028 32
Legal expenses.....	255 20
Furniture and fixtures.....	5 79
Miscellaneous expenses.....	105,336 98
Remitted to home office.....	162,635 55
Total disbursements.....	\$1,111,298 88
Balance.....	\$2,299,456 31

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$115,000 00
Book value of stocks and bonds, excluding interest.....	2,101,178 75
Cash in office and in bank.....	101,052 47
Bills receivable and agents' debit balances.....	929 86
Total.....	\$2,318,161 08

DEDUCT LEDGER LIABILITIES.

Agents' credit balances \$868.12; all other \$17,836.65.....	\$18,704 77
Net ledger assets, per balance.....	\$2,299,456 31

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$16,935 00
Market value of bonds and stocks over book value.....	31,815 62
Net uncollected premiums, not more than three months due.....	170,931 31
Gross premiums, more than three months due.....	\$11,504 17
Gross assets.....	\$2,519,138 24

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$740 72
Total admitted assets.....	\$2,518,397 52

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$25,480 27
Losses in process of adjustment.....	64,550 90
Losses resisted.....	22,370 50
Total claims for losses.....	\$112,401 67
Deduct re-insurance due and accrued.....	5,927 86
Net amount of unpaid losses.....	\$106,473 81
Unearned premiums on outstanding risks.....	921,984 32
Commissions and other charges due agents and brokers.....	78 07
Due for return premiums and re-insurance.....	19,784 54
Total liabilities, except capital.....	\$1,048,320 54
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	1,270,076 98
Surplus to policy holders.....	1,470,076 98
Total liabilities and surplus.....	\$2,518,397 52

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$175,768,685	\$1,954,341 25
Written during the year.....	152,171,677	1,466,497 19
Total.....	\$327,940,362	\$3,420,838 44
Expired and terminated.....	149,539,467	1,564,497 78
In force at end of the year.....	\$178,600,895	\$1,856,340 66
Deduct amount re-insured.....	4,304,066	38,404 28
Net amount in force.....	\$174,296,829	\$1,817,936 38

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,124,648 00
Premiums received.....	14,276 77
Losses paid.....	10,357 36
Losses incurred.....	11,507 36

NORWICH UNION FIRE INSURANCE SOCIETY,
 NORWICH, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,471,814	45
Interest on real estate mortgage loans	\$1,200	00
Interest and dividends on stocks and bonds	78,014	51
Interest from all other other sources	2,186	16
	<hr/>	
Total interest	81,400	67
Received from home office	7,628	63
	<hr/>	
Total income.....	\$1,560,843	75
Net ledger assets Dec. 31, 1897	2,171,707	56
	<hr/>	
Total	\$3,732,551	31

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$807,060	81
Commissions to agents.....	260,613	81
Rents	18,362	68
Salaries and other compensation of officers and office employes	143,806	07
Taxes on premiums \$22,283.59; other investments \$4,828.87; franchise \$235	27,347	46
Insurance department fees and agents' licenses.....	7,136	69
Municipal licenses	8,037	38
Advertising, printing and stationery	15,359	36
Legal expenses	509	34
Furniture and fixtures	1,632	70
Miscellaneous expenses.....	65,474	64
Loss on sale or maturity of ledger assets	22,655	28
Remitted to home office	314,699	78
	<hr/>	
Total disbursements.....	\$1,692,696	00
Balance	\$2,039,855	31

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$40,000	00
Book value of stocks and bonds, excluding interest.....	1,719,650	43
Cash in office and in bank	280,204	88
	<hr/>	
Ledger assets, per balance.....	\$2,039,855	31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,050 00	
Interest accrued on stocks and bonds	21,551 17	
Total interest		\$22,601 17
Market value of bonds and stocks over book value.		122,022 07
Net uncollected premiums, not more than three months due.....		144,756 89
Gross premiums, more than three months due	\$21,166 44	
Gross assets.....		\$2,329,235 44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$96,279 50	
Losses in process of adjustment.....	63,129 78	
Losses resisted	21,197 85	
Total claims for losses	\$180,607 13	
Deduct re-insurance due and accrued.....	17,176 01	
Net amount of unpaid losses		\$163,431 12
Unearned premiums on outstanding risks		1,150,400 11
Salaries, rents, taxes and expenses due and accrued		12,394 73
Due for return premiums and re-insurance		16,031 12
Total liabilities, except capital		\$1,342,257 08
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	786,978 36	
Surplus to policy holders		986,978 36
Total liabilities and surplus		\$2,329,235 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897	\$241,183,990	\$2,437,283 39
Written during the year	192,616,899	1,901,131 37
Total.....	\$433,800,889	\$4,338,414 76
Expired and terminated.....	192,993,222	1,960,871 20
In force at end of the year	\$240,807,667	\$2,377,543 56
Deduct amount re-insured.....	13,594,880	140,080 31
Net amount in force	\$227,212,787	\$2,237,463 25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,144,282 00
Premiums received	16,202 03
Losses paid.....	16,155 71
Losses incurred.	17,950 59

PALATINE INSURANCE COMPANY,
MANCHESTER, ENGLAND.

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

WILLIAM WOOD, *Manager*, No. 21 Nassau St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,945,556	87
Interest on real estate mortgage loans	\$3,000	00
Interest and dividends on stocks and bonds.....	86,721	32
Interest from all other sources	1,721	63
Total interest and rents.....	91,442	95
Total income	\$2,036,999	82
Net ledger assets Dec. 31, 1897.....	2,462,074	37
Total	\$4,499,074	19

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,252,771	81
Commissions to agents	457,352	97
Rents—including company's use of own buildings.....	19,550	74
Salaries and other compensation of officers and office employes	143,891	90
Taxes on premiums \$32,003.91; other investments \$233.19; franchise { \$5,222.50	37,459	60
Insurance department fees and agents' licenses	6,869	33
Municipal licenses	4,667	60
Advertising, printing and stationery.....	22,475	32
Legal expenses	2,416	09
Furniture and fixtures	392	54
Miscellaneous expenses	61,506	86
Loss on sale or maturity of ledger assets	4,116	80
Remitted to home office.....	281,417	49
Total disbursements	\$2,294,889	05
Balance	\$2,204,185	14

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$60,000	00
Book value of stocks and bonds, excluding interest.....	1,999,197	13
Cash in office and in bank.	143,498	60
Due from other companies	1,489	41
Ledger assets, per balance.....	\$2,204,185	14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$840 00	
Interest due and accrued on stocks and bonds.....	11,625 00	
Total interest.....		\$12,465 00
Market value of bonds and stocks over book value.....		84,980 87
Net uncollected premiums, not more than three months due.....		291,952 38
Gross premiums, more than three months due.....	\$14,928 13	
Gross assets.....		<u>\$2,593,583 39</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$28,234 38	
Losses in process of adjustment.....	163,214 08	
Losses resisted.....	37,151 73	
Total claims for losses.....		\$228,600 19
Deduct re-insurance due and accrued.....	7,816 50	
Net amount of unpaid losses.....		\$220,783 69
Unearned premiums on outstanding risks.....		1,384,428 13
Salaries, rents, taxes and expenses due and accrued.....		1,889 18
Due for return premiums and re-insurance.....		36,194 82
Total liabilities, except capital.....		<u>\$1,643,295 82</u>
Deposit capital.....	\$200,000 00	
Surplus over all liabilities.....	750,287 57	
Surplus to policy holders.....		<u>950,287 57</u>
Total liabilities and surplus.....		<u>\$2,593,583 39</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$256,896,379	\$2,815,263 63
Written during the year.....	261,710,487	2,583,698 33
Total.....	<u>\$518,606,866</u>	<u>\$5,398,961 96</u>
Expired and terminated.....	235,395,296	2,555,688 45
In force at end of the year.....	\$283,211,570	\$2,843,273 51
Deduct amount re-insured.....	14,341,457	134,595 20
Net amount in force.....	<u>\$268,870,113</u>	<u>\$2,708,678 31</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$915,819 00
Premiums received.....	12,804 40
Losses paid.....	4,779 12
Losses incurred.....	4,892 12

PHENIX ASSURANCE COMPANY,
LONDON, ENGLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,992,438 88
Interest and dividends on stocks and bonds.....	76,400 38
Profit on sale or maturity of ledger assets	3,498 05
Premiums more than three months due December 31, 1897.	3,363 19
Total income	\$2,075,700 50
Net ledger assets Dec. 31, 1897	2,857,496 75
Total.....	\$4,933,197 25

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,192,711 99
Commissions to agents	426,893 78
Rents.....	17,673 06
Salaries and other compensation of officers and office employes	135,134 17
Taxes on premiums	47,434 79
Insurance department fees and agents' licenses	6,115 29
Municipal licenses	9,050 71
Advertising, printing and stationery	17,054 33
Furniture and fixtures	1,776 43
Miscellaneous expenses	98,887 05
Remitted to home office.....	74,700 22
Total disbursements	\$2,027,431 82
Balance	\$2,905,765 43

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$2,214,896 78
Cash in office and in bank	326,633 31
Cash in hands of United States trustees	380,107 53
Bills receivable	6,805 41
Total	\$2,928,443 03
Deduct ledger liabilities	22,677 60
Net ledger assets, per balance	\$2,905,765 43

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$24,610 00
Market value of bonds and stocks over book value	9,260 72
Net uncollected premiums, not more than three months due.....	164,566 74
Gross premiums, more than three months due	\$2,252 22
Gross assets.....	\$3,104,202 89

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$24,104 00
Losses in process of adjustment.....	326,835 00
Losses resisted.....	24,455 00
Total claims for losses	\$375,394 00
Deduct re-insurance due and accrued.....	138,560 00
Net amount of unpaid losses	\$236,834 00
Unearned premiums on outstanding risks.....	1,386,419 40
Commissions and other charges due agents and brokers.....	9,006 75
Due for return premiums and re-insurance.....	87,885 38
Reserve for contingent liabilities.....	25,000 00
Total liabilities, except capital	\$1,745,145 33
Deposit capital	\$200,000 00
Surplus over all liabilities.....	1,159,057 36
Surplus to policy holders	1,359,057 36
Total liabilities and surplus.....	\$3,104,202 89

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$396,269,899	\$3,695,450 19
Written during the year	385,433,306	3,003,947 28
Total	\$781,703,205	\$6,699,397 47
Expired and terminated.....	403,281,282	3,208,248 54
In force at end of the year	\$378,421,923	\$3,491,148 93
Deduct amount re-insured.....	88,566,499	817,182 27
Net amount in force.....	\$289,855,424	\$2,673,966 66

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,105,658 25
Premiums received.....	20,611 05
Losses paid.....	7,661 82
Losses incurred.....	10,471 00

PRUSSIAN NATIONAL INSURANCE COMPANY,
STETTIN, GERMANY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1891.

THEO. W. LETTON, *Manager*, No. 315 Dearborn St., Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$417,023.07; marine, \$6,079.01	\$423,102 03
Rents—including company's use of own buildings	50 00
Interest and dividends on stocks and bonds.....	24,365 00
Total interest and rents	24,415 00
Profit on sale or maturity of ledger assets.....	550 83
Total income	\$448,067 91
Net ledger assets Dec. 31, 1897	615,511 40
Total	\$1,063,579 31

DISBURSEMENTS.

Net amount paid for losses. Fire, \$291,454.09; marine, \$4,707.05.....	\$296,161 14
Commissions to agents.....	94,015 79
Rents—including company's use of own buildings	2,136 64
Salaries and other compensation of officers and office employes.....	37,254 32
Taxes on premiums \$8,820.13; real estate \$18.53; franchise \$25.00.....	8,863 66
Insurance department fees and agents' licenses	4,503 95
Municipal licenses.....	785 38
Advertising, printing and stationery.....	4,118 13
Repairs and expenses on real estate.....	10 45
Furniture and fixtures.....	112 00
Miscellaneous expenses	13,089 64
Remitted to home office.....	1,527 87
All other disbursements, viz: Postage, etc., \$4,965.74; traveling ex- penses \$11,733.72	16,699 46
Total disbursements	\$479,278 43
Balance.....	\$584,300 88

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$800 00
Book value of stocks and bonds, excluding interest	559,700 00
Cash in office and in bank.....	30,356 11
Bills receivable	556 55
Total	\$591,412 66

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$7,111 78
Net ledger assets, per balance	\$584,300 88

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$6,110 83
Market value of bonds and stocks over book value.....	75,588 00
Net uncollected premiums, not more than three months due.....	85,421 60
Due from other companies for re-insurance.....	630 27
Gross assets	\$752,051 58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$28,112 86
Losses in process of adjustment.....	25,005 00
Losses resisted	2,315 00
Total claims for losses.....	\$55,432 86
Deduct re-insurance due and accrued	7,637 05
Net amount of unpaid losses	\$47,795 81
Unearned premiums on outstanding risks.....	335,427 96
Due for return premiums and re-insurance.....	13,328 80
All other liabilities, viz: Local boards and taxes \$1,498.38; miscellaneous \$216.66.....	1,715 04
Total liabilities, except capital	\$398,267 61
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	153,783 97
Surplus to policy holders.....	353,783 97
Total liabilities and surplus	\$752,051 58

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$52,124,012	\$648,007 45	\$67,650	\$3,307 77
Written during the year	46,074,216	567,751 28	850,597	8,071 15
Total	\$98,198,228	\$1,215,758 73	\$918,247	\$11,378 92
Expired and terminated.....	42,898,914	529,389 67	742,605	7,150 78
In force at end of the year.....	\$55,299,314	\$686,369 06	\$175,642	\$4,228 14
Deduct amount re-insured	4,334,547	54,561 16	140,392	1,992 14
Net amount in force.....	\$50,964,767	\$631,807 90	\$35,250	\$2,236 00

BUSINESS IN MAINE.

Risks written	<i>Fire.</i> \$104,700 00
Premiums received.....	1,262 78
Losses paid.....	37 42
Losses incurred.....	37 42

ROYAL INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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

E. F. BEDDALL, *Manager*, No. 50 Wall St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$4,268,990	56
Deposits received on perpetual risks	10,975	91
Rents—including company's use of own buildings	\$141,623	96
Interest on real estate mortgage loans	11,482	03
Interest and dividends on stocks and bonds.. ..	161,818	96
Interest from all other sources.....	3,599	31
Total interest and rents	318,524	26
Received from home office	124,589	17
Total income.....	\$4,723,079	90
Net ledger assets Dec. 31, 1897	6,571,828	77
Total	\$11,294,908	67

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$2,579,082	58
Deposit premiums returned	3,052	91
Commissions to agents	757,906	49
Salaries and allowances to agents	29,649	12
Rents—including company's use of own buildings	35,811	96
Salaries and other compensation of officers and office employes	319,791	36
Taxes on premiums \$133,060.70; real estate \$27,023.05.....	160,083	75
Insurance department fees and agents' licenses	8,367	53
Municipal licenses.....	575	08
Advertising, printing and stationery	48,941	18
Legal expenses.....	2,182	35
Repairs and expenses on real estate.....	57,317	11
Furniture and fixtures	1,747	09
Miscellaneous expenses.....	191,654	59
Remitted to home office.....	571,932	62
Depreciation in book value of bonds	51,753	89
Total disbursements.....	\$4,819,849	61
Balance	\$6,475,059	06

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,143,090	05
Loans on mortgage of real estate.....	256,000	00

Book value of stocks and bonds, excluding interest.....	\$3,810,726	33
Cash in office and in bank.....	265,799	87
Total.....	\$6,475,616	25
Deduct ledger liabilities.....	557	19
Net ledger assets, per balance.....	\$6,475,059	06

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,410	83
Interest accrued on stocks and bonds.....	44,037	49
Interest accrued on other assets.....	50	00
Rents accrued on company's property.....	13,638	98
Total interest and rents.....	\$59,137	30
Net uncollected premiums, not more than three months due.....	532,815	61
Gross premiums, more than three months due.....	\$26,942	49
All other assets.....	2,736	80
Gross assets.....	\$7,069,748	77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$21,891	55
Losses in process of adjustment.....	558,196	82
Losses resisted.....	52,974	99
Total claims for losses.....	\$633,063	36
Deduct re-insurance due and accrued.....	112,284	39
Net amount of unpaid losses.....	\$520,778	97
Unearned premiums on outstanding risks.....	3,697,219	61
Amount reclaimable on perpetual fire policies.....	225,409	70
Liabilities on life policies.....	120,955	74
Salaries, rents, taxes and expenses due and accrued.....	46,788	04
Due for return premiums and re-insurance.....	144,470	18
Total liabilities, except capital.....	\$4,753,622	24
Deposit capital.....	\$200,000	00
Surplus over all liabilities.....	2,114,126	53
Surplus to policy holders.....	2,314,126	53
Total liabilities and surplus.....	\$7,069,748	77

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$730,815,753	69 \$7,613,115
Written during the year.....	723,013,135	67 5,634,756
Total.....	\$1,503,828,889	36 \$13,247,872
Expired and terminated.....	638,287,727	75 5,445,242
In force at end of the year.....	\$865,541,161	61 \$7,802,629
Deduct amount re-insured.....	78,169,966	43 582,515
Net amount in force.....	\$787,371,195	18 \$7,220,114
Perpetual risks in force \$9,651,369; premiums on same \$10,028.24.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,366,732
Premiums received.....	52,457
Losses paid.....	30,309
Losses incurred.....	22,094

ROYAL EXCHANGE ASSURANCE,
LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1891.

ROBERT DICKSON, *Manager*, No. 100 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire), \$482,574.05; marine, \$6,086.41	\$488,660 46
Interest and dividends on stocks and bonds.	26,244 00
Received from home office.	110,500 00
Total income.	\$625,404 46
Net ledger assets Dec. 31, 1897	\$739,026 08
Add error in 1897 statement.	67,163 75
Total	\$1,431,594 29

DISBURSEMENTS.

Net amount paid for losses (fire), \$247,463.75; marine, \$4,244.17	\$251,707 92
Commissions to agents.	93,008 05
Rents	9,387 87
Salaries and other compensation of officers and office employes.	44,370 61
Taxes on premiums.	5,339 39
Insurance department fees and agents' licenses	6,686 56
Municipal licenses.	1,244 42
Advertising, printing and stationery.	12,614 83
Miscellaneous expenses	18,347 36
Remitted to home office.	45,291 76
Total disbursements.	\$487,998 77
Balance.	\$943,595 52

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$898,263 75
Cash in office and in bank	37,197 43
Office furniture and maps.	8,134 34
Ledger assets, per balance.	\$943,595 52

NON-LEDGER ASSETS.

Interest due on stocks and bonds	\$9,311 00
Market value of bonds and stocks over book value.	4,418 25
Net uncollected premiums, not more than three months due.	80,773 31
Due from other companies for re-insurance.	2,207 15
Gross assets	\$1,040,305 23

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and maps.....	\$8,134 34
Total admitted assets.....	<u>\$1,032,170 89</u>

NON-LEDGER LIABILITIES.

Losses in process of adjustment	\$21,592 06
Unearned premiums on outstanding risks	371,212 67
Salaries, rents, taxes and expenses due and accrued	2,135 00
Due for re-insurance	9,086 66
Total liabilities, except capital.....	<u>\$404,026 39</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	<u>428,144 50</u>
Surplus to policy holders.....	628,144 50
Total liabilities and surplus.....	<u>\$1,032,170 89</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897	\$44,207,471	\$517,548 36	-	-
Written during the year	64,230,134	669,032 50	\$3,210,215	\$6,933 05
Total	<u>\$108,437,605</u>	<u>\$1,186,580 86</u>	<u>\$3,210,215</u>	<u>\$6,933 05</u>
Expired and terminated	43,448,568	474,889 88	3,198,476	6,903 92
In force at end of the year.....	\$64,989,037	\$711,690 98	\$11,739	\$29 13
Deduct amount re-insured	5,549,191	64,951 54	-	-
Net amount in force.....	<u>\$59,439,846</u>	<u>\$646,739 44</u>	<u>\$11,739</u>	<u>\$29 13</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$172,234 00
Premiums received.....	2,911 89
Losses paid	886 31
Losses incurred.....	886 31

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

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

MARTIN BENNETT, *Manager*, No. 197 Asylum St., Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire)	\$2,276,684	01
Rents	\$7,805	77
Interest on real estate mortgage loans.....	74,475	18
Interest on collateral loans	149	88
Interest and dividends on stocks and bonds.....	67,674	39
Interest from all other sources	8,435	19
Total interest and rents	158,540	41
Profit on sale or maturity of ledger assets	1,800	00
Received from home office.....	13,087	04
Total income	\$2,450,111	46
Net ledger assets Dec. 31, 1897.....	3,888,144	14
Total	\$6,338,255	60

DISBURSEMENTS.

Net amount paid for losses (fire).....	\$1,418,603	54
Commissions to agents.....	525,309	48
Rents	3,653	35
Salaries and other compensation of officers and office employes.....	116,053	83
Taxes on premiums, \$41,539.70; real estate, \$1,556.78; war tax, \$5,194.81....	48,291	29
Insurance department fees and agents' licenses	9,924	83
Municipal licenses.....	5,265	86
Advertising, printing and stationery.....	19,434	24
Repairs and expenses on real estate.....	5,277	75
Furniture and fixtures.....	6,348	18
Miscellaneous expenses	111,358	57
Remitted to home office.....	109,999	29
All other disbursements.....	856	99
Total disbursements	\$2,380,377	20
Balance	\$3,957,878	40

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$157,798	11
Loans on mortgage of real estate	1,364,574	75
Loans secured by collateral.....	2,800	00

Book value of stocks and bonds, excluding interest	\$1,918,378 45
Cash in office and in bank.....	352,788 02
Agents' debit balances	162,533 14
Total	<u>\$3,958,872 47</u>

DEDUCT LEDGER LIABILITIES,

Agents' credit balances.....	\$894 07
Net ledger assets, per balance.....	<u>\$3,957,878 40</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$21,242 33
Interest due and accrued on stocks and bonds.....	19,561 69
Interest due and accrued on collateral loans.....	64 38
Interest due and accrued on other assets	531 23
Total interest	<u>\$41,399 63</u>
Market value of bonds and stocks over book value	56,072 50
Net uncollected premiums, not more than three months due.....	117,708 00
Gross assets	<u>\$4,173,058 53</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$2,357 50
Total admitted assets	<u>\$4,170,701 03</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$44,053 15
Losses in process of adjustment.....	304,572 73
Losses resisted	26,241 67
Total claims for losses	<u>\$374,867 55</u>
Deduct re-insurance due and accrued.....	40,253 86
Net amount of unpaid losses	<u>\$334,613 69</u>
Unearned premiums on outstanding risks	1,847,846 90
Salaries, rents, taxes and expenses due and accrued.	2,000 00
Total liabilities, except capital	<u>\$2,184,460 59</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>1,786,240 44</u>
Surplus to policy holders.....	<u>1,986,240 44</u>
Total liabilities and surplus.....	<u>\$4,170,701 03</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$446,265,978	\$3,916,038 74
Written during the year.....	357,928,929	3,154,301 63
Total	<u>\$804,194,907</u>	<u>\$7,070,340 37</u>
Expired and terminated	341,472,377	3,187,531 15
In force at end of the year	<u>\$462,722,530</u>	<u>\$3,882,809 22</u>
Deduct amount re-insured	43,900,109	368,473 93
Net amount in force.....	<u>\$418,822,421</u>	<u>\$3,514,335 29</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$897,403 00
Premiums received	13,426 97
Losses paid.....	4,077 95
Losses incurred	2,253 65

SUN INSURANCE OFFICE,

LONDON, ENGLAND.

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

J. J. GUILLE, *Manager*, No. 54 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$1,546,332 54
Rents—including company's use of own buildings	\$19,882 54
Interest on real estate mortgage loans.....	9,080 00
Interest and dividends on stocks and bonds	77,788 43
Interest from all other sources	2,094 45
Total interest and rents	108,845 42
Profit on sale or maturity of ledger assets.....	5,630 75
Total income.....	\$1,660,808 71
Net ledger assets Dec. 31, 1897.....	2,530,936 25
Total	\$4,191,744 96

DISBURSEMENTS.

Net amount paid for losses (fire)	\$904,642 44
Commissions to agents.	342,594 10
Salaries and allowances to agents	84,272 36
Rents—including company's use of own buildings	16,940 04
Salaries and other compensation of officers and office employes	96,544 10
Taxes on premiums, \$33,702.24; real estate, \$2,616.38.....	36,318 62
Insurance department fees and agents' licenses	4,024 50
Municipal licenses	3,400 50
Advertising, printing and stationery.....	12,637 65
Legal expenses.....	610 64
Repairs and expenses on real estate.....	7,223 76
Miscellaneous expenses	6,642 37
Remitted to home office	160,844 28
Total disbursements.....	\$1,676,695 36
Balance	\$2,515,049 60

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	1,770,614 92
Cash in office and in bank.....	171,425 36
Agents' debit balances.....	127,659 78
Total	<u>\$2,518,890 03</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$3,840 43
Net ledger assets, per balance	<u>\$2,515,049 60</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,850 83
Interest accrued on stocks and bonds	22,526 65
Interest accrued on other assets	610 47
Rents accrued on company's property.....	1,429 17
Total interest and rents.....	<u>\$26,417 12</u>
Market value of bonds and stocks over book value.....	43,650 08
Net uncollected premiums, not more than three months due.....	95,832 00
Gross premiums, more than three months due.....	\$4,787 45
Gross assets.....	<u>\$2,680,948 80</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$11,189 97
Total admitted assets.....	<u>\$2,669,758 83</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$48,010 12
Losses in process of adjustment.....	157,007 86
Losses resisted.....	10,400 00
Total claims for losses	<u>\$215,417 98</u>
Deduct re-insurance due and accrued	8,667 98
Net amount of unpaid losses	\$206,750 00
Unearned premiums on outstanding risks.....	1,374,306 08
Salaries, rents, taxes and expenses due and accrued	4,309 00
Due for re-insurance.....	8,757 06
Total liabilities, except capital.....	<u>\$1,594,122 14</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	875,636 69
Surplus to policy holders	<u>1,075,636 69</u>
Total liabilities and surplus	<u>\$2,669,758 83</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$323,340,950	\$2,906,424 26
Written during the year	223,051,762	1,954,133 00
Total	<u>\$546,392,712</u>	<u>\$4,860,557 26</u>
Expired and terminated	222,386,701	2,124,513 75
In force at end of the year	\$324,006,011	\$2,736,043 51
Deduct amount re-insured	17,298,020	126,401 12
Net amount in force	<u>\$306,707,991</u>	<u>\$2,669,642 39</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$851,924 00
Premiums received.....	12,154 49
Losses paid.....	3,950 59
Losses incurred.....	3,655 76

SVEA FIRE AND LIFE INSURANCE COMPANY,
GOTHENBURG, SWEDEN.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....	\$378,439 30
Interest and dividends on stocks and bonds	\$18,550 82
Interest from all other sources	581 85
Total interest	19,132 67
Profit on sale or maturity of ledger assets	812 50
Total income	\$398,384 47
Net ledger assets Dec. 31, 1897	574,325 24
Total	\$972,709 71

DISBURSEMENTS.

Net amount paid for losses (fire)	\$249,056 46
Commissions to agents	133,808 30
Salaries and other compensation of officers and office employes.....	825 00
Taxes on premiums \$2,799.42; franchise \$36.14	2,835 56
Insurance department fees and agents' licenses	553 58
Municipal licenses.....	70 00
Advertising, printing and stationery	1,284 15
Legal expenses	102 31
Miscellaneous expenses.....	4,341 36
Remitted to home office	5,750 00
Total disbursements	\$398,626 72
Balance	\$574,082 99

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$532,575 00
Cash in office and in bank	29,601 19
Bills receivable	16,208 38
Total	\$578,384 57

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$4,301 58
Net ledger assets, per balance	\$574,082 99

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,239 58
Market value of bonds and stocks over book value.....	23,087 59
Net uncollected premiums, not more than three months due	58,268 36
Gross premiums, more than three months due.....	\$326 15
Gross assets	\$656,678 43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$15,544 71
Losses in process of adjustment.....	27,767 54
Losses resisted	1,000 00
Total claims for losses	\$44,312 25
Deduct re-insurance due and accrued	3,988 67
Net amount of unpaid losses.....	\$40,323 58
Unearned premiums on outstanding risks	236,353 08
Due for return premiums and re-insurance	15,276 28
Total liabilities, except capital.....	\$291,952 94
Deposit capital	\$200,000 00
Surplus over all liabilities	164,725 49
Surplus to policy holders	364,725 49
Total liabilities and surplus	\$656,678 43

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$25,678,241	\$373,532 68
Written during the year.....	39,260,262	545,591 64
Total.....	\$64,938,503	\$919,124 32
Expired and terminated	29,713,956	437,150 50
In force at end of the year	\$35,224,547	\$481,973 82
Deduct amount re-insured	2,749,560	44,000 90
Net amount in force.....	\$32,474,987	\$437,972 92

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$129,995 00
Premiums received	2,322 30
Losses paid.....	1,653 25
Losses incurred.....	2,999 68

UNION ASSURANCE SOCIETY,

LONDON, ENGLAND.

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

HALL & HENSHAW, *Managers*, No. 35 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received (fire).....		\$823,975 37
Rents	\$6,000 00	
Interest and dividends on stocks and bonds	27,699 15	
Interest from all other sources.....	168 62	
	<hr/>	
Total interest and rents.....		33,867 77
Received from home office.....		115,185 97
		<hr/>
Total income.....		\$973,029 11
Net ledger assets Dec. 31, 1897.....		1,418,533 32
		<hr/>
Total		\$2,391,563 03

DISBURSEMENTS.

Net amount paid for losses (fire)	\$619,344 71
Commissions to agents	200,738 06
Salaries and allowances to agents	21,549 57
Salaries and other compensation of officers and office employes	11,466 64
Taxes on premiums, \$16,479.51; real estate, \$2,000.00; revenue, \$2,450.89; } franchise, \$202.50.....	21,132 90
Insurance department fees and agents' licenses	14,657 36
Municipal licenses	540 00
Advertising, printing and stationery	2,279 56
Miscellaneous expenses	30,304 26
Remitted to home office.....	114,456 39
	<hr/>
Total disbursements.....	\$1,036,469 45
Balance	\$1,355,093 58

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	27,621 54
Agents' debit balances.....	84,771 78
All other assets.....	356 56
	<hr/>
Total.....	\$1,361,054 57

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$5,960 99
Net ledger assets, per balance	<u>\$1,355,093 58</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$5,566 84
Market value of real estate over book value	9,026 81
Market value of bonds and stocks over book value	29,117 00
Net uncollected premiums, not more than three months due.....	34,150 03
Gross assets	<u>\$1,433,254 26</u>

NON-LEDGER LIABILITIES.

Losses in process of adjustment.....	\$51,757 86
Losses resisted.....	5,000 00
Total unpaid losses.....	<u>\$56,757 86</u>
Unearned premiums on outstanding risks	582,798 08
Total liabilities, except capital	<u>\$639,555 94</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	593,698 32
Surplus to policy holders.....	<u>793,698 32</u>
Total liabilities and surplus	<u>\$1,433,254 26</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$130,419,621	\$1,335,102 45
Written during the year.....	137,704,093	1,283,928 20
Total	<u>\$268,123,714</u>	<u>\$2,619,030 65</u>
Expired and terminated.....	152,379,463	1,440,491 43
In force at end of the year.....	\$115,744,251	\$1,178,539 22
Deduct amount re-insured	9,974,388	100,475 57
Net amount in force	<u>\$105,769,863</u>	<u>\$1,078,063 65</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$402,610 00
Premiums received.....	3,464 13
Losses paid.....	73 38
Losses incurred.....	69 35

WESTERN ASSURANCE COMPANY,
TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

GEORGE A. COX, *President.*

C. C. FOSTER, *Secretary.*

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire \$1,338,029.21; marine \$285,213.62	\$1,623,242 83
Interest on real estate mortgage loans	\$2,116 23
Interest and dividends on stocks and bonds.....	46,506 88
Total interest.....	48,623 11
Income from all other sources, viz: Increase in market value of assets,	18,572 15
Total income.....	\$1,690,438 09
Net ledger assets Dec. 31, 1897.....	1,667,368 41
Total	\$3,357,806 50

DISBURSEMENTS.

Net amount paid for losses. Fire, \$888,147.55; marine, \$246,598.61.....	\$1,134,746 16
Commissions to agents.....	304,720 21
Rents	6,480 00
Salaries and other compensation of officers and office employes.....	92,058 00
Taxes on premiums \$32,840.60; franchise \$243.58.....	33,084 18
Insurance department fees and agents' licenses.....	10,233 49
Municipal licenses.....	5,143 57
Advertising, printing and stationery.....	15,758 22
Legal expenses	1,485 43
Furniture and fixtures	2,756 40
Miscellaneous expenses.....	79,902 81
Remitted to home office	24,960 64
Total disbursements.....	\$1,711,329 11
Balance	\$1,646,477 39

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$20,000 00
Book value of stocks and bonds, excluding interest	1,255,700 88
Cash in office and in bank	151,462 99
Bills receivable and agents' debit balances.....	219,313 52
Ledger assets, per balance.....	\$1,646,477 39

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$7,439
Gross assets.....	<u>\$1,653,916 66</u>

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$82,697 64
Losses in process of adjustment	68,325 25
Losses resisted.....	<u>14,049 16</u>
Total unpaid losses	\$165,072 05
Unearned premiums on outstanding risks.....	<u>854,638 04</u>
Total liabilities, except capital	\$1,019,710 09
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>434,206 57</u>
Surplus to policy holders	<u>634,206 57</u>
Total liabilities and surplus.....	<u>\$1,653,916 66</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1897.....	\$143,317,711	\$1,707,467 66	\$5,165,388	\$79,126 25
Written during the year.....	<u>162,181,141</u>	<u>1,723,599 25</u>	<u>35,874,054</u>	<u>306,571 23</u>
Total	\$305,498,852	\$3,431,066 91	\$41,042,442	\$385,697 48
Expired and terminated	<u>140,744,979</u>	<u>1,787,669 50</u>	<u>36,913,977</u>	<u>317,524 06</u>
In force at end of the year.....	\$164,753,873	\$1,643,397 41	\$4,128,465	\$68,173 42
Deduct amount re-insured.....	<u>4,688,424</u>	<u>51,684 58</u>	-	-
Net amount in force	\$160,065,449	\$1,591,712 83	\$4,128,465	\$68,173 42

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$646,304 00
Premiums received	10,340 54
Losses paid.....	3,847 75
Losses incurred	<u>2,976 34</u>

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1898.

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 deposited in bank.....	\$188 43
Cash in the hands of agents, reported.....	99 71
All other assets and property owned by the company, viz.: Blanks and stationery.....	15 00
	\$298 14
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$21,703.67.)	

LIABILITIES.

Due officers for services.....	\$60 00
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INCOME.

Cash premiums on policies written or renewed.....	\$531 58
Policy fees.....	27 50
	\$559 08

EXPENDITURES.

Losses paid during the year.....	\$60 00
Return premiums on policies cancelled.....	98
Salaries and fees of officers and employes.....	251 85
Rent, \$3.00; printing, \$4.00.....	7 00
Postage, \$17.95; stationery, \$2.26.....	20 21
All other expenditures, viz.: Agents licenses, \$34.00; attorney, \$5.00.....	39 00
	\$379 04

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$106,595 50	\$5,329 78
Written and renewed during the year	344,144 00	17,207 20
	\$450,739 50	\$22,536 98
Deduct amount terminated during the year.....	1,000 00	50 00
	\$449,739 50	\$22,486 98
Amount in force December 31, 1898	\$449,739 50	\$22,486 98
Losses incurred during the year.....		\$60 00
Largest sum insured in a single risk		2,000 00

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 in office.....	\$ 4 58
Cash deposited in bank.....	55 02
Interest due and accrued.....	9 75
Gross assets, not including premium notes.....	\$69 35

(Balance due on premium notes subject to assessment, \$6,339.66.)

INCOME.

Cash premiums on policies written or renewed.....	\$36 15
Policy fees.....	9 50
Interest from all sources.....	1 85
Gross cash income.....	\$47 50

EXPENDITURES.

Losses paid during the year.....	\$35 00
Return premiums on policies cancelled.....	1 62
Salaries and fees of officers and employes.....	8 00
Stationery, \$.25; postage, \$1.25.....	1 50
Gross cash expenditures.....	\$46 12

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$92,412	\$6,022 22
Written and renewed during the year.....	11,285	723 10
Total.....	\$103,697	\$6,745 32
Deduct amount terminated during the year.....	1,200	72 00
Amount in force December 31, 1898.....	\$102,497	\$6,673 32
Losses incurred during the year.....		\$35 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.....	\$126 59
(Balance due on premium notes subject to assessment, \$9,695.57.)	

INCOME.

Cash premiums on policies written or renewed.....	\$94 78
Policy fees.....	24 00
Assessments on premium notes, without deductions for commissions or expenses.....	16 80
Gross cash income.....	\$135 58

EXPENDITURES.

Losses paid during the year.....	\$44 92
Adjusting losses.....	2 50
Salaries and fees of officers and employes.....	64 00
Printing, \$4.75; postage, \$1.30; advertising, \$1.50.....	7 55
Gross cash expenditures.....	\$118 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$217,193	\$12,996 58
Written and renewed during the year.....	46,675	2,800 50
Total.....	\$263,868	\$15,797 08
Deduct amount terminated during the year.....	39,130	2,302 80
Amount in force December 31, 1898.....	\$224,738	\$13,494 28
Date of last assessment, August 18, 1897.		
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.....	\$120 45
Cash deposited in bank.....	880 95
Assessments on premium notes unpaid.....	234 50
	\$1,235 90
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$10,169.03.)	

LIABILITIES.

Due officers for services	\$67 00
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INCOME.

Cash premiums on policies written or renewed.....	\$454 00
Interest from all sources	23 38
	\$477 38
Gross cash income	

EXPENDITURES.

Return premiums on policies cancelled	\$21 00
Salaries and fees of officers and employes.....	59 50
Rent, \$17.77; printing, \$2.00.....	19 77
Postage, \$4.78; stationery, \$4.27.....	9 05
All other expenditures, viz.: Revenue stamps.....	1 20
	\$110 52
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$128,772	\$11,237 20
Written and renewed during the year	61,000	6,100 00
Total	\$189,772	\$17,337 20
Deduct amount terminated during the year	65,400	6,920 00
Amount in force December 31, 1898	\$124,372	\$11,417 20
Largest sum insured in a single risk		\$3,000 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.

Cash in office.....	\$ 1 58
Assessments on premium notes unpaid.....	17 03
Gross assets not including premium notes	<u>\$18 61</u>
(Balance due on premium notes subject to assessment, \$4,157.75.)	

LIABILITIES.

Due for collecting assessments.....	\$15 00
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INCOME.

Policy fees	\$21 60
Assessments on premium notes, without deductions for commissions or expenses	457 66
Gross cash income	<u>\$479 26</u>

EXPENDITURES.

Losses paid during the year.....	\$450 00
Adjusting losses.....	74 65
Making assessments.....	3 00
Gross cash expenditures	<u>\$527 65</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$63,055	\$3,368 25
Written and renewed during the year	33,975	3,434 50
Total.....	<u>\$97,030</u>	<u>\$6,802 75</u>
Deduct amount terminated during the year.....	42,715	2,215 25
Amount in force December 31, 1898	\$54,315	\$4,587 50
Largest sum insured in a single risk.....		\$1,000 00

CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOSEPH N. FOSSETT, *President.*

ALBERT H. HUNTER, *Secretary.*

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

ASSETS.

Cash in office	\$12 95
Cash deposited in bank.....	11 19
Gross assets, not including premium notes	\$24 14

(Balance due on premium notes subject to assessment, \$4,180.41.)

LIABILITIES.

Due for borrowed money and interest	\$101 50
All other debts, claims and demands against the company, viz: For printing annual statement and notices.....	3 00
Gross liabilities	\$104 50

INCOME.

Cash premiums on policies written or renewed	\$93 15
Policy fees	45 00
Cash loaned to the company, to pay losses or expenses.....	100 00
Gross cash income	\$238 15

EXPENDITURES.

Losses paid during the year.....	\$400 00
Return premiums on policies cancelled	13 35
Salaries and fees of officers and employes.....	45 00
Printing, \$6.50; postage, \$1.16; blank books, \$.50.....	8 16
All other expenditures, viz: Justice fee, \$.50; revenue stamps, \$.10.....	60
Gross cash expenditures.....	\$467 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$68,350	\$4,144 80
Written and renewed during the year	31,800	1,908 00
Total	\$100,150	\$6,052 80
Deduct amount terminated during the year.....	30,075	1,636 05
Amount in force December 31, 1898.....	\$70,075	\$4,416 75
Losses incurred during the year.....		\$400 00
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	\$ 14 42
Cash deposited in bank.....	262 68
Gross assets, not including premium notes.....	<u>\$277 10</u>
(Balance due on premium notes subject to assessment, \$15,314.05.)	

INCOME.

Cash premiums on policies written or renewed.....	\$79 74
Policy fees	11 20
Interest from all sources.....	9 41
Gross cash income	<u>\$100 35</u>

EXPENDITURES.

Losses paid during the year	\$60 00
Adjusting losses	4 40
Salaries and fees of officers and employes.....	31 56
Stationery, \$.50; advertising, \$3.75	4 25
Printing, \$1.60; postage, \$.50	2 10
Gross cash expenditures	<u>\$102 31</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$272,930	\$15,441 42
Written and renewed during the year	47,485	2,657 85
Total.....	<u>\$320,415</u>	<u>\$18,099 27</u>
Deduct amount terminated during the year	41,550	2,311 59
Amount in force December 31, 1898	\$278,865	\$15,787 68
Losses incurred during the year		\$ 60 00
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.....	\$141 19
Cash deposited in bank.....	612 98
All other assets and property owned by the company, viz: One safe	62 50
Gross assets, not including premium notes	\$816 62
(Balance due on premium notes subject to assessment, \$9,787.34.)	

INCOME.

Cash premiums on policies written or renewed	\$169 45
Policy fees.....	53 00
Interest from all sources	26 38
Gross cash income.....	\$248 83

EXPENDITURES.

Losses paid during the year.....	\$379 50
Salaries and fees of officers and employes.....	38 51
Postage, \$1.25; advertising, \$2.00	3 25
Gross cash expenditures	\$421 26

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$170,148	\$10,138 43
Written and renewed during the year	48,070	2,884 20
Total.....	\$218,218	\$13,022 63
Deduct amount terminated during the year	42,778	2,615 88
Amount in force December 31, 1898.....	\$175,440	\$10,406 75
Losses incurred during the year.....		\$379 50
Date of last assessment, July 29, 1893, amount collected.....		1,999 83
Largest sum insured in a single risk		2,500 00

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

SETH D. HOUDLETT, *President.*JOHN H. MAYERS, *Secretary.*

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

ASSETS.

Cash in office.....	\$57 74
Cash deposited in bank.....	315 56
All other assets and property owned by the company, viz: One safe.....	31 00
Gross assets, not including premium notes.....	\$404 30

(Balance due on premium notes subject to assessment, \$7,291.71.)

INCOME.

Cash premiums on policies written or renewed.....	\$141 90
Policy fees.....	29 00
Income from all other sources, viz: Vacancy permits.....	3 55
Gross cash income.....	\$174 45

EXPENDITURES.

Losses paid during the year.....	\$32 91
Return premiums on policies cancelled.....	1 20
Salaries and fees of officers and employes.....	29 00
Printing, \$1.00; postage, \$2.60.....	3 60
Gross cash expenditures.....	\$66 71

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$176,615	\$7,284 60
Written and renewed during the year.....	56,750	2,837 50
Total.....	\$233,365	\$10,122 10
Deduct amount terminated during the year.....	50,465	2,018 60
Amount in force December 31, 1898.....	\$182,900	\$8,103 50
Losses incurred during the year.....		\$32 91
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 Edgcomb, Maine.

ASSETS.

Cash in office.....	\$42 48
Cash deposited in bank.....	119 73
Assessments on premium notes unpaid.....	1 73
Gross assets, not including premium notes.....	\$163 94

(Balance due on premium notes subject to assessment, \$5,457.52.)

INCOME.

Cash premiums on policies written or renewed.....	\$176 67
Policy fees.....	24 50
Assessments on premium notes, without deductions for commissions or expenses.....	454 81
Interest from all sources.....	2 32
Gross cash income.....	\$658 30

EXPENDITURES.

Losses paid during the year.....	\$600 00
Return premiums on policies cancelled.....	1 25
Salaries and fees of officers and employes.....	24 50
Printing, \$6.50; postage, \$2.30; stationery, \$3.25.....	9 05
All other expenditures, viz: Traveling expense.....	1 00
Gross cash expenditures.....	\$635 80

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$83,780	\$6,987 40
Written and renewed during the year.....	33,825	2,839 00
Total.....	\$117,605	\$9,826 40
Deduct amount terminated during the year.....	44,730	3,737 40
Amount in force December 31, 1898.....	\$72,875	\$6,089 00
Losses incurred during the year.....		\$600 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		454 81
Date of last assessment, July 19, 1898, amount collected.....		453 08
Largest sum insured in a single risk.....		1,600 00

ELIOT AND KITTERY MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.*

MOSES E. GOODWIN, *Secretary.*

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

ASSETS.

Cash in office.....	\$31 92
Cash deposited in bank.....	191 31
Assessments on premium notes unpaid.....	780 21
Cash in the hands of agents, reported.....	76 08
Gross assets, not including premium notes.....	\$1,079 52
(Premium notes subject to assessment, \$66,322.86.)	

LIABILITIES.

Due for borrowed money and interest.....	\$2,056 00
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INCOME.

Cash premiums on policies written or renewed.....	\$212 97
Assessments on premium notes, without deductions for commissions or expenses.....	5,399 02
Cash loaned to the company, to pay losses or expenses.....	1,500 00
Gross cash income.....	\$7,111 99

EXPENDITURES.

Losses paid during the year.....	\$2,265 00
Adjusting losses.....	12 00
Collecting assessments.....	62 29
Return premiums on policies cancelled.....	1 56
Salaries and fees of officers and employes.....	228 50
Making assessments.....	30 00
Borrowed money repaid.....	4,100 00
Interest.....	270 00
Rent, \$13.00; stationery, \$2.35; advertising, \$2.50.....	17 85
Printing, \$26.25; postage, \$5.50; blank books, \$1.60.....	33 35
All other expenditures, viz: Licenses.....	12 00
Gross cash expenditures.....	\$7,032 55

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$1,094,226	\$65,653 56
Written and renewed during the year.....	119,650	7,179 00
Total.....	\$1,213,876	\$72,832 56
Deduct amount terminated during the year.....	108,495	6,509 70
Amount in force December 31, 1898.....	\$1,105,381	\$66,322 86

290 FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

Losses incurred during the year.....	\$2,265 00
Assessments, laid or ordered to be laid, on premium notes during the year.....	6,178 39
Date of last assessment, July 29, 1898, amount collected.....	5,399 02
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.....	\$86 04
Cash deposited in bank.....	1,943 30
Gross assets, not including premium notes.....	\$2,029 34

(Balance due on premium notes subject to assessment, \$36,910.30.)

INCOME.

Cash premiums on policies written or renewed.....	\$172 80
Policy fees.....	83 00
Interest from all sources.....	43 30
Gross cash income.....	\$299 10

EXPENDITURES.

Return premiums on policies cancelled.....	\$4 68
Salaries and fees of officers and employes.....	80 50
Printing, \$6.50; postage, \$1.00.....	7 50
Gross cash expenditures.....	\$92 68

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$359,583	\$35,958 30
Written and renewed during the year.....	57,795	5,779 50
Total.....	\$417,378	\$41,737 80
Deduct amount terminated during the year.....	48,275	4,827 50
Amount in force December 31, 1898.....	\$369,103	\$36,910 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.....	\$ 51
Cash deposited in bank	60 63
Assessments on premium notes unpaid.....	396 92
Gross assets, not including premium notes	\$458 06
(Balance due on premium notes subject to assessment, \$7,972.78.)	

LIABILITIES.

Losses adjusted and not paid	\$350 00
Losses reported, not adjusted, (estimated).....	50 00
Gross liabilities	\$400 00

INCOME.

Cash premiums on policies written or renewed	\$175 74
Policy fees	93 00
Assessments on premium notes, without deductions for commissions or expenses	989 10
Gross cash income.....	\$1,257 84

EXPENDITURES.

Losses paid during the year	\$1,059 05
Return premiums on policies cancelled	9 16
Salaries and fees of officers and employes.....	93 00
Advertising, \$8.50; printing, \$11.05.....	19 55
Postage, \$8.15; blank books, \$35.....	8 50
Gross cash expenditures	\$1,189 26

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$164,130	\$9,847 80
Written and renewed during the year	75,425	4,525 50
Total	\$239,555	\$14,373 30
Deduct amount terminated during the year.....	83,575	5,014 50
Amount in force December 31, 1898.....	\$155,980	\$9,358 80
Losses incurred during the year.....		\$1,409 05
Assessments, laid or ordered to be laid, on premium notes during the year		1,386 02
Date of last assessment, October 15, 1898; amount collected.....		44 87
Largest sum insured in a single risk.....		2,000 00

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

C. H. TOBIN, *President.*

J. S. W. HEWETT, *Secretary.*

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

ASSETS.

Cash in office	\$2 46
Cash deposited in bank.....	310 99
Gross assets, not including premium notes.....	\$313 45

(Balance due on premium notes subject to assessment, \$5,455.48.)

INCOME.

Cash premiums on policies written or renewed	\$66 27
Policy fees.....	10 50
Interest from all sources.....	21 51
Gross cash income	\$98 28

EXPENDITURES.

Losses paid during the year.....	\$175 00
Salaries and fees of officers and employes.....	27 50
Stationery, \$.36; postage, \$.36.....	72
All other expenditures.....	4 32
Gross cash expenditures.....	\$207 54

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.	\$66,490	\$6,255 10
Written and renewed during the year	17,525	1,657 25
Total	\$84,015	\$7,912 35
Deduct amount terminated during the year	22,260	2,214 40
Amount in force December 31, 1898.	\$61,755	\$5,697 95
Losses incurred during the year.		\$175 00
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.....	\$26 27
Cash deposited in bank.....	71 24
All other assets and property owned by the company, viz: One safe.....	55 00
Gross assets, not including premium notes.....	\$152 51
(Premium notes subject to assessment, \$16,773.50.)	

INCOME.

Cash premiums on policies written or renewed.....	\$48 20
Policy fees.....	4 68
Interest from all sources.....	2 59
Gross cash income.....	\$55 47

EXPENDITURES.

Losses paid during the year.....	\$5 50
Salaries and fees of officers and employes.....	33 27
Postage.....	1 09
Gross cash expenditures.....	\$39 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$355,495	\$15,687 00
Written and renewed during the year.....	24,025	1,205 00
Total.....	\$379,520	\$16,892 00
Deduct amount terminated during the year.....	2,370	118 50
Amount in force December 31, 1898.....	\$377,150	\$16,673 50
Losses incurred during the year.....		\$5 50
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 1866. COMMENCED BUSINESS IN 1866.

ALBION P. GORDON, *President.* DAVID H. CHANDLER, *Secretary.*

P. O. Address of the Secretary, North Fryeburg, Maine.

ASSETS.

Cash in office.....	\$123 54
(Balance due on premium notes subject to assessment, \$16,422.75.)	

INCOME.

Assessments on premium notes, without deductions for commissions or expenses	\$485 10
Cash loaned to the company, to pay losses or expenses	10 00
Gross cash income ..	\$495 10

EXPENDITURES.

Losses paid during the year	\$116 00
Adjusting losses	5 50
Collecting assessments	35 00
Salaries and fees of officers and employes.....	13 78
Making assessments	6 00
Borrowed money repaid.....	168 51
Interest.	6 16
Printing, \$7.25; postage, \$2.96; stationery, \$15; express charges, \$.25	10 61
All other expenditures.....	10 00
Gross cash expenditures	\$371 56

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897 ..	\$348,375	\$15,738 25
Written and renewed during the year	86,175	4,308 75
Total	\$434,550	\$20,037 00
Deduct amount terminated during the year.....	63,450	2,714 25
Amount in force December 31, 1898	\$371,100	\$17,322 75
Losses incurred during the year.....		\$116 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		485 10
Date of last assessment, October 8, 1898, amount collected		485 10
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 in office	\$44 00
Cash deposited in bank.....	54 37
Cash in the hands of agents, reported.....	15 78
Interest due and accrued	94
Gross assets, not including premium notes.....	\$115 09
(Balance due on premium notes subject to assessment, \$12,314.20.)	

LIABILITIES.

Due officers for services.....	\$3 00
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INCOME.

Cash premiums on policies written or renewed.....	\$96 60
Policy fees.....	59 00
Interest from all sources	5 89
Gross cash income	\$161 49

EXPENDITURES.

Losses paid during the year.....	\$180 00
Salaries and fees of officers and employes.....	50 50
Printing, \$5.00; postage, \$1.82.....	6 82
All other expenditures, viz: Agents' licenses.....	4 00
Gross cash expenditures.....	\$241 32

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$170,115	\$11,568 75
Written and renewed during the year	43,750	3,288 00
Total	\$213,865	\$14,856 75
Deduct amount terminated during the year.....	39,110	2,161 70
Amount in force December 31, 1898	\$174,755	\$12,695 05
Losses incurred during the year.....		\$180 00
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.....	\$73 83
Cash deposited in bank.....	326 72
Assessments on premium notes unpaid.....	20 01
	<hr/>
Gross assets, not including premium notes.....	\$420 56

(Balance due on premium notes subject to assessment, \$37,153.61.)

INCOME.

Policy fees.....	\$93 00
Assessments on premium notes, without deductions for commissions or expenses.....	996 07
	<hr/>
Gross cash income.....	\$1,089 07

EXPENDITURES.

Losses paid during the year.....	\$904 22
Collecting assessments.....	11 00
Salaries and fees of officers and employes.....	93 00
Making assessments.....	14 00
Printing, \$3.00; postage, \$.10; express charges, \$.25.....	3 35
All other expenditures, viz.: Survey of property.....	3 50
	<hr/>
Gross cash expenditures.....	\$1,029 07

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$397,785	\$39,778 50
Written and renewed during the year.....	97,080	9,708 00
	<hr/>	<hr/>
Total.....	\$494,865	\$49,486 50
Deduct amount terminated during the year.....	78,375	7,837 50
	<hr/>	<hr/>
Amount in force December 31, 1898.....	\$416,490	\$41,649 00
Losses incurred during the year.....		\$904 22
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,014 48
Date of last assessment, September 19, 1898; amount collected.....		994 47
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	\$51 84
Cash deposited in bank.....	38 56
Gross assets, not including premium notes.....	<u>\$90 40</u>
(Balance due on premium notes subject to assessment, \$16,768.89.)	

INCOME.

Cash premiums on policies written or renewed.....	\$125 70
Policy fees	26 50
Assessments on premium notes, without deductions for commissions or expenses.....	<u>468 01</u>
Gross cash income	\$620 21

EXPENDITURES.

Losses paid during the year	\$600 00
Collecting assessments	9 36
Salaries and fees of officers and employes.....	79 50
Printing.....	<u>11 50</u>
Gross cash expenditures	\$700 36

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$136,550	\$13,655 00
Written and renewed during the year	<u>40,800</u>	<u>4,115 00</u>
Amount in force December 31, 1898	\$177,350	\$17,770 00
Losses incurred during the year		\$600 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		468 01
Date of last assessment, August 24, 1898; amount collected		468 01
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.*

HENRY PIERCE, *Secretary.*

P. O. Address of the Secretary, Hampden Center, Maine.

ASSETS.

Cash in office.....	\$72 00
(Balance due on premium notes subject to assessment, \$19,920.50)	

INCOME.

Policy fees	\$63 00
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EXPENDITURES.

Losses paid during the year.....	\$10 00
Salaries and fees of officers and employes	38 00
Postage	25
All other expenditures	10 00
Gross cash expenditures	\$58 25

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$188,780	\$18,878 00
Written and renewed during the year	62,905	6,930 50
Total.....	\$251,685	\$25,808 50
Deduct amount terminated during the year.....	58,885	5,888 50
Amount in force December 31, 1898	\$192,800	\$19,920 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.....	\$58 62
Cash value of notes, bonds or other securities.....	55 42
Cash in the hands of agents, reported.....	28 33
Gross assets, not including premium notes	\$142 37

(Balance due on premium notes subject to assessment, \$12,896.24.)

LIABILITIES.

Due for borrowed money and interest	\$203 04
All other debts, claims and demands against the company, viz: Legal advise	37 50
Gross liabilities	\$240 54

INCOME.

Cash premiums on policies written or renewed	\$73 00
Policy fees	10 50
Cash loaned to the company, to pay losses or expenses.....	200 00
Gross cash income	\$283 50

EXPENDITURES.

Losses paid during the year.....	\$925 00
Salaries and fees of officers and employes.....	25 20
Interest	2 00
Stationery, \$1.50; postage, \$1.24; blank books, \$.50.....	3 24
All other expenditures, viz: Legal services.....	37 50
Gross cash expenditures.....	\$992 94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$225,739 66	\$13,672 72
Written and renewed during the year	29,277 16	1,756 62
Total.....	\$255,016 82	\$15,429 34
Deduct amount terminated during the year.....	43,636 00	2,499 50
Amount in force December 31, 1898.....	\$211,380 82	\$12,929 84
Losses incurred during the year.....		\$200 00
Date of last assessment, June 14, 1882; amount collected		400 00
Largest sum insured in a single risk.....		1,500 00

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

JOSHUA HOWARD, *President.*

H. E. WESTON, *Secretary.*

P. O. Address of the Secretary, Bolster's Mills, Maine.

ASSETS.

Cash in office	\$34 74
Cash deposited in bank.....	521 08
Cash value of notes, bonds or other securities	1,730 00
Assessments on premium notes unpaid	10 04
Interest due and accrued	112 27
All other assets and property owned by the company, viz: Postal cards..	1 93
Gross assets, not including premium notes	\$2,410 06
(Balance due on premium notes subject to assessment, \$25,555.39.)	

LIABILITIES.

Due for borrowed money and interest.....	\$230 00
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INCOME.

Cash premiums on policies written or renewed.....	\$453 17
Policy fees.....	68 00
Assessments on premium notes, without deductions for commissions or expenses	2,415 31
Interest from all sources.....	24 00
Gross cash income.....	\$2,960 48

EXPENDITURES.

Losses paid during the year.....	\$2,308 66
Adjusting losses.....	9 00
Collecting assessments	35 00
Commissions for collecting cash premiums	44 62
Return premiums on policies cancelled.....	42 41
Salaries and fees of officers and employes	149 92
Making assessments.....	35 00
Rent, \$.75; printing, \$40.65; postage, \$5.42	46 82
Blank books, \$.25; stationery, \$.77; express charges, \$.10.....	1 12
All other expenditures	2 11
Gross cash expenditures.....	\$2,674 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$581,280	\$31,540 80
Written and renewed during the year.....	62,395	3,517 00
Total.....	\$643,675	\$35,057 80
Deduct amount terminated during the year.....	47,670	2,549 55
Amount in force December 31, 1898.....	\$596,005	\$32,508 25
Losses incurred during the year.....		\$2,308 66
Assessments, laid or ordered to be laid, on premium notes during the year		2,413 27
Date of last assessment, August 8, 1898, amount collected.....		2,407 72
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 deposited in bank.....	\$99 47
Interest due and accrued.....	1 02
All other assets and property owned by the company, viz: Blank policies, applications, etc.....	8 00
Gross assets, not including premium notes.....	\$108 49
(Balance due on premium notes subject to assessment, \$10,552.14.)	

INCOME.

Cash premiums on policies written or renewed.....	\$95 54
Policy fees.....	18 50
Interest from all sources.....	1 02
Transferring policies, etc.....	1 75
Gross cash income.....	\$116 81

EXPENDITURES.

Return premiums on policies cancelled.....	\$7 02
Salaries and fees of officers and employes.....	42 60
Stationery, \$.20; postage, \$.61.....	81
Gross cash expenditures.....	\$50 43

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$196,765	\$12,006 90
Written and renewed during the year.....	30,940	1,973 20
Total.....	\$227,705	\$13,980 10
Deduct amount terminated during the year.....	25,180	1,598 40
Amount in force December 31, 1898.....	\$202,525	\$12,381 70
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.....	\$44 09
Cash deposited in bank	543 55
	\$587 64
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$5,167.13.)	

INCOME.

Cash premiums on policies written or renewed.....	\$87 85
Policy fees.....	14 00
Interest from all sources	19 88
	\$121 73
Gross cash income	

EXPENDITURES.

Losses paid during the year.....	\$400 00
Return premiums on policies cancelled.....	2 10
Salaries and fees of officers and employes.....	14 00
Postage, \$.88; stationery, \$.25.....	1 13
	\$417 23
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$121,075	\$5,704 75
Written and renewed during the year.....	17,150	876 50
Total.....	\$138,225	\$6,581 25
Deduct amount terminated during the year	16,800	840 00
Amount in force December 31, 1898	\$121,425	\$5,741 25
Losses incurred during the year.....		\$400 00.
Largest sum insured in a single risk		\$1,000 00

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*

F. M. IRVING, *Secretary.*

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

ASSETS.

Cash in office.....	\$40 86
Cash deposited in bank.....	1,021 68
Gross assets, not including premium notes.....	<u>\$1,062 54</u>

(Balance due on premium notes subject to assessment, \$19,785.65.)

INCOME.

Cash premiums on policies written or renewed	\$40 13
Policy fees.....	10 00
Interest from all sources	39 57
Gross cash income.....	<u>\$89 70</u>

EXPENDITURES.

Salaries and fees of officers and employes.....	\$10 00
Printing	4 00
Agent's license	2 00
Gross cash expenditures	<u>\$16 00</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$202,345	\$20,234 50
Written and renewed during the year	8,025	802 50
Total.....	<u>\$210,370</u>	<u>\$21,037 00</u>
Deduct amount terminated during the year	2,100	210 00
Amount in force December 31, 1898	<u>\$208,270</u>	<u>\$20,827 00</u>
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.....	\$35 92
(Balance due on premium notes subject to assessment, \$9,890.06.)	

INCOME.

Cash premiums on policies written or renewed.....	\$75 59
Policy fees.....	40 50
Assessments on premium notes, without deductions for commissions or expenses	26 23
Income from all other sources, viz: Balance due company December 31 1897.....	38 20
Gross cash income	\$180 52

EXPENDITURES.

Salaries and fees of officers and employes.....	\$159 31
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$202,120	\$10,925 75
Written and renewed during the year	71,200	3,773 50
Total	\$273,320	\$14,699 25
Deduct amount terminated during the year	80,420	4,307 50
Amount in force December 31, 1898	\$192,900	\$10,391 75
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	\$2 85
Cash value of notes, bonds or other securities	90 80
Interest due and accrued	2 72
All other assets and property owned by the company, viz: Safe.....	50 00
	<hr/>
Gross assets, not including premium notes.....	\$146 37

(Balance due on premium notes subject to assessment, \$4,413.65.)

LIABILITIES.

Due officers for services.....	\$16 20
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INCOME.

Cash premiums on policies written or renewed	\$20 40
Policy fees.....	8 10
Interest from all sources.....	2 20
	<hr/>
Gross cash income	\$30 70

EXPENDITURES.

Losses paid during the year.....	\$5 00
Printing	5 00
	<hr/>
Gross cash expenditures.....	\$10 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.	\$71,415	\$4,126 50
Written and renewed during the year	17,000	1,020 00
	<hr/>	<hr/>
Total	\$88,415	\$5,146 50
Deduct amount terminated during the year	14,625	878 00
	<hr/>	<hr/>
Amount in force December 31, 1898.	\$73,790	\$4,268 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.

W. H. LEVENSALE, *President.*

O. D. CASTNER, *Secretary.*

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

ASSETS.

Cash in office	\$24 09
Cash deposited in bank	574 69
Interest due and accrued	46 70
	<hr/>
Gross assets, not including premium notes	\$645 48
(Balance due on premium notes subject to assessment, \$12,559.50.)	

INCOME.

Cash premiums on policies written or renewed	\$321 11
Interest from all sources	20 00
	<hr/>
Gross cash income	\$341 11

EXPENDITURES.

Losses paid during the year	\$206 75
Salaries and fees of officers and employes	71 00
Advertising, \$5.00; printing, \$8.25; postage, \$4.83	18 08
Stationery, \$.30; express charges, \$.95	1 25
All other expenditures	10 45
	<hr/>
Gross cash expenditures	\$307 53

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$251,425	\$10,694 75
Written and renewed during the year	101,375	5,068 75
	<hr/>	<hr/>
Total	\$352,800	\$15,763 50
Deduct amount terminated during the year	80,075	2,402 25
	<hr/>	<hr/>
Amount in force December 31, 1898	\$272,725	\$13,361 25
Losses incurred during the year		\$206 75
Largest sum insured in a single risk		1,000 00

MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.
WM. P. MOODY, *President.*M. H. KELLY, *Secretary.*

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

 ASSETS.

Cash in office.....	\$807 31
Cash deposited in bank.....	2,000 00
Cash value of notes, bonds or other securities	\$1,579 00
All other assets and property owned by the company, viz: Real estate...	3,500 00
	<hr/>
Gross assets, not including premium notes.....	\$87,886 31
(Premium notes subject to assessment, \$11,012.84.)	

 LIABILITIES.

Unearned premiums on outstanding risks	\$5,506 42
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 INCOME.

Cash premiums on policies written or renewed	\$3,564 13
Interest from all sources.....	3,590 01
	<hr/>
Gross cash income	\$7,154 14

 EXPENDITURES.

Losses paid during the year.....	\$2,451 85
Commissions for collecting cash premiums.....	167 97
Return premiums on policies cancelled.....	71 10
Salaries and fees of officers and employes.....	850 00
Rent, \$50.00; taxes, \$90.00; advertising, \$1.25.....	141 25
Printing, \$7.75; postage, \$8.25	16 00
All other expenditures.....	118 06
	<hr/>
Gross cash expenditures.....	\$3,816 23

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$964,160	\$10,404 34
Written and renewed during the year.....	309,600	3,327 50
Total	<hr/> \$1,273,760	<hr/> \$13,731 84
Deduct amount terminated during the year	248,750	2,719 00
	<hr/>	<hr/>
Amount in force December 31, 1898.	\$1,025,010	\$11,012 84
Losses incurred during the year		\$2,451 85
Date of last assessment, 1843.		
Largest sum insured in a single risk		4,000 00

NEWBURGH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN SAWYER, *President*.

J. J. STAPLES, *Secretary*.

P. O. Address of the Secretary, North Newburgh, Maine.

ASSETS.

Cash in office.....	\$51 93
(Balance due on premium notes subject to assessment, \$4,065.00.)	

INCOME.

Policy fees.....	\$124 00
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EXPENDITURES.

Salaries and fees of officers and employes.....	\$31 00
Printing, \$11.00; postage, \$.57; blank books, \$9.25	20 82
Stationery	25
All other expenditures, viz: Charter fee—Secretary of State.....	20 00
Gross cash expenditures.....	\$72 07

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year	\$41,220	4,370 00
Deduct amount terminated during the year.....	2,300	305 00
Amount in force December 31, 1898.....	\$38,920	\$4,065 00
Largest sum insured in a single risk.....		\$2,000 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.....	\$16 00
Cash deposited in bank.....	252 22
Gross assets, not including premium notes.....	\$262 22
(Balance due on premium notes subject to assessment, \$7,165.73.)	

INCOME.

Cash premiums on policies written or renewed.....	\$83 25
Policy fees.....	9 50
Interest from all sources.....	3 46
Gross cash income.....	\$96 21

EXPENDITURES.

Return premiums on policies cancelled.....	\$9 00
Salaries and fees of officers and employes.....	9 50
Gross cash expenditures.....	\$18 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$46,650	\$5,598 00
Written and renewed during the year.....	17,100	2,052 00
Total.....	\$63,750	\$7,650 00
Deduct amount terminated during the year.....	2,000	240 00
Amount in force December 31, 1898.....	\$61,750	\$7,410 00
Largest sum insured in a single risk.....		\$1,500 00

NEW PORTLAND MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

HIRAM F. WEYMOUTH, *President.*

A. D. BRACKLEY, *Secretary.*

P. O. Address of the Secretary, New Portland, Maine.

ASSETS.

Cash deposited in bank.....	\$233 91
Interest due and accrued	1 30
Gross assets, not including premium notes.....	\$235 21
(Balance due on premium notes subject to assessment, \$10,517.85.)	

INCOME.

Cash premiums on policies written or renewed.....	\$154 80
Policy fees.....	95 00
Gross cash income	\$249 80

EXPENDITURES.

Commissions for collecting cash premiums.....	\$24 98
Salaries and fees of officers and employes.....	38 27
Printing, \$.75; postage, \$3.43.....	4 18
Miscellaneous expenses	3 85
Gross cash expenditures.....	\$71 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$94,775	\$9,477 50
Written and renewed during the year	77,400	7,740 00
Total	\$172,175	\$17,217 50
Deduct amount terminated during the year.....	64,850	6,485 00
Amount in force December 31, 1898	\$107,325	\$10,732 50
Largest sum insured in a single risk		\$1,500 00

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHARLES H. HODSDON, *President.*

JAMES LAWRENCE, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS.

Cash in office.....	\$61 57
Assessments on premium notes unpaid	2 00
All other assets and property owned by the company, viz: Safe, \$29.25; books, blanks, etc., \$15.00	44 25
Gross assets, not including premium notes....	\$107 82
(Balance due on premium notes subject to assessment, \$11,019.88.)	

LIABILITIES.

Return premiums due on demand	\$8 40
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INCOME.

Cash premiums on policies written or renewed	\$114 49
Assessments on premium notes, without deductions for commissions or expenses	617 63
Interest from all sources	3 33
Gross cash income.....	\$735 45

EXPENDITURES.

Losses paid during the year	\$604 00
Collecting assessments	21 63
Return premiums on policies cancelled	22 54
Salaries and fees of officers and employes.....	48 82
Making assessments.....	20 00
Printing, \$1.25; postage, \$6.59; blank books, \$.50.....	8 34
Stationery	33
Legal advice	4 00
Gross cash expenditures.....	\$729 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$289,074	\$15,820 98
Written and renewed during the year	50,995	2,805 75
Total	\$340,069	\$18,626 73
Deduct amount terminated during the year.....	60,602	3,206 13
Amount in force December 31, 1898.....	\$279,467	\$15,420 60
Losses incurred during the year.....		\$604 00
Assessments, laid or ordered to be laid, on premium notes during the year		621 98
Date of last assessment, August 13, 1898; amount collected.....		617 63
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.* CHARLES EDWARDS, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

ASSETS.

Assessments on premium notes unpaid.....	\$1,621 15
All other assets and property owned by the company, viz: One safe.....	40 00
	<hr/>
Gross assets, not including premium notes	\$1,661 15
(Premium notes subject to assessment, \$72,442.76.)	

LIABILITIES.

Losses adjusted and not paid	\$851 00
Due for borrowed money and interest	28 75
Due officers for services	129 72
	<hr/>
Gross liabilities	\$1,009 47

INCOME.

Cash premiums on policies written or renewed	\$517 91
Assessments on premium notes, without deductions for commissions or expenses.....	10,594 83
Income from all other sources.....	50 00
	<hr/>
Gross cash income	\$11,162 74

EXPENDITURES.

Losses paid during the year.....	\$10,807 87
Adjusting losses.....	51 20
Return premiums on policies cancelled.....	90 14
Salaries and fees of officers and employes.....	330 45
Printing, \$66.90; postage, \$79.72; express charges, \$60.....	147 22
All other expenditures, viz: Licenses, \$16.00; safe, \$43.50; traveling expenses, \$16.55.....	76 05
	<hr/>
Gross cash expenditures.....	\$11,502 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$1,702,336 00	\$85,116 80
Written and renewed during the year	207,164 00	10,358 20
Total.....	<hr/> \$1,909,500 00	<hr/> \$95,475 00
Deduct amount terminated during the year.....	461,044 74	23,031 76
	<hr/>	<hr/>
Amount in force December 31, 1898.....	\$1,448,455 26	\$72,443 24
Losses incurred during the year.....		\$10,826 87
Assessments, laid or ordered to be laid, on premium notes during the year		11,516 97
Date of last assessment, October 6, 1898; amount collected		3,034 35
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 in office.....	\$1,991 92
Cash deposited in bank	1,773 11
Assessments on premium notes unpaid	623 57
All other assets and property owned by the company, viz: Safe, \$85.00; desk, \$20.00; letter press, \$4.00	109 00
Gross assets, not including premium notes	\$4,497 60
(Balance due on premium notes subject to assessment, \$227,000.)	

LIABILITIES.

Losses adjusted and not paid	\$2,600 00
Losses reported, not adjusted, (estimated)	500 00
Due for borrowed money and interest	1,000 00
Gross liabilities.....	\$4,100 00

INCOME.

Cash premiums on policies written or renewed	\$1,635 12
Assessments on premium notes, without deductions for commissions or expenses	10,019 56
Interest from all sources.....	5 00
Cash loaned to the company, to pay losses or expenses	1,000 00
Gross cash income	\$12,659 68

EXPENDITURES.

Losses paid during the year	\$8,186 45
Adjusting losses	9 50
Collecting assessments	63 16
Return premiums on policies cancelled	83 50
Salaries and fees of officers and employes.....	874 98
Making assessments	25 50
Interest	16 20
Rent P. O. box, \$2.00; advertising, \$.75	2 75
Printing, \$68.84; postage, \$178.80; blank books, \$9.75.....	257 39
Stationery, \$16.05; express charges, \$.50.....	16 55
All other expenditures, viz: Directors' meetings, \$19.00; traveling ex- penses, \$3.05; revenue stamps, \$3.24; returned assessments, \$1.00.....	36 29
Gross cash expenditures	\$9,572 27

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$4,300,875	\$215,043 75
Written and renewed during the year	1,090,000	54,500 00
Total.....	\$5,390,875	\$269,543 75
Deduct amount terminated during the year.....	534,967	26,748 35
Amount in force December 31, 1898	\$4,855,908	\$242,795 40

Losses incurred during the year.....	\$9,797 45
Assessments, laid or ordered to be laid, on premium notes during the year.....	6,643 62
Date of last assessment, November 18, 1898, amount collected.....	6,020 05
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.....	\$31 33
Cash deposited in bank.....	397 94
Gross assets, not including premium notes	\$429 27
(Balance due on premium notes subject to assessment, \$25,154.20.)	

INCOME.

Cash premiums on policies written or renewed.....	\$173 23
Policy fees.....	41 50
Interest from all sources	8 83
Gross cash income	\$223 56

EXPENDITURES.

Losses paid during the year	\$8 00
Commissions for collecting cash premiums.....	10 15
Return premiums on policies cancelled.....	10 15
Salaries and fees of officers and employes.....	41 50
Rent, \$1.00; printing, \$8.25.....	9 25
Postage, \$1.13; stationery, \$3.90	5 03
Gross cash expenditures.....	\$73 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$241,340	\$22,646 19
Written and renewed during the year	55,400	4,949 00
Total	\$296,740	\$27,595 19
Deduct amount terminated during the year	5,900	552 00
Amount in force December 31, 1898	\$290,840	\$27,043 19
Losses incurred during the year		\$8 00
Date of last assessment, 1896; amount collected.....		744 99
Largest sum insured in a single risk		2,000 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	\$283 26
Cash value of notes, bonds or other securities	423 00
Interest due and accrued	88 20
Gross assets, not including premium notes.....	<u>\$794 46</u>
(Balance due on premium notes subject to assessment, \$8,511.75.)	

LIABILITIES.

Losses reported, not adjusted (estimated)	\$800 00
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INCOME.

Cash premiums on policies written or renewed.....	\$51 00
Policy fees	<u>20 00</u>
Gross cash income	\$71 00

EXPENDITURES.

Salaries and fees of officers and employes.....	\$20 00
Printing, \$1.00; postage, \$1.00	<u>2 00</u>
Gross cash expenditures	\$22 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$88,800	\$8,880 00
Written and renewed during the year	17,000	1,700 00
Total.....	<u>\$105,800</u>	<u>\$10,580 00</u>
Deduct amount terminated during the year	18,050	1,805 00
Amount in force December 31, 1898	\$87,750	\$8,775 00
Date of last assessment, 1876; amount collected.....		\$245 86
Largest sum insured in a single risk		1,000 00

WARREN FARMERS MUTUAL FIRE INSURANCE COMPANY.

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INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

ERASTUS KALLOCH, *President.*

I. P. STARRETT, *Secretary.*

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

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ASSETS.

Cash in office.....	\$114 74
Cash deposited in bank.....	884 37
Cash value of notes, bonds or other securities.....	270 00
Interest due and accrued.....	3 12
	\$1,272 23
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$8,505.77.)	

INCOME.

Cash premiums on policies written or renewed	{	
Policy fees	}	\$178 89
Interest from all sources		10 40
Income from all other sources		10 00
		\$199 29
Gross cash income		

EXPENDITURES.

Salaries and fees of officers and employes.....	\$61 00
Printing, \$2.75; postage, stationery and revenue stamps, \$.86	3 61
	\$64 61
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$206,870	\$9,020 80
Written and renewed during the year	37,925	1,896 25
	\$244,795	\$10,917 05
Deduct amount terminated during the year	38,275	1,461 75
	\$206,520	\$9,455 30
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.....	\$6 45
Assessments on premium notes unpaid.....	117 14
All other assets and property owned by the company, viz: Due for vacancy permits	83
	<hr/>
Gross assets, not including premium notes.....	\$124 42

(Balance due on premium notes subject to assessment, \$12,364.98.)

LIABILITIES.

Due for borrowed money and interest	\$153 16
Due officers for services, \$18.00; and expenses, \$5.00.....	23 00
	<hr/>
Gross liabilities.....	\$176 16

INCOME.

Cash premiums on policies written or renewed.....	\$93 48
Policy fees	40 00
Assessments on premium notes, without deductions for commissions or expenses	1,314 76
Cash loaned to the company, to pay losses or expenses	418 59
Income from all other sources	16 00
	<hr/>
Gross cash income.....	\$1,882 83

EXPENDITURES.

Losses paid during the year.....	\$1,115 00
Adjusting losses.....	6 75
Collecting assessments	25 00
Salaries and fees of officers and employes.....	254 67
Making assessments	14 50
Borrowed money repaid	418 59
Interest	11 31
Rent, \$5.00; advertising, \$4.00.....	9 60
Printing, \$2.00; postage, \$3.57.....	5 57
Blank books, \$4.00; express charges, \$.25	4 25
All other expenditures	4 04
	<hr/>
Gross cash expenditures	\$1,868 68

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$271,890	\$16,666 40
Written and renewed during the year	51,175	3,116 25
	<hr/>	<hr/>
Total	\$323,065	\$19,782 65
Deduct amount terminated during the year.....	72,775	4,458 50
	<hr/>	<hr/>
Amount in force December 31, 1898.	\$250,290	\$15,324 15

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.....	\$23 55
Assessments on premium notes unpaid.....	971 75
Gross assets, not including premium notes.....	<u>\$995 30</u>
(Balance due on premium notes subject to assessment, \$3,880.29.)	

LIABILITIES.

Losses adjusted and not paid.....	\$971 75
Due officers for services.....	12 30
Gross liabilities.....	<u>\$984 05</u>

INCOME.

Policy fees.....	\$61 08
Assessments on premium notes, without deductions for commissions or expenses.....	42 60
Gross cash income.....	<u>\$103 08</u>

EXPENDITURES.

Losses paid during the year.....	\$21 00
Return premiums on policies cancelled.....	48
Salaries and fees of officers and employes.....	44 40
Printing, \$3.50; postage, \$2.18.....	5 68
All other expenditures, viz: Agents' license.....	2 00
Gross cash expenditures.....	<u>\$73 56</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$94,997 50	\$4,886 88
Written and renewed during the year.....	59,020 00	3,053 50
Total.....	<u>\$154,017 50</u>	<u>\$7,940 38</u>
Deduct amount terminated during the year.....	59,997 50	2,982 38
Amount in force December 31, 1898.....	\$94,020 00	\$4,958 00
Losses incurred during the year.....		\$982 75
Assessments, laid or ordered to be laid, on premium notes during the year.....		971 75
Date of last assessment, November 24, 1898.		

WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President.* E. P. PACKARD, *Secretary.*

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

ASSETS.

Cash in office.....	\$80 14
Due on policies	2 18
Due on transfers	25
Gross assets, not including premium notes.....	\$82 47
(Balance due on premium notes subject to assessment, \$11,827.50.)	

LIABILITIES.

Losses adjusted and not paid	\$8 00
Due officers for services	70 00
Gross liabilities	\$78 00

INCOME.

Cash premiums on policies written or renewed	\$45 96
Policy fees	25 50
Income from all other sources, viz: Transfers	2 00
Gross cash income	73 46

EXPENDITURES.

Losses paid during the year.....	\$10 00
Return premiums on policies cancelled	1 68
Salaries and fees of officers and employes	62 00
Postage, \$.85; stationery, \$.40	1 25
Gross cash expenditures	\$74 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$200,231	\$12,425 05
Written and renewed during the year	39,500	2,369 50
Total.....	\$239,731	\$14,794 55
Deduct amount terminated during the year.....	33,531	2,009 80
Amount in force December 31, 1898	\$206,200	\$12,784 75
Losses incurred during the year.....		\$13 00
Date of last assessment, September 12, 1896; amount collected.....		613 34
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 N. SWETT, *Secretary*.

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

ASSETS.

Cash in office.....	\$132 59
Cash deposited in bank	110 56
Gross assets, not including premium notes.....	\$243 15
(Balance due on premium notes subject to assessment, \$24,500.21.)	

LIABILITIES.

Losses reported, not adjusted, (estimated)	\$1,060 00
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INCOME.

Cash premiums on policies written or renewed	\$140 17
Policy fees	41 40
Assessments on premium notes, without deductions for commissions or expenses	856 40
Gross cash income	\$1,037 97

EXPENDITURES.

Losses paid during the year.....	\$825 00
Collecting assessments	16 70
Return premiums on policies cancelled	1 55
Salaries and fees of officers and employes	47 00
Making assessments	20 75
Printing, \$4.25; postage, \$.89; blank books, \$9.00	14 14
Stationery, \$3.00; express charges, \$.10.....	3 10
Gross cash expenditures	\$928 24

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897	\$314,338 16	\$26,015 33
Written and renewed during the year	52,474 00	3,939 97
Total.....	\$366,812 16	\$29,955 30
Deduct amount terminated during the year.....	53,565 35	4,558 98
Amount in force December 31, 1898	\$313,246 81	\$25,396 32
Losses incurred during the year.....		\$1,825 00
Assessments, laid or ordered to be laid, on premium notes during the year		896 11
Date of last assessment, October 3, 1898; amount collected		856 40
Largest sum insured in a single risk		1,700 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	\$95 78
Cash deposited in bank	222 84
Interest due and accrued	3 20
All other assets and property owned by the company, viz: Premiums due, \$13.91; policy fees, \$3.75; books, blanks and revenue stamps, \$3.75..	21 41
Gross assets, not including premium notes.....	\$343 25
(Balance due on premium notes subject to assessment, \$8,290.96.)	

LIABILITIES.

Due officers for services, \$6.00; and expenses, \$5.00	\$11 00
All other debts, claims and demands against the company, viz.: Directors fees, \$5.00; office expenses and extra work of secretary, \$20.00.....	25 00
Gross liabilities	\$36 00

INCOME.

Cash premiums on policies written or renewed	\$98 61
Policy fees.....	25 50
Interest from all sources.....	14 31
Gross cash income	\$138 42

EXPENDITURES.

Losses paid during the year.....	\$225 00
Return premiums on policies cancelled	61
Salaries and fees of officers and employes	43 50
Postage, \$.43; stationery, \$2.00.....	2 43
All other expenditures, viz.: Traveling expenses, \$4.30; justice fees, \$.25; revenue stamps, \$.75; office expenses, \$4.00.....	9 30
Gross cash expenditures.....	\$280 84

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.	\$151,500	\$7,705 24
Written and renewed during the year	31,350	2,249 88
Total	\$182,850	\$9,955 12
Deduct amount terminated during the year	31,350	1,337 25
Amount in force December 31, 1898.	\$151,500	\$8,617 87
Losses incurred during the year.		\$225 00
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.....	\$190 96
Assessments on premium notes unpaid.....	70 11
All other assets and property owned by the company, viz: Typewriter, \$45.00; safe, \$40.00; desk, \$25.00; press, \$3.50; office supplies, \$187.77; internal revenue stamps, \$.80; stationery, \$19.50; stamps, \$.80; government envelopes, \$11.25; postals, \$.50.....	334 12
Gross assets, not including premium notes.....	\$595 19
(Balance due on premium notes subject to assessment, \$122,362.45.)	

INCOME.

Cash premiums on policies written or renewed.....	\$1,395 04
Policy fees.....	239 00
Assessments on premium notes, without deductions for commissions or expenses.....	3,075 25
Cash loaned to the company, to pay losses or expenses.....	2,290 00
Income from all other sources, viz: Vacancy permits, \$84.67; mechanic's permit, \$1.50; transfer fees, \$3.75; assessment, \$1.00; miscellaneous, \$51.03.....	140 95
Gross cash income.....	\$7,140 24

EXPENDITURES.

Losses paid during the year.....	\$3,026 00
Adjusting losses.....	11 15
Return premiums on policies cancelled.....	54 22
Salaries and fees of officers and employes.....	1,150 50
Borrowed money repaid.....	2,290 00
Interest.....	38 62
Rent, \$50.00; advertising, \$7.50.....	57 50
Printing, \$30.52; postage, \$99.17; blank books, \$3.50.....	133 19
Stationery, \$7.87; express charges, \$3.98.....	11 85
All other expenditures, viz: Incidental expenses, \$120.03; internal revenue stamps, \$2.74; office supplies, \$16.72; traveling expenses, \$98.05.....	237 54
Gross cash expenditures.....	\$7,010 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1897.....	\$1,070,630	\$107,063 00
Written and renewed during the year.....	465,015	46,501 50
Total.....	\$1,535,645	\$153,564 50
Deduct amount terminated during the year.....	214,205	21,420 50
Amount in force December 31, 1898.....	\$1,321,440	\$132,144 00
Losses incurred during the year.....		\$3,026 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		3,150 10
Date of last assessment, October 31, 1898; amount collected.....		3,075 25
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.

Butler, Edw. A. Rockland

MAINE MUTUAL COMPANIES.

AROOSTOOK COUNTY PATRONS.

Stackpole, A. M. Bridgewater Powers, C. Caribou Porter, F. J. Castle Hill Dinsmore, C. H. Fort Fairfield Lane, C. Island Falls Morris, C. M. Limestone Curtis, W. T. Littleton Haines, A. L. Maple Grove Pulcifer, Nathan Mapleton		Fletcher, Guy C. Monticello Ringdahl, N. E. New Sweden Blackstone, B. R. Perham McGlaulin, Ernest T. Presque Isle Parkhurst, E. E. Presque Isle Tapley, Norman Robinson's Mills Cushman, Isaac Sherman Albee, C. H. Sprague's Mills
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ELIOT AND KITTERY.

Merrow, A. H. Cape Neddick Ireland, Geo. E. Eliot Moon, Perry C. Kittery Depot		Hobbs, James W. South Berwick Brown, Geo. W. South Eliot Moody, Rufus A. York
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GARDINER AND RICHMOND.

Peacock, John 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	Russell, W. W. Solon
Stetson, T. B. W. Hartford	Tainter, W. V. South Carthage
Moady, Thos. B. Jefferson	Toothaker, W. H. South Etna
Ross, Alexander Mapleton	Kith, W. H. Winthrop
Oxnard, H. C. Norway	

WELLS MUTUAL FIRE.

Bennett, Woodbury.....	Wells
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WEST GARDINER.

Green, Chas. S.	West Gardiner
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YORK COUNTY.

Meserve, James Dayton	Ricker, Alvin H. North Lebanon
Merrill, Geo. E. East Gray	Ricker, Chas. C. North Lebanon
Millett, Thomas F. Gorham	Chase, George P. North Waterboro
Brackett, James F. Limington	Piper, Sherman E. North Parsonsfield
Brierley, E. J. & Son, Milton Mills, N. H.	Milliken, George W. Saco
Thompson, U. B. Maplewood	Dyer, Arthur Sebago
Clifford, Wm. G. Newfield	Hobbs, Jos. A. Waterboro
Sweetser, Seth New Gloucester	

STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Whitten ... Augusta	Maxey, J. & Sons Gardiner
Blake, Barrows & Brown..... Bangor	Millett, Henry R. Gorham
Lynam, Fred C. & Co. Bar Harbor	Straw & Martin Guilford
Humphreys, D. M. Bath	Gentle & Ludwig..... Houlton
Field & Quimby Belfast	Cole, Chas. H. Kennebunkport
Leighton, Edgar A. Berwick	Wing, Herbert S. Kingfield
Gove, Edward H. Biddeford	Kelly, Wm. J. Kittery
Marr, Willard T. Boothbay Harbor	Little, H. C. & Son Lewiston
Wight & Libby Bridgton	Longfellow, Phineas H. Machias
Riley, Thomas H. Brunswick	Howe, Freeland Norway
Gardner, Eben B. Bucksport	Smith, Wesley G. Old Orchard
Lee, Jos. A. & Son Calais	Beedy, Harry F. Phillips
Talbot, Geo. H. Camden	Haskell, Chas. B. Pittsfield
Campbell, F. I. & Co. Cherryfield	Dow & Pinkham (Corp'n) Portland
Chapman, D. W. & Son Damariscotta	Spaulding & Stuart..... Richmond
Judkins, W. H. Dexter	Cochran, Baker & Cross..... Rockland
Hume, Charles W. Eastport	Nowell, Chas. H. Sanford
Bradley, A. M. & Son. East Vassalboro	Dinsmore & Bickford Skowhegan
Burrill, C. C. & Son Ellsworth	Hersom, F. M. South Berwick
McFadden & Co. Fairfield	Howard, Chas. H. Union
Voter, F. E. Farmington	Creamer, Wm. B. Waldoboro
Perry, H. O. & Son Fort Fairfield	Boothby, W. A. K. Waterville
Vaughan, Hiram C. Foxcroft	Patterson, Seth Wiscasset
Soule, Willis H. Freeport	Stockbridge, Mrs. Chas. A. Yarmouth
Tarbox, Wallace R. Fryeburg	

AGRICULTURAL.

Cobb, John F. Auburn	Atkins, Frank. Hallowell
Boothby, Wm. G. Augusta	Auger & Bechard..... Lewiston
Tyler, Fogg & Co. Bangor	Green, W. F. Madison
Drake, James B. Bath	DeCoster, J. H. Mechanic Falls
Pattee, James & Son. Belfast	Morrill, Chas. H. Newport
Leighton, Edgar A. Berwick	Plummer Bros Portland
Hutchinson, Henry G. Biddeford	Wood, Wm. E. Portland
Staples, Lytton E. Biddeford	Meservey & Peterson Rockland
Austin, Albert M. Deering Center	Parcher, S. C. Saco
Austin & Shearman Deering Center	Gray, Willis B. Sangerville
Bragg, Fred H. E. Fairfield	Griffin, John C. Skowhegan
Voter, Floramond E. Farmington	Tolman, Chas. E. South Paris
Bailey, Augustus & Co. Gardiner	

AMERICAN (BOSTON.)

Jordan, N. J.	Auburn	Hurley, Daniel E.	Ellsworth
Noble, Frank T.	Augusta	Morrell, H. K. & Son.	Gardiner
Boyd, J. H. & Co.	Bangor	Conant, Frank A.	Lewiston
Goddard, Hunt & Co.	Bar Harbor	Pinkham, L. F.	Lincoln
Shaw & Palmer.	Bath	Anderson, Adams & Co.	Portland
Pattee, James & Son.	Belfast	Sprague, Edwin.	Rockland
Stone & Woodman.	Biddeford	Carter, George A. & Co.	Saco
Bowker & Humphreys.	Brunswick	Wormwood, Harold A.	Saco
Hanson & St. Clair.	Calais	Fogg, Geo. H.	Springvale
Packard, Fred A.	Camden	Carr, Thos. A.	Thomaston
Shea, Wilbor A.	Eastport	Foster, D. P.	Waterville

AMERICAN (NEWARK, N. J.)

Jordan, Nathaniel I.	Auburn	Goodwin, Albert R.	Biddeford
Noble, Frank T.	Augusta	Harmon, Herbert A.	Portland
Fernold, George R.	Bangor	Carter, Geo. A. & Co.	Saco
Bright, Joseph M.	Bangor		

AMERICAN CENTRAL.

Fernald, Geo. R.	Bangor	Loring, Prentiss & Son.	Portland
Palmer, Wm. W.	Bangor	Gilman, C. W.	Waterville
McIntyre, Wm. W.	Biddeford	Goodell, Chas. R.	Westbrook
Bragg, Fred'k H. E.	Fairfield		

AMERICAN FIRE (N. Y.)

Jordan, Nathaniel I.	Auburn	Grant, The Geo. H. Co (Corp'n) Ellsworth	
Huntington, A. M.	Augusta	Perry, H. O. & Son.	Fort Fairfield
Tyler, Fogg & Co.	Bangor	Peabody & Holyoke.	Houlton
Hutchinson, Henry G.	Biddeford	Stanchfield, Guy C.	Lewiston
Lowell, Fred'k L.	Calais	Nelke, S. A.	Livermore Falls
Austin, A. M.	Deering Center	Lord, Franklin H.	Portland
Austin & Shearman.	Deering Center	Perry, A. C.	Presque Isle
Jackson, Wm. T. E.	Deering Center		

AMERICAN FIRE (PHILADELPHIA.)

Langston, Edwin H.	Augusta	Smith, Wesley G.	Old Orchard
Baker, Ernest G.	Bangor	Dow & Pinkham (Corp'n)....	Portland
Garay, Otis T.	Biddeford	Dyer & Whipple.	Portland
Knight, J. Edward.	Boothbay Harbor	Loring, Prentiss & Son.	Portland
Peterson, John H.	Brunswick	Erskine, A. J. & Co.	Rockland
Lambert, Wallace R.	Caribou	Fogg, Geo. H.	Springvale
Smith, Belmont A.	Corinna	Sanborn, Willis E.	Springvale
Sylvester, Alonzo.	Farmington	Starrett, Silas J.	Thomaston
Peabody & Holyoke.	Houlton	Foster, Dana P.	Waterville
Conant, Frank A.	Lewiston	Tracy, Bedford E.	Winter Harbor

ARMENIA.

Eynon, John S.	North Berwick
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BOSTON.

Stetson, J. Walter.	Auburn	Pettingill, George A.	Lisbon Falls
Chase & Boothby.	Augusta	Crane, Frank P.	Machias
Randall, Smith S.	Augusta	Hanson, W. C.	Machias
Lord, Henry & Co.	Bangor	Purinton, Frank O.	Mechanic Falls
Crosby, Elwell S.	Bath	Sawyer, Warren E.	Milbridge
Leighton, Edgar A.	Berwick	Eynon, John S.	North Berwick
Burr, E. S.	Brewer	Harmon, H. A.	Portland
Gardner, E. B.	Bucksport	Winslow, J. S. & Co.	Portland
Nickerson, S. & Sons.	Boothbay Harbor	Butler, Edward A.	Rockland
Packard, Fred'k A.	Camden	Bird, Maynard S.	Rockland
Judkins, Wesley H.	Dexter	Cobb, Wight & Co.	Rockland
Burrill, C. C. & Son.	Ellsworth	Farcher, Sumner C.	Saco
Marr, Charles H.	Gardiner	Nowell, Chas. H.	Sanford
Bailey, Augustus.	Gardiner	Jones, Chas. Folsom.	Skowhegan
Perry, Wallace H.	Hallowell	Wheeler, Wm. J. & Co.	South Paris
Mansfield, George F.	Jonesport	Fogg, Geo. H.	Springvale
Little, H. C. & Son.	Lewiston		

BUFFALO COMMERCIAL.

Allen, Wm. Jr.Portland | Libby, R. CutterPortland

BUFFALO GERMAN.

Allen, William, Jr.Portland

CAPITAL FIRE.

Cobb, Geo. W.Auburn	Jordan, Alfred E.Lisbon
Blaisdell, C. H. & Co.Augusta	Bucknam, J. A. & Co.Mechanic Falls
Baker, Ernest G.Bangor	Murch, James T.Newport
Knight, J. Edward.Boothbay Harbor	Howe, Freeland.Norway
Farrington, Benj. E.Brewer	Frizzell, B. F.Oakland
Hutchinson, Henry G.Biddeford	Smith, Wesley G.Old Orchard
Jordan, W. R.Bingham	Powell, W. H.Old Town
Lowell, F. H.Calais	Haskell, Chas. B.Pittsfield
Hanson & St. Clair.Calais	Plummer Bros.Portland
Hathaway, A. S. & Co.Canton	Blake, Fred H.Presque Isle
Hall, Willis B.Caribou	Sprague, Edwin.Rockland
Willey & Ward.Cherryfield	Smith, Menzies L.Saco
O'Brien, Edw. C.Deering	Emmons, Willis T.Saco
Blanchard, L. J.Dexter	Batchelder, Wm. Jr. & Co.Sanford
Howard, Geo. E. & Co.Dover	Barrows, Geo. L.Sangerville
Hume, Charles W.Eastport	Jones, C. F.Skowhegan
Tapley, Omar W.Ellsworth	Tolman, Chas. E.South Paris
McFadden & Co.Fairfield	Fogg, Geo. H.Springvale
Peaslee, Lorenzo P.Gardiner	Bangs, I. S. & Co.Waterville
Gentle & Ludwig.Houlton	Tracy, Bedford E.Winter Harbor
Peabody & Holyoke.Houlton	Atwood, Fred.Winterport
Auger & Bechard.Lewiston	Patterson, Seth.Wiscasset
Cook & West.Lewiston	

COMMERCE.

Webster, Jos. H.Portland | Webster, J. H. & C. S.Portland

COMMERCIAL UNION FIRE.

White, Albert.Orono	Morse & Guptill.Portland
Davis, Chas. Warren.Portland	Griffin, John C.Skowhegan
Harmon, Herbert A.Portland	Boothby, L. T. & Son.Waterville

CONCORDIA FIRE.

Atwood, Willis P.Auburn	Jones, Edw. C.Portland
Curran, Wm. F.Bangor	Fairbrother & Tantish.Skowhegan
Renouf, Narcisse P.Biddeford	Wheeler, Wm. J.South Paris
Lewis, Alonzo F.Fryeburg	Fogg, Geo. H.Springvale
Sanborn, Lauren M.Gardiner	

CONNECTICUT FIRE.

Jordan, N. I.Auburn	Grant, Geo. H.Ellsworth
Macomber, Farr & Whitten.Augusta	Cousens, Enoch & 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, Edw. H.Biddeford	Loring, Prentiss & Son.Portland
Wight & Libby.Bridgton	Cochran, Baker & Cross.Rockland
Pennell, Wm. M.Brunswick	Newell, C. D.Richmond
Gardner, E. B.Bucksport	Nowell, Chas. H.Sanford
Lee, Jos. A. & Son.Calais	Harford, James H.South Portland
Packard, F. A.Camden	Thayer & Drew.Waterville
Cook, Levi L.Cornish	

CONTINENTAL.

Miller & Owen.....	Auburn	Bailey, Augustus.....	Gardiner
Macomber, Farr & Whitten ..	Augusta	Morrell, H. K. & Son.....	Gardiner
McClure, J. W.....	Bangor	Donnell, Wm. C.....	Houlton
Drake, James B.....	Bath	Mitchell, Horace.....	Kittery Point
Goddard, Hunt & Co.....	Bar Harbor	Conant, F. A.....	Lewiston
Field & Quimby.....	Belfast	Curtis, Dan'l A.....	Machias
Leighton, E. A.....	Berwick	Foster, Edwin M.....	Oakland
Hutchinson, H. G.....	Biddeford	Howe, Freeland.....	Norway
Marr, Will T.....	Boothbay Harbor	Parks Bros.....	Pittsfield
Wight & Libby.....	Bridgton	Anderson, Adams & Co.....	Portland
Pennell, W. M.....	Brunswick	Newell, Chas. D.....	Richmond
Hanson & St. Clair.....	Calais	Erskine, A. J. & Co.....	Rockland
Talbot, Geo. H.....	Camden	Morrison, Arthur E.....	Rumford Falls
Willey & Ward.....	Cherryfield	Carter, G. A. & Co.....	Saco
Chapman, D. W.....	Damariscotta	Hatch, Chas. Jr.....	Saco
Judkins, Wesley R.....	Dexter	Jordan, Herbert R.....	Saco
Shea, Wilbor A.....	Eastport	Nowell, C. H.....	Sanford
Burrill, Chas. C. & Son.....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
Bragg, F. H. E.....	Fairfield	Carr, Thomas A.....	Thomaston
Voter, Floramond E.....	Farmington	Matthews, Chas. K.....	Waterville
Grant, Freeman M.....	Freeport	Gooding, Howard G.....	Yarmouthville

DELAWARE.

Berryman, Isaac P.....	Augusta	Atkins, Frank.....	Hallowell
Cobb, John F.....	Auburn	Auger & Bechard.....	Lewiston
Bright, J. M.....	Bangor	Bechard, Henri P.....	Lewiston
Fernald, Geo. R.....	Bangor	Jones, Edw. C.....	Portland
Morse Bros.....	Bath	Newell, Chas. D.....	Richmond
Leighton, Edgar A.....	Berwick	Black, Alfred S.....	Rockland
Garey, Otis T.....	Biddeford	Fogg, Geo. H.....	Springvale
McFadden & Co.....	Fairfield	Foster, Dana P.....	Waterville
Bailey, A. & Co.....	Gardiner	Foster, Herbert E.....	Winthrop

EQUITABLE FIRE AND MARINE.

Curran, Wm. F.....	Bangor	Carter, Geo. A. & Co.....	Saco
Conant, Frank A.....	Lewiston	Gilman, Calvin W.....	Waterville
Loring, Prentiss & Son.....	Portland		

ERIE FIRE.

Curran, Wm. F.....	Bangor	Webster, J. H. & C. S.....	Portland
Garey, Otis T.....	Biddeford	Nowell, Chas. H.....	Sanford
Murphy & O'Connell.....	Lewiston		

FIRE ASSOCIATION.

Jordan, N. I.....	Auburn	Cousens, Enoch & Sons, Kennebunkport	
Hutchinson, J. P. & Co.....	Auburn	Hayes, Calvin L.....	Kittery
Macomber, Farr & Whitten ..	Augusta	Conant, F. A.....	Lewiston
Pearl & Dennett.....	Bangor	Auger & Bechard.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Eynon, John S.....	North Berwick
Fogg & Glidden.....	Bath	Parks Bros.....	Pittsfield
Drake, James B.....	Bath	Anderson, Adams & Co.....	Portland
Goodwin, Henry H.....	Biddeford	Norton & Hall.....	Portland
Woodman, Melville.....	Biddeford	Bird, M. S.....	Rockland
Swazey, John N.....	Bucksport	Carter, George A. & Co.....	Saco
Nelson, Frank.....	Calais	Batchelder, Wm. Jr. & Co.....	Sanford
Packard, F. A.....	Camden	Emery, Frank M.....	Sanford
Leavitt, Samuel D.....	Eastport	Griffin, John C.....	Skowhegan
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Currier, Geo. M.....	Farmington	Miller & Littlefield.....	South Penobscot
Voter, Floramond E.....	Farmington	Fogg, Geo. H.....	Springvale
Vaughan, Hiram C.....	Foxcroft	Carr, T. A.....	Thomaston
Fogg, Julius H. B.....	Freeport	Boothbay, L. T. & Son.....	Waterville
Maxey, J. & Sons.....	Gardiner	Atwood, Fred.....	Winterport
Bailey, Augustus.....	Gardiner		

FIREMAN'S FUND.

Hutchinson, J. P. & Co	Auburn	Durocher, Hector	Lewiston
Boyd, J. H. & Co	Bangor	Harmon, Herbert A.....	Portland
Shaw & Palmer	Bath	Bird, Maynard S	Rockland
Lord, Herbert	Berwick	Fogg, Geo. H.	Springvale
Grant, The Geo. H.Co(Corp'n)	Ellsworth	Foster, Dana P.....	Waterville
Glass, Frank M	Gardiner		

FRANKLIN FIRE.

Macomber, Farr & Whitten ...	Augusta	Little, H. C. & Son.....	Lewiston
Mason & Palmer.....	Bangor	Anderson, Adams & Co.....	Portland
Shaw & Palmer	Bath	Wheeler, W. J. & Co.....	South Paris

GERMAN ALLIANCE.

Stewart, Rowland W	Bangor	Corey, John L.....	Portland
Olys, W. B.....	Bath	Drummond & Perkins.....	Waterville
West, J. W	Lewiston		

GERMAN AMERICAN.

Cobb, John F	Auburn	Pettengill, George A	Lisbon Falls
Macomber, Farr & Whitten ...	Augusta	Gordon, George A.....	Livermore Falls
Pearl & Dennett	Bangor	Greene, Wm. F	Madison
Stewart, Rowland W	Bangor	Beedy, Harry F.....	Phillips
Drake, James B.....	Bath	Corey, John L	Portland
Olys, W. B.....	Bath	Morse & Guptill.....	Portland
Lynam, F. C. & Co	Bar Harbor	Turner, Philip F	Portland
Pattee, James & Son.....	Belfast	Parks Bros	Pittsfield
Bowker & Humphreys.....	Brunswick	Perry, A. C.	Presque Isle
Michaud, Jos. W.....	Brunswick	Hall, W. T.....	Richmond
Murchie, Howard & Co	Calais	Black, Alfred S.....	Rockland
Packard, F. A.	Camden	Meservey & Peterson.....	Rockland
Card, John H	Deering	Meservey, Peterson & Hellier,	Rockland
O'Brien, Edward C.....	Deering	Carter, G. A. & Co.....	Saco
Blanchard, Llewellyn J	Dexter	Batchelder, Wm. Jr. & Co	Sanford
Shea, Wilbor A.....	Eastport	Emery, Frank M	Sanford
Burrill, Chas. C. & Son	Ellsworth	Griffin, J. C.....	Skowhegan
Grant, The G. H. Co. (Corp'n)	Ellsworth	Harford, James H	South Portland
Perry, H. O. & Son.....	Fort Fairfield	Wheeler, W. J. & Co	South Paris
Soule, Willis H.	Freeport	Carr, Thomas A	Thomaston
Marr, Chas. H.....	Gardiner	Boothby, L. T. & Son	Waterville
Donnell, Wm. C.....	Houlton	Drummond & Perkins.....	Waterville
Cole, Chas. H.....	Kennebunk	Burns & Hawes	Westbrook
Conant, Frank A	Lewiston	Bragdon, Albert M.....	York Village
West, J. W	Lewiston		

GERMAN FIRE.

Byrnes, Patrick J.....	Bangor	Gentle & Ludwig	Houlton
Kelleher & Byrnes.....	Bangor	Fuller, Bennett B.....	Lewiston
Field, Chas. H.....	Belfast	Anderson, Adams & Co.....	Portland
Goodwin, Henry H	Biddeford	Jones, Edw. C	Portland
Knight, John E.....	Boothbay Harbor	Shaw, Francis M	Rockland

GERMANIA FIRE.

Jordan, N. I.....	Auburn	Higgins, F. H	Old Town
Boothby, W. G	Augusta	Norton & Hall	Portland
Boyd, J. H. & Co	Bangor	Webster, J. H	Portland
Kirstein, Louis.....	Bangor	Webster, J. H. & C. S	Portland
Crosby, E. S	Bath	Erskine, A. J. & Co.....	Rockland
Hutchinson, H. G	Biddeford	Carter, George A. & Co.....	Saco
Bailey, Augustus & Co	Gardiner	Thayer & Drew	Waterville
Durocher, Hector	Lewiston		

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, James W	Bangor	Jordan, A. E	Lisbon
Fogg & Glidden	Bath	Pettengill, Geo. A	Lisbon Falls
Pattee, James & Son	Belfast	Longfellow, P. H	Machias
Leighton, Edgar A	Berwick	Wilbur, Chas. A	Madison
Woodman, Melville	Biddeford	Hopkins, Geo. A	Milbridge
Carr, Wm. P.	Bowdoinham	Frost, Horace C	Monmouth
Libby, Horace B	Bridgton	Howe, Freeland	Norway
Swasey, John N	Bucksport	Austin, David S	North Berwick
Carl, Eugene C	Buxton	Hill & Milliken	Old Orchard
Palmer, Edwin A	Buxton	Parks Bros.	Pittsfield
Powier & Gardner	Calais	Waterhouse, Virgil P	Poland
Talbot, Geo. H	Camden	Loring, Prentiss & Son	Portland
Hathaway, A. S. & Co	Canton	Perry, Arthur C	Presque Isle
Hooper, Chas. H	Castine	Plaisted, Wm. P	Princeton
Freeman, Geo. G. & Co	Cherryfield	Hall, Wm. T	Richmond
Campbell, F. I. & Co	Cherryfield	Erskine, A. J. & Co	Rockland
Smith, Belmont A	Corinna	Sprague, Edwin	Rockland
Cook, Levi L	Cornish	Morrison, Arthur E	Rumford Falls
Chapman, D. W. & Son ..	Damariscotta	Grant, Geo. E	Saco
Judkins, W. H	Dexter	Nowell, Chas. H	Sanford
Howard, Geo. E	Dover	Plummer, Frank H	Scarboro
Evans, James	East Hiram	Plummer Bros	Scarboro
Leavitt, Samuel D	Eastport	Plummer, Chas. A	Scarboro
Bradley, A. M. & Son ..	East Vassalboro	Jones, Chas. F	Skowhegan
Grant, Geo. H	Ellsworth	Lawrence, Wm. H	Sorrento
Voter, F. E	Farmington	Hersom, Frank M	South Berwick
Grant, Freeman M	Freeport	Jones & Co	South Norridgewock
Tarbox, Wallace R	Fryeburg	O'Brien, Eli M	Thomaston
Bailey, Augustus	Gardiner	Bradford, Wm. B	Turner
Millett, Thos. F	Gorham	Howard, A. E. & Son	Walloboro
Straw & Martin	Guilford	Hall, Lewis	Warren
Gentle & Ludwig	Houlton	Boothby, L. T. & Son	Waterville
Hinckley, Chas. S	Jonesport	Atwood, Fred	Wintertport
Cole, Chas. H	Kennebunk	Patterson, Seth	Wiscasset
Cousens, Enoch & Sons, Kennebunkport	Kennebunkport	Gurney, Edwin P	Yarmouth
Hayes, Calvin L	Kittery	Bragdon, Albert M	York
Kelly, Wm. J	Kittery	Evans, Henry E	York

GREENWICH.

Miller & Owen	Auburn	Cousens, Enoch & Sons, Kennebunkport	Kennebunkport
Macomber, Farr & Whitten ..	Augusta	Bechard, Henri P	Lewiston
Curran, Wm. F	Bangor	Coolidge, Henry E	Lisbon Falls
Humphreys, Denny M	Bath	Eynon, John S	North Berwick
Leighton, Edgar A	Berwick	Allen, William, Jr	Portland
Goodwin, Henry H	Biddeford	Morse & Guptill	Portland
Lowell, Fred H	Calais	Perry, Arthur C	Presque Isle
Leavitt, Samuel D	Eastport	Gurdy, Harry O	Rockland
McFadden & Co	Fairfield	Griffin, John C	Skowhegan
Perry, H. O. & Son	Fort Fairfield	Fogg, Geo. H	Springvale
Peabody & Holyoke	Houlton	Foster, Dana P	Waterville

HANOVER.

Downing, Chas. S	Augusta	Smith, Wesley G	Old Orchard
Mason & Palmer	Bangor	Loring, Prentiss & Son	Portland
Drake, James B	Bath	Perry, Arthur C	Presque Isle
Pennell, Wm. M	Brunswick	Stuart, Wm. H	Richmond
Nelson, Frank	Calais	Bird, Maynard S	Rockland
Howard, Geo. E	Dover	Emery, Frank M	Sanford
Burrill, Chas. C. & Son	Ellsworth	Batchelder, Wm. Jr. & Co	Sanford
Currier, Geo. M	Farmington	Griffin, John C	Skowhegan
Bailey, Augustus	Gardiner	Howard, Chas. H	Waldoboro
Donnell, Wm. C	Houlton	Thayer & Drew	Waterville
Cole, Chas. H	Kennebunk	Tracy, Bedford E	Winter Harbor
Little, Horace C. & Son	Lewiston	Patterson, Seth	Wiscasset

HARTFORD FIRE.

Jordan, N. I.	Auburn	Gentle & Ludwig	Houlton
Macomber, Farr & Whitten	Augusta	Donnell, Wm. C.	Houlton
Blake, Barrows & Brown	Bangor	Cole, Chas. H.	Kennebunk
Curran, Wm. F.	Bangor	Cousens, Enoch & Sons, Kennebunkport	
Crosby, E. S.	Bath	Kelly, Wm. J.	Kittery
Fogg & Glidden	Bath	Conant, Frank A.	Lewiston
Lynam, Fred C. & Co.	Bar Harbor	Little, H. C. & Son	Lewiston
Pattee, James & Son	Belfast	Pettengill, Geo. A.	Lisbon Falls
Lord, Heman G.	Berwick	Parlin, Willie B.	Machias
Goodwin, H. H.	Biddeford	Wilber, Chas. A.	Madison
Gove, Edw. H.	Biddeford	Chapman, D. W. & Son	Newcastle
Wight & Libby	Bridgton	Barrows, Geo. M.	Newport
Doolittle, James L.	Brunswick	Howe, Freeland	Norway
Pennell, Wm. M.	Brunswick	Jacobs, N. P. M.	Ogunquit
Gardner, E. B.	Bucksport	Smith, Wesley G.	Old Orchard
Swazey, John N.	Bucksport	Parks Bros.	Pittsfield
Lee, Jos. A. & Son	Calais	Allen, Wm. Jr.	Portland
Montgomery, J. H. & C. O.	Camden	Anderson, Adams & Co.	Portland
Talbot, Geo. H.	Camden	Jones, E. C.	Portland
Littlefield & Perry	Caribou	Perry, Arthur C.	Presque Isle
Freeman, Geo. G. & Co.	Cherryfield	Rogers, Grant	Richmond
O'Brien, Edw. C.	Dering	Cochran, Baker & Cross	Rockland
Judkins, Wesley H.	Dexter	Erskine, A. J. & Co.	Rockland
Parks Bros & Co.	Dexter	Carter, Geo. A. & Co.	Saco
Howard, Geo. E.	Dover	Emery, Frank M.	Sanford
Hume, Chas. W.	Eastport	Jones, Chas. F.	Skowhegan
Shea, Wilbur A.	Eastport	Griffin, John C.	Skowhegan
Tapley, Omar W.	Ellsworth	Ricker, Shipley W.	South Berwick
McFadden & Co.	Fairfield	Wheeler, W. J. & Co.	South Paris
Carrier, Geo. M.	Farmington	Farrington, Everett.	Waldoboro
Tarbox, Wallace R.	Fryeburg	Boothby, W. A. R.	Waterville
Marr, Chas. H.	Gardiner	Taylor, R. H. T.	Wiscasset
Maxey, J. & Sons	Gardiner	Stockbridge, Mrs. C. A.	Yarmouth
Millett, H. R.	Gorham	Bragdon, Albert M.	York Village
Safford, Geo. A.	Hallowell		

HOME.

Macomber, Farr & Whitten ...	Augusta	Harriman, B. W.	Kent's Hill
Mason & Palmer.	Bangor	Kelly, Wm. J.	Kittery
Humphreys, D. M.	Bath	Little, H. C. & Son	Lewiston
Hayes, Elijah H.	Berwick	Longfellow, P. H.	Machias
Gove, Edw. H.	Biddeford	Wilber, Chas. A.	Madison
Wight & Libby.	Bridgton	Bucknam, J. A. & Co.	Mechanic Falls
Riley, Thos. H.	Brunswick	Eynon, John S.	North Berwick
Gardner, E. B.	Bucksport	Howe, Freeland	Norway
Nelson, Frank	Calais	Alford, Edwin R.	Old Town
Talbot, George H.	Camden	Beedy, Harry F.	Phillips
Chapman, D. W. & Son ..	Damariscotta	Dow & Pinkham (Corp'n) ...	Portland
Judkins, Wesley H.	Dexter	Cochran, Baker & Cross	Rockland
Howard, George E.	Dover	Nowell, Chas. H.	Sanford
Leavitt, S. D.	Eastport	Dinsmore & Bickford.	Skowhegan
Bradley, A. M. & Son.	East Vassalboro	Ricker, S. W.	South Berwick
Burrill, Chas. C. & Son	Ellsworth	Carr, Thomas A.	Thomaston
Voter, Floramond E.	Farmington	Farrington, Everett.	Waldoboro
Soule, Willis H.	Freeport	Boothby, L. T. & Son	Waterville
Maxey, Josiah & Sons.	Gardiner	Taylor, Richard H. T.	Wiscasset
Millett, H. R.	Gorham	Stockbridge, Mrs. C. A.	Yarmouthville
Donnell, Wm. C.	Houlton		

HOME MUTUAL (CALIFORNIA).

Payson, Chas. B.	Auburn	Harmon, Herbert A.	Portland
Cook & West.	Lewiston	Bangs, I. S. & Co.	Waterville
Murphy & O'Connell	Lewiston		

INDEMNITY FIRE.

Adie, Neal J.	Augusta	Murphy & O'Connell	Lewiston
Stewart, Rowland W.	Bangor	Plummer, Chas. A.	Portland

INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen	Auburn	Cole, Chas. H.	Kennebunk
Hutchinson, J. P. & Co.	Auburn	Cousens, Enoch & Sons,	Kennebunkport
Macomber, Farr & Whitten	Augusta	Swett, Jethro H.	Kittery
McCure, James W.	Bangor	Auger & Bechard.	Lewiston
Pearl & Dennett	Bangor	Chamberlain, W. M.	Lewiston
Drake, James B.	Bath	Conant, Frank A.	Lewiston
Field & Quimby.	Belfast	Longfellow, P. H.	Machias
Leighton, E. A.	Berwick	Wilbur, C. A.	Madison
Gove, Edw. H.	Biddeford	Purinton, F. O.	Mechanic Falls
Woodman, Melville	Biddeford	Hopkins, Geo. A.	Milbridge
Kenniston, Geo. B.	Boothbay Harbor	Howe, Freeland	Norway
Wight & Libby.	Bridgton	Parks Bros.	Pittsfield
Riley, Thos. H.	Brunswick	Dow & Pinkham (Corp'n)....	Portland
Swazey, John N.	Bucksport	Hall, A. B.	Portland
Hooper, Chas. H.	Castine	Norton & Hall	Portland
Fowler & Gardner	Calais	Hall, W. T.	Richmond
Talbot, Geo. H.	Camden	Bird, Maynard S.	Rockland
Hathaway, A. S. & Co.	Canton	Erskine, A. J. & Co.	Rockland
Judkins, Wesley H.	Dexter	Morrison, A. E.	Rumford Falls
Leavitt, Samuel D.	Eastport	Ca ter, George A. & Co.	Saco
Shea, Wilbor A.	Eastport	Batchelder, Wm. Jr. & Co.	Sanford
Burrill, C. C. & Son.	Ellsworth	Emery, Frank M.	Sanford
Grant, George H.	Ellsworth	Nowell, Ella B. Mrs.	Sanford
Currier, George M.	Farmington	Jones, Chas. F.	Skowhegan
voter, Floramond E.	Farmington	Hersom, F. M.	South Berwick
Perry, H. O. & Son.	Fort Fairfield	Wheeler, W. J. & Co.	South Paris
Vaughan, Hiram C.	Foxcroft	O'Brien, Eli M.	Thomaston
Grant, Freeman M.	Freeport	Howard, A. E. & Son.	Waldoboro
Bailey, Augustus	Gardiner	Boothby, L. T. & Son.	Waterville
Maxcy, Josiah & Sons.	Gardiner	Burns & Hawes.	Westbrook
Millett, H. R.	Gorham	Gurney, Edwin P.	Yarmouth
Straw & Martin	Guilford	Bragdon, Albert M.	York Village
Gentle & Ludwig	Houlton		

INSURANCE COMPANY OF THE STATE OF NEW YORK.

Fernald, Geo. R.	Bangor	Morrill, Chas. H.	Newport
Hubbard, Edgar A.	Biddeford	Jones, Edw. C.	Portland
Peabody & Holyoke.	Houlton	Shaw, Francis M.	Rockland
Auger & Bechard	Lewiston	Emery, Frank M.	Sanford
Bechard, Henri P.	Lewiston	Griffin, John C.	Skowhegan

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I.	Auburn	Maxcy, J. & Sons.	Gardiner
Downing, Charles S.	Augusta	Straw & Martin.	Guilford
Mason & Palmer.	Bangor	Gentle & Ludwig	Houlton
Fogg & Glidden	Bath	Conant, F. A.	Lewiston
Field & Quimby.	Belfast	Curtis, Daniel A.	Machias
Woodman, Melville	Biddeford	Harmon, Herbert A.	Portland
Pennell, Wm. M.	Brunswick	Perry, Arthur C.	Presque Isle
Swazey, John N.	Bucksport	Black, Alfred S.	Rockland
Downes & Curran	Calais	Jones, Chas. F.	Skowhegan
Campbell, F. I. & Co.	Cherryfield	Wheeler, W. J. & Co.	South Paris
Leavitt, Samuel D.	Eastport	Pert, I. C.	South Thomaston
Grant, The Geo. H. Co (Corp'n)	Ellsworth	Carr, Thomas A.	Thomaston
voter, F. E.	Farmington	Boothby, L. T. & Son.	Waterville
Perry, H. O. & Son.	Fort Fairfield	Creamer, Frank A.	Wiscasset

MANUFACTURERS' AND MERCHANTS'.

Hunton, Fred W. & Co.	Auburn	Cook & West.	Lewiston
Bright, Joseph M.	Bangor	Anderson, Adams & Co.	Portland
Field, Chas. H.	Belfast	Jones, Edw. C.	Portland
Hubbard, E. A.	Biddeford	Shaw, Francis M.	Rockland
Knight, John E.	Boothbay Harbor	Renouf, Narcisse P.	Saco
Gentle & Ludwig	Houlton		

MERCANTILE FIRE AND MARINE.

Cobb, John F.....	Auburn	Hume, Chas. W.....	Eastport
Noble, F. T.....	Augusta	Tapley, O. W.....	Ellsworth
Tyler, Fogg & Co.....	Bangor	Jordan, A. H.....	Gardiner
Fenno, J.....	Bangor	Conant, F. A.....	Lewiston
Pattee, James & Son.....	Belfast	Morse & Guptill.....	Portland
Farrington, Benj. E.....	Brewer	Black, A. S.....	Rockland
Fowler & Gardner.....	Calais	Carter, G. A. & Co.....	Saco
Austin, Albert M.....	Deering Center	Jones, Charles F.....	Skowhegan
Austin & Shearman...	Deering Center	Matthews, C. K.....	Waterville
Jackson, Wm. T. E.....	Deering Center	Bartlett, Martin F.....	Waterville

MERCHANTS (NEWARK, N. J.)

Jordan, N. I.....	Auburn	Perry, H. O. & Son.....	Fort Fairfield
Macomber, Farr & Whitten...	Augusta	Gilman, Augustus W. & Co....	Foxcroft
Tyler, Fogg & Co.....	Bangor	Jordan, Augustus H.....	Gardiner
Fogg & Glidden.....	Bath	Gentle & Ludwig.....	Houlton
Thomas, Wm. F.....	Belfast	Cole, Chas. H.....	Kennebunk
Leighton, Edgar A.....	Berwick	Conant, Frank A.....	Lewiston
Randall, John W.....	Biddeford	Barrows, Geo. M.....	Newport
Wight & Libby.....	Bridgton	Howe, Freeland.....	Norway
Pennell, Wm. M.....	Brunswick	Dow & Pinkham (Corp'n).....	Portland
Tabbot, George H.....	Camden	Perry, Arthur C.....	Presque Isle
Nelson, Frank.....	Calais	Erskine, A. J. & Co.....	Rockland
Cook, Levi L.....	Cornish	Emery, Frank M.....	Sanford
Judkins, Wesley H.....	Dexter	Griffin, John C.....	Skowhegan
Shea, Wilbor A.....	Eastport	Howard, A. E. & Son.....	Waldoboro
Grant, The Geo. H.Co.(Corp'n)	Ellsworth	Boothby, L. T. & Son.....	Waterville
Currier, Geo. M.....	Farmington		

MERCHANTS (PROVIDENCE, R. I.)

Rogers, Oscar C.....	Bath	Pennell, Wm. M.....	Brunswick
Gove, E. H.....	Biddeford	Anderson, Adams & Co.....	Portland

NATIONAL FIRE (HARTFORD, CONN.)

Miller & Owen.....	Auburn	Maxey, J. & Sons.....	Gardiner
Macomber, Farr & Whitten...	Augusta	Donnell, Wm. C.....	Houlton
Pearl & Dennett.....	Bangor	Kelly, Wm. J.....	Kittery
Lynam, Fred C. & Co.....	Bar Harbor	Conant, F. A.....	Lewiston
Humphreys, D. M.....	Bath	Parlin, W. B.....	Machias
Field & Quimby.....	Belfast	Wilbur, Charles A.....	Madison
Leighton, E. A.....	Berwick	Morrill, Chas. H.....	Newport
Woodman, Melville.....	Biddeford	Haskell, C. B.....	Pittsfield
Riley, Thos. H.....	Brunswick	Anderson, Adams & Co.....	Portland
Downes & Curran.....	Calais	Cochran, Baker & Cross.....	Rockland
Tabbot, G. H.....	Camden	Kelly, M. H.....	Saco
Austin, Albert M.....	Deering	Dinsmore & Bickford.....	Skowhegan
Shea, Wilbor A.....	Eastport	Wheeler, W. J. & Co.....	South Paris
Grant, The Geo. H.Co.(Corp'n)	Ellsworth	Boothby, L. T. & Son.....	Waterville
Perry, H. O. & Son.....	Fort Fairfield	Atwood, Fred.....	Winterport

NATIONAL-STANDARD.

Anderson, Adams & Co.....	Portland
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NEW HAMPSHIRE FIRE.

Miller & Owen.....	Auburn	Conant, Frank A.....	Lewiston
Macomber, Farr & Whitten...	Augusta	Durocher, Hector.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Mitchell & Andrews.....	Mechanic Falls
Rogers, Oscar C.....	Bath	Barrows, Geo. M.....	Newport
Field & Quimby.....	Belfast	Plummer, S. E.....	Newport
Smith, S. B.....	Berwick	Austin, David S.....	North Berwick
Garey, O. T.....	Biddeford	Fynon, John S.....	North Berwick
Lowell, Fred'k H.....	Calais	Howe, Freeland.....	Norway
Murhie, Howard & Co.....	Calais	Haskell, C. B.....	Pittsfield
Tabbot, Geo. H.....	Camden	Dow & Pinkham (Corp'n).....	Portland
Hodge, Fred E.....	Cumberland Mills	Newell, C. D.....	Richmond
Leavitt, S. D.....	Eastport	Erskine, A. J. & Co.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Morrison, Arthur E.....	Rumford Falls
Voter, F. E.....	Farmington	Carter, Geo. A. & Co.....	Saco
Bailey, A. & Co.....	Gardiner	Jordan, Herbert R.....	Saco
Gentle & Ludwig.....	Houlton	Emery, F. M.....	Sanford
Biggar, A. S.....	Kennebunk	Fogg, Geo. H.....	Springvale
Kelly, Wm. J.....	Kittery	Thayer & Drew.....	Waterville
Norton, Dan'l C.....	Kittery		

NIAGARA FIRE.

Miller & Owen.....	Auburn	Donnell, Wm. C.....	Houlton
Macomber, Farr & Whitten ...	Augusta	Auger & Bechard.....	Lewiston
McClure, James W.....	Bangor	Jordan, Alfred E.....	Lisbon
Drake, James B.....	Bath	Pettingell, Geo. A.....	Lisbon Falls
Pattee, James & Son.....	Belfast	Beedy, Harry F.....	Phillips
Leighton, E. A.....	Berwick	Dow & Pinkham (Corp'n).....	Portland
Goodwin, H. H.....	Biddeford	Hall, Wm. T.....	Richmond
Fowler & Gardner.....	Calais	Cochran, Baker & Cross.....	Rockland
Howard, Geo. E.....	Dover	Nowell, Chas. H.....	Sanford
Leavitt, S. D.....	Eastport	Griffin, John C.....	Skowhegan
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Mathews, C. K.....	Waterville
Bailey, A. & Co.....	Gardiner		

NORTH BRITISH AND MERCANTILE (NEW YORK.)

Porter, Sanford L.....	Bangor	Norton & Hall.....	Portland
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NORWALK FIRE.

Blaisdell, C. H. & Co.....	Augusta	Bradley, A. M. & Son.....	East Vassalboro
Byrnes, P. J.....	Bangor	Cook & West.....	Lewiston
Kelleher & Byrnes.....	Bangor	Plummer Bros.....	Portland
Pearl & Dennett.....	Bangor	Jones, E. C.....	Portland
Renouf, Narcisse P.....	Biddeford		

ORIENT.

Miller & Owen.....	Auburn	Davis, George E.....	Kezar Falls
Downing, C. S.....	Augusta	Bechard, Henri P.....	Lewiston
Mason & Palmer.....	Bangor	Conant, F. A.....	Lewiston
Morse Bros.....	Bath	Curtis, Daniel A.....	Machias
Field & Quimby.....	Belfast	Eynon, John S.....	North Berwick
Woodman, Melville.....	Biddeford	Timberlake, F. E.....	Phillips
Pennell, Wm. M.....	Brunswick	Farks Bros.....	Pittsfield
Swazey, John N.....	Bucksport	Anderson, Adams & Co.....	Portland
Downes & Curran.....	Calais	Perry, Arthur C.....	Presque Isle
Campbell, Fred I. & Co.....	Cherryfield	Spaulding & Stuart.....	Richmond
Judkins, Wesley H.....	Dexter	Woods, Jarvis B.....	Robbinston
Leavitt, Samuel D.....	Eastport	Black, Alfred S.....	Rockland
Lane, Orrin B.....	East Raymond	Nowell, C. H.....	Sanford
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Griffin, John C.....	Skowhegan
Currier, George M.....	Farmington	Wheeler, W. J. & Co.....	South Paris
Perry, H. O. & Son.....	Fort Fairfield	Creamer, Wm. B.....	Waldoboro
Grant, Freeman M.....	Freeport	Mathews, C. K.....	Waterville
Tarbox, Wallace R.....	Fryeburg	Spear, Alexander O.....	West Warren
Bailey, A. & Co.....	Gardiner	Phinney, Edw. B.....	Westbrook
Straw & Martin.....	Guilford	Phinney, Carrie B.....	Westbrook
Donnell, Wm. C.....	Houlton	Creamer, Frank A.....	Wiscasset
Cousens, E. & Sons.....	Kennebunkport		

PACIFIC FIRE.

Fernald, Geo. R.....	Bangor	Cook & West.....	Lewiston
Palmer, Wm. W.....	Bangor	Loring, Prentiss & Son.....	Portland
Wilson, John C.....	Bangor	Emmons, Willis T.....	Saco
Hutchinson, H. G.....	Biddeford	Drummond & Perkins.....	Waterville

PENNSYLVANIA FIRE.

Macomber, Farr & Whitten ...	Augusta	Gentle & Ludwig.....	Houlton
Blake, Barrows & Brown.....	Bangor	Kelly, Wm. J.....	Kittery
Drake, James B.....	Bath	Little, H. C. & Son.....	Lewiston
Smith, Sidney B.....	Berwick	Longfellow, P. H.....	Machias
Knight, John E.....	Boothbay Harbor	Anderson, Adams & Co.....	Portland
Riley, Thos. H.....	Brunswick	Bird, Maynard S.....	Rockland
Downes & Curran.....	Calais	Fairbrother, Edwin F.....	Skowhegan
Adams, Charles C.....	Deering	Fairbrother & Tantish.....	Skowhegan
Leavitt, Samuel D.....	Eastport	Hobbs, Chas. C.....	South Berwick
Tapley, Omar W.....	Ellsworth	Boothby, L. T. & Son.....	Waterville
Morrell, H. K. & Son.....	Gardiner		

PHENIX (BROOKLYN, N. Y.)

Macomber, Farr & Whitten.... Augusta
 Blake, Barrows & BrownBangor
 Fogg & Glidden Bath
 Pennell, William M Brunswick
 Downes & Curran Calais
 Hooper, Charles H Castine
 Leavitt, Samuel D Eastport
 Grant, The Geo. H. Co. (Corp'n) Ellsworth
 Voter, F. E. Farmington
 Perry, H. O. & Son Fort Fairfield
 Marr, Chas. H Gardiner
 Millett, Henry R. Gorham
 Donnell, Wm. C. Houlton

Biggar, Andrew S. Kennebunk
 Kelly, Wm. J. Kittery
 Little, H. C. & Son Lewiston
 Bucknam, J. A. & Co ..Mechanic Falls
 Noble & TimberlakePhillips
 Loring, Prentiss & Son Portland
 Perry, Arthur C. Presque Isle
 Cochran, Baker & Cross Rockland
 Batchelder, Wm. Jr. & Co Sanford
 Emery, F. M. Sanford
 Jones, Chas. F. Skowhegan
 Wheeler, W. J. & Co. South Paris
 Boothby, L. T. & Son. Waterville

PHENIX (HARTFORD, CONN.)

Miller, Alonzo Q. Auburn
 Macomber, Farr & Whitten ... Augusta
 Blake, Barrows & BrownBangor
 Humphreys, D. M. Bath
 Field & Quimby Belfast
 Gove, Edw. H. Biddeford
 Riley, Thos. H Brunswick
 Gardner, Eben B Bucksport
 Lee, Jos. A. & Son Calais
 Quimby, Geo. A. Camden
 Austin, Albert M. Deering
 Shearman, John E. Deering
 Barrill, C. C. & Son Ellsworth
 McFadden & Co Fairfield
 Voter, F. E Farmington
 Gilman, Augustus W. & Co. Foxcroft

Soule, Willis H. Freeport
 Bailey, Augustus Gardiner
 Millett, Henry R Gorham
 Donnell, Wm. C. Houlton
 Little, H. C. & Son Lewiston
 Pettengill, Geo. A. Lisbon Falls
 Morrill, Chas. H Newport
 Austin, David S. North Berwick
 Howe, Freehand Norway
 Anderson, Adams & Co Portland
 Spaulding & Stuart. Richmond
 Cochrane, Baker & Cross. Rockland
 Nowell, Chas. H Sanford
 Jones, C. F. Skowhegan
 Howard, A. E. & Son Waldoboro
 Boothby, L. T. & Son. Waterville

PROVIDENCE WASHINGTON.

Jordan, Nathaniel I Auburn
 Snow, Wm. B Bangor
 Tyler, Fogg & Co Bangor
 Lynam, Fred C & Co. Bar Harbor
 Drake, James B. Bath
 Burr, Eugene S Brewer

Talbot, Geo. H Camden
 DeCoster, J. HMechanic Falls
 Mason, Chas. G Norway
 Morse & Guptill. Portland
 Erskine, A. J. & Co Rockland
 Bangs, Isaac S. & Co. Waterville

QUEEN.

Miller & Owen Auburn
 Blake, Barrows & Brown Bangor
 Drake, James B. Bath
 Leighton, E. A. Berwick
 Bowker & Humphreys Brunswick
 Lowell, Fred'k H. Calais
 Packard, Fred'k A. Camden
 Hume, Chas. W. Eastport
 Marr, Chas. H Gardiner
 Huff, Charles O. Kennebunkport
 Kelly, Wm. J. Kittery

Conant, Frank A Lewiston
 Morrill, Chas. H Newport
 Haskell & Nickerson Pittsfield
 Dow & Pinkham (Corp'n) Portland
 Gurdy, Harry O Rockland
 Batchelder, Wm. Jr. & Co Sanford
 Emery, Frank M Sanford
 Fairbrother, Edwin F Skowhegan
 Fairbrother & Tantish. Skowhegan
 Wheeler, W. J. & Co South Paris
 Boothby, L. T. & Son. Waterville

READING FIRE.

Foye, David O. Bath
 Maxwell, Herbert D. Bath
 Mason & Palmer. Bangor
 Pattee, James & Son. Belfast
 Garey, Otis T. Biddeford
 Hanson & St. Clair. Calais
 Rawding, N. J. Canaan
 Judkins, Wesley H. Dexter
 Shea, Wilbor A. Eastport
 Grant, George H Ellsworth
 McFadden & Co. Fairfield
 Peaslee, Lorenzo P. Gardiner

Atkins, Frank. Hallowell
 Gentle & Ludwig Houlton
 Campbell, John Z. Lewiston
 Green, Wm. F. Madison
 Morrill, Chas. H Newport
 Jones, Edw. C Portland
 Black, Alfred S Rockland
 Gray, Willis B Sangerville
 Griffin, John C Skowhegan
 Sanborn, Willis E Springvale
 Holt, Frank C. South Norridgewock

RELIANCE.

O'Brion, Edw. C Portland

ROCHESTER GERMAN.

Hutchinson, J. P. & Co	Auburn	Morrill, Chas. H.	Newport
Fernald, George R	Bangor	Anderson, Adams & Co	Portland
Olys, Wm. B.	Bath	Bird, Maynard S.	Rockland
Burrill, C. C. & Son	Ellsworth		

ROCKFORD.

Hunton, F. W. & Co	Auburn	Small, J. T. & Co	Lewiston
Stewart, Rowland W	Bangor	Lord, Franklin H.	Portland
Garey, Otis T.	Biddeford		

SECURITY.

Garcelon, Chas. E.	Auburn	Staples, Lytton E.	Biddeford
Heath, Henry A.	Augusta	Bailey, Augustus	Gardiner
Burr, Eugene S.	Bangor	Welch, Geo. A.	Lewiston
Humphreys, D. M.	Bath	Morse & Guptill	Portland
Goodwin, Henry H.	Biddeford	Carter, Geo. A. & Co.	Saco

SPRINGFIELD FIRE AND MARINE.

Miller & Owen	Auburn	Donnell, Wm. C.	Houlton
Macomber, Farr & Whitten ..	Augusta	Clark, Chas. H.	Kennebunk
Mason & Palmer	Bangor	Cole, Chas. H.	Kennebunk
Humphreys, D. M.	Bath	Smith, John Gilpatrick, Kennebunkport	
Leighton, E. A.	Berwick	Auger & Bechard	Lewiston
Riley, Thos. H.	Brunswick	Parks Bros.	Pittsfield
Nelson, Frank	Calais	Loring, Prentiss & Son	Portland
Talbot, Geo. H.	Camden	Spaulding & Stewart	Richmond
Judkins, W. H.	Dexter	Cochran, Baker & Cross	Rockland
Leavitt, Samuel D.	Eastport	Batchelder, Wm. Jr. & Co	Sanford
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Emery, Frank M.	Sanford
Carrier, Geo. M.	Farmington	Dinsmore & Bickford	Skowhegan
Bailey, Augustus	Gardiner	Boothby, L. T. & Son	Waterville
Straw & Martin	Guilford	Atwood, Fred.	Winterport

ST. PAUL FIRE AND MARINE.

Ballard, S. K.	Auburn	Alford, E. R.	Old Town
Tyler, Fogg & Co	Bangor	Jones, Edw. C.	Portland
Foye, David O.	Bath	Harford, Jas. H.	South Portland
Maxwell, Herbert D.	Bath		

TRADERS.

Hunton, Fred W. & Co	Auburn	Barker, Clark H.	Portland
Heath, Henry A.	Augusta	Wood, Wm. E.	Portland
Lord, Henry & Co.	Bangor	Black, Alfred S.	Rockland
Crosby, Elwell S.	Bath	Batchelder, Wm. Jr. & Co	Sanford
Pattee, James & Son	Belfast	Emery, Frank M.	Sanford
Renouf, Narcisse P.	Biddeford	Jones, C. F. & Co.	Skowhegan
Mitchell, Horace.	Kittery Point	Thayer & Drew.	Waterville
Auger & Bechard	Lewiston	Foster, Herbert E.	Winthrop

UNION.

Hutchinson, J. P. & Co	Auburn	Bailey, A. & Co	Gardiner
Downing, C. S.	Augusta	Gentle & Ludwig	Houlton
Boyd, J. H. & Co.	Bangor	Cook & West	Lewiston
Kirstein, Louis	Bangor	Durocher, Hector	Lewiston
Hinckley, Frederick J	Bath	Morse & Guptill	Portland
Randall, John W.	Biddeford	Perry, Arthur C.	Presque Isle
Talbot, Geo. H.	Camden	Hall, Wm. T.	Richmond
Gilman, A. W. & Co	Foxcroft	Cochran, Baker & Cross	Rockland
Perry, H. O. & Son	Fort Fairfield	Matthews, C. K.	Waterville

UNITED FIREMEN'S.

Noble, Frank T	Augusta	Jones, Edward C.	Portland
Dunbar, Wales V. L.	Bangor	Shaw, Francis M.	Rockland
Baker, Ernest G	Bangor	Fairbrother & Tantish	Skowhegan
Conant, Frank A	Lewiston	Bangs, Isaac S	Waterville

UNITED STATES FIRE.

Bright, J. M	Bangor	Corey, Jonn L	Portland
Randall, John W	Biddeford	Black, Alfred S	Rockland
Auger & Bechard	Lewiston	Carter, G. A. & Co	Saco
Davis, John H	Portland		

VICTORIA FIRE.

Griffin, John C	Skowhegan
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WESTCHESTER FIRE.

Miller & Owen	Auburn	Allen, William, Jr	Portland
Boyd, J. H. & Co	Bangor	Dow & Pinkham (Corp'n)	Portland
Field & Quimby	Belfast	Dyer & Whipple	Portland
Renouf, Narcisse P	Biddeford	Eaton, Weston M	Portland
Riley, Thos. H	Brunswick	Hobbs, John P	Portland
Leavitt, Samuel D	Eastport	Maxwell, C. A	Portland
Burrill, C. C. & Sons	Ellsworth	Erskine, A. J. & Co	Rockland
Murphy & O'Connell	Lewiston		

WILLIAMSBURG CITY.

Macomber, Farr & Whitten ..	Augusta	Googin & Marble	Lewiston
Curran, Wm. F	Bangor	Little, H. C. & Son	Lewiston
Drake, James B	Bath	Jones, Edw. C	Portland
Pattee, James & Son	Belfast	Black, Alfred S	Rockland
Woodman, Melville	Biddeford	Dinsmore & Bickford	Skowhegan
Pennell, Wm. M	Brunswick	Drummond & Perkins	Waterville
Talbot, Geo. H	Camden	Hawes, Henry H. B	Westbrook
Tapley, Omar W	Ellsworth		

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Macomber, Farr & Whitten ..	Augusta	Talbot, G. H	Camden
Bright, Jos. M	Bangor	Kingsley, Frank W	East Machias
Davenport, Geo. P	Bath	Lewis, A. F	Fryeburg
Field & Quimby	Belfast	Haskell, Geo. B	Lewiston
Gove, Edw. H	Biddeford	Webster, Jos. H	Portland
Kenniston, Geo. B	Boothbay Harbor	Webster, J. H. & C. S	Portland
Riley, Thos. H	Brunswick	Carter, G. A. & Co	Saco
Fowler & Gardner	Calais	Fogg, Geo. H	Springvale

QUINCY MUTUAL FIRE.

Hunton, Jerome B	Auburn	Straw & Martin	Gulford
Macomber, Farr & Whitten ..	Augusta	Pery, W. H	Hallowell
Boyd, J. H.	Bangor	Cole, Charles H	Kennebunk
Bright, J. M	Bangor	Cousens, E. & Sons	Kennebunkport
Pattee, James & Son	Belfast	Haskell, Geo. B	Lewiston
Gove, E. H	Biddeford	Frost, H. C	Monmouth
Prince, Chas. H	Buckfield	Chase, Geo. P	North Waterboro
Hill, Samuel A	Buxton	Webster, J. H	Portland
Talbot, N. T. & Son	Camden	Cochran, Baker & Cross	Rockland
Hathaway, A. S. & Co	Canton	Nowell, Chas. H	Sanford
Cook, L. L.	Cornish	Jones, Charles F	Skowhegan
Wedgewood, Mrs. John T	Cornish	Rigby, J. P	South Newburg
Austin, A. M	Deering	Harford, James H	South Portland
Blanchard, L. J	Dexter	Sanborn, W. E	Springvale
Trask, J. R.	Dixfield	Howard, A. E. & Son	Waldoboro
Howard, Geo. E	Dover	Butler, Chas.	West Buxton
Grant, The Geo. H. Co. (Corp'n) ..	Ellsworth	Woodward, Henry	Winthrop
Voter, F. E.	Farmington	Gurney, E. P.	Yarmouth
Lewis, A. F	Fryeburg		

TRADERS' AND MECHANICS'.

Macomber, Farr & Whitten	Augusta	Bailey, A. & Co.....	Gardiner
Bright, J. M.	Bangor	Straw & Martin.....	Guilford
Davenport, Geo. P.	Bath	Perry, Wm. H.....	Hallowell
Leighton, E. A.	Berwick	Kelly, W. J.	Kittery
Garey, Otis T.	Biddeford	Haskell, G. B.	Lewiston
Matthews, B. C.	Boothbay	Loring, Chas. R.....	Livermore Falls
Riley, T. H.	Brunswick	Parks Bros.....	Pittsfield
Prince, C. H.	Buckfield	Webster, J. H.....	Portland
Fowler & Gardner	Calais	Webster, J. H. & C. S.....	Portland
Talbot, G. H.	Camden	Carter, G. A. & Co.....	Saco
Hodge, F. E.	Cumberland Mills	Batchelder, Wm. Jr. & Co	Sanford
Shea, Wilbor A.	Eastport	Emery, F. M.	Sanford
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Jones, C. F.	Skowhegan
McLeary, F. E.	Farmington	Hersom, F. M.	South Berwick
Gilman, A. W. & Co	Foxcroft	Creamer, Wm. B.	Waldoboro
Lewis, A. F.	Fryeburg		

UNITED STATES BRANCHES

OF

COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

Miller & Owen	Auburn	Smith, Wesley G.....	Old Orchard
Boothby, Wm. G.	Augusta	Morse & Guptill.....	Portland
Baker, Ernest G.	Bangor	Perry, Arthur C.....	Presque Isle
Drake, James B.	Bath	Bird, Maynard S.....	Rockland
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Carter, G. A. & Co.....	Saco
Perry, H. O. & Son	Fort Fairfield	Wheeler, Wm. J. & Co	South Paris
Peabody & Holyoke	Houlton		

ATLAS ASSURANCE.

Anderson, Adams & Co.....	Portland	Griffin, John C.....	Skowhegan
Davis, J. H.....	Portland		

BALOISE FIRE.

Byrnes, P. J.	Bangor	Welch, Geo. A.	Lewiston
Kelleher & Byrnes.....	Bangor	Dyer & Whipple.....	Portland
Durocher, Hector.....	Lewiston	Dow & Pinkham (Corp'n).....	Portland

BRITISH AMERICA.

Ballard, S. K.	Auburn	Davis, J. H.	Portland
Curran, Wm. F.	Bangor	Jones, Edw. C.	Portland
Fogg & Glidden	Bath	Sprague, Edwin	Rockland
Morse Bros.	Bath	Carter, Geo. A. & Co	Saco
Field & Quimby.....	Belfast	Wheeler, W. J. & Co	South Paris
Michaud, Jos. W.....	Brunswick	Harford, James H.....	South Portland
Littlefield, C. G.....	Caribou	Mathews, C. K.....	Waterville

CALEDONIAN.

Jordan, N. I.	Auburn	Straw & Martin.....	Guilford
Macomber, Farr & Whitten....	Augusta	Donnell, Wm. C.	Houlton
McClure, James W.	Bangor	Fuller, B. B.	Lewiston
Crosby, Ed. S.	Bath	Gordon, Geo. A.....	Livermore Falls
Pattee, James & Son.....	Belfast	Eynon, John S.....	North Berwick
Leighton, E. A.	Berwick	Corey, John L.....	Portland
Goodwin, H. H.	Biddeford	Perry, Arthur C.....	Presque Isle
Fowler & Gardner	Calais	Spaulding & Stuart	Richmond
Bradford, M. E.	Deering	Nowell, Charles H.....	Sanford
Blanchard, L. J.....	Dexter	Jones, Charles F.....	Skowhegan
Leavitt, Samuel D.	Eastport	Wheeler, W. J. & Co	South Paris
Perry, H. O. & Son	Fort Fairfield	Thayer & Drew	Waterville
Vaughan, Hiram C.....	Foxcroft	Bragdon, Albert M.....	York Village
Bailey, Augustus.....	Gardiner		

COMMERCIAL UNION (ENGLAND).

Macomber, Farr & Whitten.....	Augusta	Little, H. C. & Son.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Bucknam, J. A. & Co.....	Mechanic Falls
Fogg & Glidden.....	Bath	Barrows, Geo. M.....	Newport
Shaw & Palmer.....	Bath	White, Albert.....	Orono
Leighton, E. A.....	Berwick	Haskell, Chas. B.....	Pittsfield
Packard, F. A.....	Camden	Harmon, Herbert A.....	Portland
Hathaway, Alanson S.....	Canton	Perry, Arthur C.....	Presque Isle
Waldron, L. B.....	Dexter	Cochran, Baker & Cross.....	Rockland
Leavitt, Samuel D.....	Eastport	Nowell, Charles H.....	Sanford
Tapley, O. W.....	Ellsworth	Jones, Chas. F.....	Skowhegan
Voter, F. E.....	Farmington	Staples, T. F.....	South Eliot
Perry, H. O. & Son.....	Fort Fairfield	Tolman, Chas. E.....	South Paris
Maxcy, J. & Sons.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Donnell, Wm. C.....	Houlton		

HAMBURG-BREMEN.

Hutchinson, J. P. & Co.....	Auburn	Straw & Martin.....	Guilford
Noble, Frank T.....	Augusta	Gentle & Ludwig.....	Houlton
Curran, Wm. F.....	Bangor	Wing, Herbert E.....	Kingfield
Small, Frank A.....	Bath	Conant, Frank A.....	Lewiston
Field & Quimby.....	Belfast	Parlin, W. B.....	Machias
Goodwin, H. H.....	Biddeford	Wilbur, Chas. A.....	Madison
Goodwin & Snow.....	Biddeford	Morrill, Chas. H.....	Newport
Staples, Lytton E.....	Biddeford	Jones, B. F.....	Norridgewock
Carr, W. P.....	Bowdoinham	Howe, Freeland.....	Norway
Farrington, Benj. E.....	Brewer	Alford, E. R.....	Oldtown
Hanson & St. Clair.....	Calais	Timberlake, F. E.....	Phillips
Talbot, Geo. H.....	Camden	Haskell, C. B.....	Pittsfield
Willey & Ward.....	Cherryfield	Morse & Guphill.....	Portland
Howard, Geo. E.....	Dover	Cochran, Baker & Cross.....	Rockland
Hume, Charles W.....	Eastport	Nowell, Chas. H.....	Sanford
Tapley, Omar W.....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
Sylvester, Alonzo.....	Farmington	Boothby, L. T. & Son.....	Waterville
Perry, H. O. & Son.....	Fort Fairfield	Tracy, Bedford E.....	Winter Harbor
Jordan, Augustus H.....	Gardiner		

IMPERIAL.

Miller & Owen.....	Auburn	Maxcy, J. & Sons.....	Gardiner
Pearl & Dennett.....	Bangor	Bucknam, J. A. & Co.....	Mechanic Falls
Crosby, E. S.....	Bath	Anderson, Adams & Co.....	Portland
Field & Quimby.....	Belfast	Cochran, Baker & Cross.....	Rockland
Gove, Edw. H.....	Biddeford	Batchelder, Wm. Jr. & Co.....	Sanford
Burrill, C. C. & Son.....	Ellsworth	Emery, F. M.....	Sanford
Voter, F. E.....	Farmington	Griffin, John C.....	Skowhegan

LANCASHIRE.

Miller & Owen.....	Auburn	Grant, Freeman M.....	Freeport
Macomber, Farr & Whitten.....	Augusta	Marr, C. H.....	Gardiner
Blake, Barrows & Brown.....	Bangor	Donnell, Wm. C.....	Houlton
Lynam, Fred C. & Co.....	Bar Harbor	Cole, C. H.....	Kennebunk
Fogg & Glidden.....	Bath	Conant, F. A.....	Lewiston
Field & Quimby.....	Belfast	Parks Bros.....	Pittsfield
Woodman, Melville.....	Biddeford	Dow & Pinkham (Corp'n).....	Portland
Doolittle, James L.....	Brunswick	Perry, Arthur C.....	Presque Isle
Fowler & Gardner.....	Calais	Hall, Wm. T.....	Richmond
Lee, Jos. A. & Son.....	Calais	Bird, Maynard S.....	Rockland
Talbot, Geo. H.....	Camden	Nowell, Chas. H.....	Sanford
Howard, George E.....	Dover	Jones, Chas. F.....	Skowhegan
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Carrier, Geo. M.....	Farmington	Mathews, C. K.....	Waterville
Perry, H. O. & Son.....	Fort Fairfield		

LAW UNION AND CROWN.

Griffin, John C. Skowhegan

LION FIRE.

Webster, Jos. H. Portland | Webster, J. H. & C. S. Portland

LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Whitten.... Augusta
 Blake, Barrows & Brown Bangor
 Lynam, F. C. & Co Bar Harbor
 Drake, James B. Bath
 Pattee, James & Son..... Belfast
 Smith, Sidney B. Berwick
 Stone & Woodman..... Biddeford
 Pennell, W. M. Brunswick
 Talbot, George H. Camden
 Lumbert, Wallace R. Caribou
 Burrill, C. C. & Son Ellsworth
 Voter, F. E. Farmington
 Fessenden, Nicholas Fort Fairfield
 Houghton & Fessenden. Fort Fairfield
 Bailey, Augustus & Co Gardiner

Straw, David R. Guilford
 Donnell, W. C. Houlton
 Little, H. C. & Son..... Lewiston
 Eynon, John S. North Berwick
 Howe, Freeland Norway
 Parks Bros. Pittsfield
 Dow & Pinkham (Corp'n).... Portland
 Perry, Arthur C. Presque Isle
 Cochran, Baker & Cross Rockland
 Nowell, Charles H. Sanford
 Jones, Chas. F. Skowhegan
 Staples, Thos. F. South Eliot
 Howard, A. E. & Son Waldoboro
 Matthews, Chas. K. Waterville
 Taylor, Richard H. T. Wiscasset

LONDON ASSURANCE.

Miller & Owen..... Auburn
 Huntington, A. M. Augusta
 Pearl & Dennett..... Bangor
 Lynam, Fred C. & Co Bar Harbor
 Crosby, E. J. Bath
 Hutchinson, H. G. Biddeford
 Bowker & Humphreys Brunswick
 Jordan, A. H. Gardiner
 Morrill, George A. Gray
 Dudley, Chas. H. Hallowell
 Cook & West..... Lewiston

Loring, Prentiss & Son..... Portland
 Cochran, Baker & Cross Rockland
 Carter, G. A. & Co. Saco
 Batchelder, Wm. Jr. & Co Sanford
 Wilson, Frank Sanford
 Fairbrother & Tantish..... Skowhegan
 Hobbs, Chas. C. South Berwick
 Wheeler, W. J. & Co South Paris
 Foster, Dana P. Waterville
 Tracy, Bedford E. Winter Harbor

LONDON AND LANCASHIRE.

Hutchinson, J. P. & Co Auburn
 Macomber, Farr & Whitten.... Augusta
 Blake, Barrows & Brown Bangor
 Byrnes, F. J. Bangor
 Kelleher & Byrnes Bangor
 Pearl & Bennett Bangor
 Rogers, Oscar C. Bath
 Leighton, E. A. Berwick
 Garey, Otis T. Biddeford
 Bradley, A. M. & Son. East Vassalboro
 Hurley, Daniel E. Ellsworth
 Voter, F. E. Farmington

Peaslee, L. P. Gardiner
 Biggar, Andrew S. Kennebunk
 Kelly, Wm. J. Kittery
 Conant, F. A. Lewiston
 Cook & West..... Lewiston
 Anderson, Adams & Co Portland
 Jones, E. C. Portland
 Plummer Bros. Portland
 Cochran, Baker & Cross Rockland
 Batchelder, Wm. Jr. & Co Sanford
 Mathews, C. K. Waterville

MAGDEBURG FIRE.

Loan, W. W. Ashland
 Downing, Chas. S. Augusta
 Pearl & Dennett..... Bangor
 Drake, James B. Bath
 Gove, Edw. H. Biddeford
 Nelson, Frank Calais
 Leavitt, Samuel D. Eastport
 Burrill, C. C. & Son Ellsworth
 Bailey, Augustus Gardiner
 Straw & Martin..... Gullford
 Donnell, Wm. C. Houlton

Little, H. C. & Son..... Lewiston
 Dow & Pinkham (Corp'n).... Portland
 Black, Alfred S. Rockland
 Carleton, Guy. Rockport
 Wilson, Frank Sanford
 Fogg, Geo. H. Springvale
 Griffin, John C. Skowhegan
 Jones, Chas. F. Skowhegan
 Haskell & Whitten Union
 Boothby, L. T. & Son Waterville

MANCHESTER.

Hutchinson, J. P. & Co	Auburn	Atkins, Frank	Hallowell
Heath, Henry A	Augusta	Peabody & Holyoke	Houlton
Boyd, J. H. & Co	Bangor	Conant, Frank A	Lewiston
Crosby, Elwell S	Bath	Durocher, Hector	Lewiston
Field & Quimby	Belfast	Gordon, Geo. A	Livermore Falls
Leighton, E. A.	Berwick	Barbour, Flora A	Portland
Woodman, Melville	Biddeford	Corey, John L	Portland
Michaud, Jos. W.	Brunswick	Dow & Pinkham (Corp'n)	Portland
Hanson & St. Clair	Calais	Dyer & Whipple	Portland
Littlefield, Chas. C	Caribou	Eaton, Weston M	Portland
Austin, Albert M	Deering Center	Ferry, Arthur C	Presque Isle
Austin & Shearman	Deering Center	Shaw, Francis M	Rockland
Jackson, Wm. T. E	Deering Center	Tibbets, Wm. F	Rockland
Staples, Thomas F	Ellot	Dinsmore & Bickford	Skowhegan
Grant, The Geo. H. Co (Corp'n)	Ellsworth	Fairbrother, Edwin F	Skowhegan
Tapley, Omar W	Ellsworth	Fairbrother & Tantish	Skowhegan
Sylvester, Alfonso	Farmington	Harford, James H	South Portland
Fessenden, Nicholas	Fort Fairfield	Fogg, Geo. H	Springville
Marr, Chas. Henry	Gardiner	Thayer & Drew	Waterville

NETHERLANDS FIRE.

Garey, Otis T	Biddeford	Smith, Wesley G	Old Orchard
Lumbert, Wallace R	Caribou	Wood, Wm. E	Portland
Perry, H. O. & Son	Fort Fairfield	Perry, Eli S	Presque Isle
Peabody & Holyoke	Houlton		

NORTH BRITISH AND MERCANTILE.

Came, Samuel M	Alfred	Tarbox, W. R	Fryeburg
Miller & Owen	Auburn	Bailey, Augustus	Gardiner
Macomber, Farr & Whitten	Augusta	Soule, Edwin A	Gorham
Blake, Barrows & Brown	Bangor	Gentle & Ludwig	Houlton
Humphreys, D. M	Bath	Hinckley, Chas. S	Jonesport
Lord, Heman G	Berwick	Cole, Chas. H	Kennebunk
Woodman, Melville	Biddeford	Cook & West	Lewiston
Carr, W. P.	Bowdoinham	Bucknam, J. A. & Co	Mechanic Falls
Wight & Libby	Bridgton	Morrill, Chas. H	Newport
Bowker & Humphreys	Brunswick	Davis, Geo. E	Parsonsfield
Palmer, Edwin A	Buxton	Haskell, C. B	Pittsfield
Carll, Eugene C	Buxton Center	Libby, R. C	Portland
Downes & Curran	Calais	Norton & Hall	Portland
Simonton, T. R	Camden	Fox, Francis A	Porter
Perkins, Walter P	Cornish	Hall, Wm. T	Richmond
Chapman, D. W. & Son	Damariscotta	Bird, Maynard S	Rockland
Pierce, Arthur W	Deering	Batchelder, Wm. Jr. & Co	Sanford
Austin, Albert M	Deering Center	Emery, F. M	Sanford
Austin & Shearman	Deering Center	Jones, C. F	Skowhegan
Howard, Geo. E	Dover	Wheeler, W. J. & Co	South Paris
Leavitt, Sam'l D	Eastport	Mathews, C. K	Waterville
Grant, The Geo. H. Co (Corp'n)	Ellsworth	Burns & Hawes	Westbrook
Thwing, Jos. P	Farmington	Gurney, E. P	Yarmouth
Soule, Willis H	Freeport	Bragdon, Albert M	York

NORTHERN ASSURANCE.

Hutchinson, J. P. & Co	Auburn	Morrill, Chas. H	Newport
Pearl & Dennett	Bangor	Howe, Freeland	Norway
Lynam, Fred C. & Co	Bar Harbor	Parks Bros.	Pittsfield
Drake, James B	Bath	Dow & Pinkham (Corp'n)	Portland
Riley, Thos. H	Brunswick	Cochran, Baker & Cross	Rockland
Packard, F. A	Camden	Carter, G. A. & Co	Saco
Voter, F. E	Farmington	Griffin, John C	Skowhegan
Vaughan, H. C	Foxcroft	Boothby, L. T. & Son	Waterville
Maxey, Josiah & Sons	Gardiner		

NORWICH UNION.

Miller & Owen	Auburn	Harlow, Frank L.	Gorham
Heath, Henry A.	Augusta	Atkins, Frank.	Hallowell
Blake, Barrows & Brown	Bangor	Biggar, Andrew S.	Kennebunk
Lynam, F. C. & Co.	Bar Harbor	Conant, F. A.	Lewiston
Fogg & Glidden	Bath	Gordon, G. A.	Livemore Falls
Field & Quimby	Belfast	Wilber, Chas. A.	Madison
Tibbetts, Geo. E.	Berwick	Bucknam, J. A. & Co.	Mechanic Falls
Renouf, N. P.	Biddeford	Waterhouse, Wm. H.	Oldtown
Bowker & Humphreys	Brunswick	Parks Bros.	Pittsfield
Swazey, John N.	Bucksport	Loring, Prentiss & Son.	Portland
Packard, Frederick A.	Camden	Newell, Chas. D.	Richmond
Jackson, Wm. T. E.	Deering Center	Simonton, Theo. E.	Rockland
Austin, Albert M.	Deering Center	Batchelder, Wm. Jr. & Co.	Sanford
Austin & Shearman	Deering Center	Wilson, Frank.	Sanford
Blanchard, L. J.	Dexter	Dinsmore & Bickford	Skowhegan
Tapley, Omar W.	Ellsworth	Wheeler, W. J. & Co.	South Paris
McFadden & Co.	Fairfield	O'Brien, Eli M.	Thomaston
Thwing, Jos. P.	Farmington	Mathews, Chas. K.	Waterville
Gilman, A. W. & Co.	Foxcroft	Gooding, Howard G.	Yarmouth
Marr, Chas. H.	Gardiner		

PALATINE.

Hutchinson, J. P. & Co.	Auburn	Auger & Bechard	Lewiston
Curran, W. F.	Bangor	Bechard, H. P.	Lewiston
Crosby, Elwell S.	Bath	Nelke, Solomon A.	Livemore Falls
Field & Quimby	Belfast	Eynon, John S.	North Berwick
Leighton, Edgar A.	Berwick	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	Batchelder, Wm. Jr., & Co.	Sanford
Perry, H. O. & Son.	Fort Fairfield	Emery, Frank M.	Sanford
Peabody & Holyoke	Houlton	Griffin, John C.	Skowhegan
Biggar, Andrew S.	Kennebunk	Thayer & Drew	Waterville
Kelly, Wm. J.	Kittery		

PHENIX ASSURANCE.

Miller & Owen	Auburn	Gentle & Ludwig	Houlton
Boothby, William G.	Augusta	Smith, Wesley G.	Old Orchard
Baker, Ernest G.	Bangor	Dow & Pinkham (Corp'n)	Portland
Drake, James B.	Bath	Perry, Arthur C.	Presque Isle
Downes & Curran	Calais	Bird, Maynard S.	Rockland
Leavitt, Samuel D.	Eastport	Carter, George A. & Co.	Saco
Staples, Thomas F.	Eliot	Nowell, C. H.	Sanford
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Dinsmore & Bickford	Skowhegan
Perry, H. O. & Son.	Fort Fairfield	Wheeler, Wm. J. & Co.	South Paris
Maxcy, Josiah & Sons.	Gardiner	Bangs, Isaac S. & Co.	Waterville

PRUSSIAN NATIONAL.

Heath, Henry A.	Augusta	Staples, Lytton E.	Biddeford
Curran, Wm. F.	Bangor	Welch, Geo. A.	Lewiston
Hutchinson, H. G.	Biddeford	Wood, Wm. E.	Portland

ROYAL.

Macomber, Farr & Whitten.	Augusta	Kelly, Wm. J.	Kittery
Blake, Barrows & Brown	Bangor	Little, H. C. & Son.	Lewiston
Drake, James B.	Bath	Longfellow, P. H.	Machias
Smith, Sidney B.	Berwick	Anderson, Adams & Co.	Portland
Knight, John E.	Boothbay Harbor	Bird, Maynard S.	Rockland
Riley, Thos. H.	Brunswick	Batchelder, Wm. Jr. & Co.	Sanford
Downes & Curran	Calais	Fairbrother, Edwin F.	Skowhegan
Adams, Charles C.	Deering	Fairbrother & Tantish	Skowhegan
Leavitt, Samuel D.	Eastport	Hobbs, Charles C.	South Berwick
Tapley, Omar W.	Ellsworth	Boothby, L. T. & Son.	Waterville
Bailey, Augustus	Gardiner	Phinney, Edw. B.	Westbrook
Gentle & Ludwig	Houlton		

ROYAL EXCHANGE.

Jordan, Nathaniel I.....	Auburn	Grant, The Geo. H. Co. (Corp'n)	Ellsworth
Heath, Henry A.....	Augusta	Auger & Bechard.....	Lewiston
Palmer, Wm. W.....	Bangor	Morse & Guptill.....	Portland
Fogg & Glidden.....	Bath	Batchelder, Wm. Jr. & Co.....	Sanford
Hutchinson, H. G.....	Biddeford	Emery, Frank M.....	Sanford
Hume, Chas. W.....	Eastport	Gilman, Calvin W.....	Waterville

SCOTTISH UNION.

Heath, Henry A.....	Augusta	Davis, John H.....	Portland
Tyler, Fogg & Co.....	Bangor	Bird, Maynard S.....	Rockland
Goddard, Hunt & Co.....	Bar Harbor	Black, Alfred S.....	Rockland
Fogg & Quimby.....	Belfast	Griffin, John C.....	Skowhegan
Conant, Frank A.....	Lewiston	Boothby, L. T. & Son.....	Waterville
Anderson, Adams & Co.....	Portland		

SUN INSURANCE OFFICE.

Chase, M. V. B.....	Augusta	Auger & Bechard.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Garcelon & Welch.....	Lewiston
Lynam, Fred C.....	Bar Harbor	Howe, Freeland.....	Norway
Pattee, James & Son.....	Belfast	Parks Bros.....	Pittsfield
Woodman, Melville.....	Biddeford	Loring, Prentiss & Son.....	Portland
Bowker & Humphreys.....	Brunswick	Hall, Wm. T.....	Richmond
Fowler & Gardner.....	Calais	Erskine, A. J. & Co.....	Rockland
Packard, Frederick A.....	Camden	Carter, G. A. & Co.....	Saco
Hume, Chas. W.....	Eastport	Batchelder, Wm. Jr. & Co.....	Sanford
Tarbox, Wallace R.....	Fryeburg	Emery, F. M.....	Sanford
Maxey, Josiah & Sons.....	Gardiner	Thayer & Drew.....	Waterville

SVEA.

Byrnes, J. P.....	Bangor	Bechard, Henri P.....	Lewiston
Kelleher & Brynes.....	Bangor	Hartford & Shaw.....	Lewiston
Fogg & Glidden.....	Bath	Smith, Wesley G.....	Old Orchard
Randall, John W.....	Biddeford	Allen, William Jr.....	Portland
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	Emerson, Geo. A.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Alford, E. R.....	Old Town
Lynam, F. C. & Co.....	Bar Harbor	Norton & Hall.....	Portland
Fogg & Glidden.....	Bath	Perry, A. C.....	Presque Isle
Field & Quimby.....	Belfast	Bird, Maynard S.....	Rockland
Carr, W. P.....	Bowdoinham	Shepherd, Jos. F.....	Rockport
Lumbert, Wallace R.....	Caribou	Carter, G. A. & Co.....	Saco
Tapley, O. W.....	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Parker, Harvey L.....	Farmington	Boothby, L. T. & Son.....	Waterville
Clark, Chas. H.....	Kennebunk	Tolman, J. H.....	Westbrook

INDEX TO PART I.

FIRE AND MARINE INSURANCE.

	PAGE
Maine Mutual Companies.....	5
Maine Stock Companies.....	6
Stock Companies of other States.....	6
Mutual Companies of other States.....	8
Companies of Foreign Countries.....	8

STATISTICAL TABLES.

Table No. 1. Maine Business Foreign Fire Insurance Companies 1868 to 1898.....	11
2. Income, Disbursements, Premiums, Losses paid and Risks written during 1898.....	12
3. Income during 1898	16
4. Disbursements during 1898.....	20
5. Assets December 31, 1898.....	24
6. Non-Ledger Liabilities December 31, 1898.....	28
7. Risks and Premiums.....	32
8. Maine Business, Stock Fire and Marine Companies,	36
9. Maine Mutual Fire Insurance Companies.....	40
10. Maine Mutual Fire Insurance Companies, Income and Expenditures	42
11. Business Transacted by Special Insurance Brokers.	44
12. Record of Fires in Maine during 1898.....	45
13. Cause of Fires in Maine during 1898.....	52

COMPANY ABSTRACTS.

MAINE STOCK COMPANIES.

Merchants Insurance Company.....	55
Union Insurance Company.....	58

STOCK COMPANIES OF OTHER STATES.

	PAGE
Ætna Insurance Company, Conn.....	63
Agricultural Insurance Company, N. Y.....	65
American Insurance Company, Mass.....	68
American Insurance Company, N. J.....	70
American Central Insurance Company, Mo.....	72
American Fire Insurance Company, N. Y.....	74
American Fire Insurance Company, Pa.....	76
Armenia Insurance Company, Pa.....	78
Boston Insurance Company, Mass.....	80
Buffalo Commercial Insurance Company, N. Y.....	82
Buffalo German Insurance Company, N. Y.....	84
Capital Fire Insurance Company, N. H.....	86
Commerce Insurance Company, N. Y.....	88
Commercial Union Fire Insurance Company, N. Y.....	90
Concordia Fire Insurance Company, Wis.....	92
Connecticut Fire Insurance Company, Conn.....	94
Continental Insurance Company, N. Y.....	96
Delaware Insurance Company, Pa.....	98
Equitable Fire and Marine Insurance Company, R. I.....	100
Erie Fire Insurance Company, N. Y.....	102
Fidelity Fire Insurance Company, Md.....	104
Fire Association, Pa.....	105
Fireman's Fund Insurance Company, Cal.....	107
Franklin Fire Insurance Company, Pa.....	109
German Alliance Insurance Company, N. Y.....	111
German American Insurance Company, N. Y.....	113
German Fire Insurance Company, Pa.....	115
Germania Fire Insurance Company, N. Y.....	117
Globe Fire Insurance Company, N. Y.....	119
Granite State Fire Insurance Company, N. H.....	121
Greenwich Insurance Company, N. Y.....	123
Hanover Fire Insurance Company, N. Y.....	125
Hartford Fire Insurance Company, Conn.....	127
Home Insurance Company, N. Y.....	129
Home Mutual Insurance Company, Cal.....	131
Indemnity Fire Insurance Company, N. Y.....	133
Insurance Company of North America, Pa.....	135
Insurance Company of the State of New York, N. Y.....	137
Insurance Company of the State of Pennsylvania, Pa.....	139
Manhattan Fire Insurance Company, N. Y.....	141
Manufacturers and Merchants Insurance Company, Pa.....	143
Mercantile Fire and Marine Insurance Company, Mass.....	145
Mechanics and Traders Insurance Company, La.....	147
Merchants Insurance Company, N. J.....	149
Merchants Insurance Company, R. I.....	151
National Fire Insurance Company, Conn.....	153

	PAGE
National-Standard Insurance Company, N. Y.....	155
New Hampshire Fire Insurance Company, N. H.....	157
Niagara Fire Insurance Company, N. Y.....	159
North British and Mercantile Insurance Company, N. Y.....	161
Norwalk Fire Insurance Company, Conn.....	163
Orient Insurance Company, Conn.....	165
Pacific Fire Insurance Company, N. Y.....	167
Pennsylvania Fire Insurance Company, Pa.....	169
Phenix Insurance Company, N. Y.....	171
Phœnix Insurance Company, Conn.....	173
Providence Washington Insurance Company, R. I.....	175
Queen Insurance Company of America, N. Y.....	177
Reading Fire Insurance Company, Pa.....	179
Reliance Insurance Company, Pa.....	181
Rochester German Insurance Company, N. Y.....	183
Rockford Insurance Company, Ill.....	185
Security Insurance Company, Conn.....	187
Springfield Fire and Marine Insurance Company, Mass.....	189
St. Paul Fire and Marine Insurance Company, Minn.....	191
Traders Insurance Company, Ill.....	193
Union Insurance Company, Pa.....	195
United Firemen's Insurance Company, Pa.....	197
United States Fire Insurance Company, N. Y.....	199
Victoria Fire Insurance Company, N. Y.....	201
Westchester Fire Insurance Company, N. Y.....	203
Williamsburg City Fire Insurance Company, N. Y.....	205

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company, Mass.....	209
Quincy Mutual Fire Insurance Company, Mass.....	211
Traders and Mechanics Insurance Company, Mass.....	213

COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich Fire Insurance Company, Germany.....	217
Atlas Assurance Company, England.....	219
Baloise Fire Insurance Company, Switzerland.....	221
British America Assurance Company, Canada.....	223
Caledonian Insurance Company, Scotland.....	225
Commercial Union Assurance Company, England.....	227
Hamburg-Bremen Fire Insurance Company, Germany.....	229
Imperial Insurance Company, England.....	231
Lancashire Insurance Company, England.....	233
Law Union and Crown Fire and Life Insurance Company, England.....	235
Lion Fire Insurance Company, England.....	237
Liverpool and London and Globe Insurance Company, England..	239
London Assurance Corporation, England.....	241
London and Lancashire Fire Insurance Company, England.....	243

	PAGE
Magdeburg Fire Insurance Company, Germany.....	245
Manchester Fire Assurance Company, England.....	247
Netherlands Fire Insurance Company, Holland.....	249
North British and Mercantile Insurance Company, England.....	251
Northern Assurance Company, England.....	253
Norwich Union Fire Insurance Society, England.....	255
Palatine Insurance Company, England.....	257
Phoenix Assurance Company, England.....	259
Prussian National Insurance Company, Germany.....	261
Royal Insurance Company, England.....	263
Royal Exchange Assurance, England.....	265
Scottish Union and National Insurance Company, Scotland.....	267
Sun Insurance Office, England.....	269
Svea Fire and Life Insurance Company, Sweden.....	271
Union Assurance Society, England.....	273
Western Assurance Company, Canada.....	275

MAINE MUTUAL FIRE INSURANCE COMPANIES.

Aroostook County Patrons Mutual Fire Insurance Company.....	279
Boothbay Mutual Fire Insurance Company.....	280
Brunswick Farmers Mutual Fire Insurance Company.....	281
Cape Elizabeth and Scarborough Mutual Fire Insurance Company...	282
Casco Mutual Fire Insurance Company.....	283
Citizens Mutual Fire Insurance Company.....	284
Cumberland Mutual Fire Insurance Company.....	285
Danville Mutual Fire Insurance Company.....	286
Dresden Mutual Fire Insurance Company.....	287
Edgecomb Mutual Fire Insurance Company.....	288
Eliot and Kittery Mutual Fire Insurance Company.....	289
Falmouth Mutual Fire Insurance Company.....	290
Farmington Mutual Fire Insurance Company.....	291
Fayette Mutual Fire Insurance Company.....	292
Freeport and Yarmouth Mutual Fire Insurance Company.....	293
Fryeburg Mutual Fire Insurance Company.....	294
Gardiner and Richmond Mutual Fire Insurance Company.....	295
Gorham Farmers Mutual Fire Insurance Company.....	296
Gray and New Gloucester Mutual Fire Insurance Company.....	297
Hampden Mutual Fire Insurance Company.....	298
Harpwell Mutual Fire Insurance Company.....	299
Harrison Mutual Fire Insurance Company.....	300
Jay Mutual Fire Insurance Company.....	301
Jefferson Farmers Mutual Fire Insurance Company.....	302
Kennebunk Farmers Mutual Fire Insurance Company.....	303
Litchfield Mutual Fire Insurance Company.....	304
Lovell Mutual Fire Insurance Company.....	305
Medomak Mutual Fire Insurance Company.....	306
Mutual Fire Insurance Company.....	307
Newburgh Mutual Fire Insurance Company.....	308

	PAGE
Newcastle Mutual Fire Insurance Company.....	309
New Portland Mutual Fire Insurance Company.....	310
North Yarmouth Mutual Fire Insurance Company.....	311
Oxford County P. of H. Mutual Fire Insurance Company.....	312
Patrons Androscoggin Mutual Fire Insurance Company.....	313
Pittston and Whitefield Mutual Fire Insurance Company.....	314
Union Farmers Mutual Fire Insurance Company.....	315
Warren Farmers Mutual Fire Insurance Company.....	316
Wells Mutual Fire Insurance Company.....	317
West Bangor and Hermon Mutual Fire Insurance Company.....	318
West Gardiner Mutual Fire Insurance Company.....	319
Wilton Mutual Fire Insurance Company.....	320
Windham Mutual Fire Insurance Company.....	321
Woolwich Mutual Fire Insurance Company.....	322
York County Mutual Fire Insurance Company.....	323