

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments  Institutions

FOR THE YEAR

1900.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1900

THIRTY-SECOND ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

PART FIRST.
Fire and Marine Insurance.

AUGUSTA.
KENNEBEC JOURNAL PRINT.
1900.

STATE OF MAINE.

THIRTY-SECOND 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-second 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 1899 were as follows :

TAXES.	
Fire and Marine Companies.....	\$29,279 57
Life and Miscellaneous Companies.....	39,677 89
	\$68,957 46
FEES.	
Licenses to companies.....	\$3,420 00
Licenses to agents.....	8,438 00
Licenses to brokers.....	1,070 00
Licenses to special brokers.....	20 00
Examination of companies.....	100 00
Fees for filing annual statements.....	60 00
Miscellaneous receipts	29 20
	13,137 20
Total	\$82,094 66

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

Name of Company.	Location.	Cash Capital.
Firemens.....	Newark, N. J.	\$1,000,000
Fire Ins. Co. of the Co. of Philadelphia..	Philadelphia, Pa	400,000
Globe & Rutgers	New York, N. Y	400,000
Helvetia Swiss	St. Gall, Switzerland	*200,000
National	Dublin, Ireland	*200,000
North German	Hamburg, Germany	*200,000
Providence Mutual Fire	Providence, R. I	-
Thuringia	Erfurt, Germany	*200,000
		\$2,600,000

The Dirigo Mutual Fire Insurance Company of Gorham was incorporated May 15, 1899, and the following companies discontinued business in Maine since the publication of my last annual report, viz. :

Name of Company.	Location.	Cash Capital.
Globe & Rutgers.....	New York, N. Y.....	\$400,000
Ins. Co. of the State of N. Y.....	New York, N. Y.....	200,000
Rockford.....	Rockford, Ill.....	200,000
		\$800,000

* Deposit capital.

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

FIRE AND MARINE INSURANCE 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
Dirigo Mutual Fire Insurance Company	.....Gorham
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

* Discontinued business. Risks re-insured in Granite State Fire Ins. Co., Portsmouth, N. H.

*State Mutual Fire Insurance Company.....	Portland
Union Farmers Mutual Fire Insurance Company.....	Union
Warren Farmers Mutual Fire Insurance Company.....	Warren
Wells Mutual Fire Insurance Company.....	Wells
West Bangor and Hermon Mutual Fire Insurance Company.....	Hermon
West Gardiner Mutual Fire Insurance Company.....	West Gardiner
Wilton Mutual Fire Insurance Company.....	Wilton
Windham Mutual Fire Insurance Company.....	Windham
Woolwich Mutual Fire Insurance Company.....	Woolwich
York County Mutual Fire Insurance Company.....	Buxton

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
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
Erie Fire Insurance Company.....	Buffalo, N. Y
Fidelity Fire Insurance Company.....	Baltimore, Md
Fire Association.....	Philadelphia, Pa
Fire Insurance Company of the County of Philadelphia, Philadelphia, Pa	
James M. Forbush & Co., Managers for Maine, Natick, Mass.	
Fireman's Fund Insurance Company.....	San Francisco, Cal
Charles W. Kellogg, Manager, Mason Building, Boston, Mass.	

* Discontinued business. Risks re-insured in Granite State Fire Ins. Co., Portsmouth, N. H.

Firemens Insurance Company.....	Newark, N. J
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
	Field & Cowles, Managers, 85 Water 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.
Indemnity 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 Pennsylvania.....	Philadelphia, Pa
Manhattan Fire Insurance Company.....	New York, N. Y
	Frank A. Colley, Manager, 24 Central St., Boston, Mass.
Mechanics and Traders Insurance Company.....	New Orleans, La
Mercantile Fire and Marine Insurance Company.....	Boston, Mass
Merchants Insurance Company.....	Newark, N. J
Merchants Insurance Company.....	Providence, R. I
National Fire Insurance Company.....	Hartford, Conn
National-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
Pacific Fire Insurance Company.....	New York, N. Y
Pennsylvania Fire Insurance Company.....	Philadelphia, Pa
	Field & Cowles, Managers, 85 Water St., Boston, Mass.
Phenix Insurance Company.....	Brooklyn, N. Y
Phoenix Insurance Company.....	Hartford, Conn
Providence Washington Insurance Company.....	Providence, R. I
Queen Insurance Company of America.....	New York, N. Y
Reading Fire Insurance Company.....	Reading, Pa
Reliance Insurance Company.....	Philadelphia, Pa
Rochester German Insurance Company.....	Rochester, N. Y
Security Insurance Company.....	New Haven, Conn
Springfield Fire and Marine Insurance Company.....	Springfield, Mass
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn
	George O. Carpenter & Son, Managers, Boston, Mass.
Traders Insurance Company.....	Chicago, Ill
Union Insurance Company.....	Philadelphia, Pa
United Firemen's Insurance Company.....	Philadelphia, Pa
United States Fire Insurance Company.....	New York, N. Y

Victoria Fire Insurance Company.....New York, N. Y
 Westchester Fire Insurance Company.....New York, N. Y
 Williamsburg City Fire Insurance Company.....Brooklyn, N. Y

MUTUAL COMPANIES OF OTHER STATES.

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

UNITED STATES BRANCHES

OF

COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich Fire Insurance Co.Aix-La-Chapelle, Germany
 Weed & Kennedy, Managers, 31 Liberty St., New York, N. Y.
 Atlas Assurance Company.....London, England
 Frank Lock, Manager for N. E., 45 William St., New York, N. Y.
 Baloise Fire Insurance Company.....Basle, Switzerland
 Weed & Kennedy, Managers, 31 Liberty St., New York, N. Y.
 British America Assurance Company.....Toronto, Canada
 Caledonian Insurance Company.....Edinburgh, Scotland
 Charles H. Post, Manager, 29 Pine St., New York, N. Y.
 Commercial Union Assurance Company.....London, England
 A. H. Wray, 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.
 Helvetia Swiss Fire Insurance Company.....St. Gall, Switzerland
 Weed & Kennedy, Managers, 31 Liberty 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, 35 Pine St., New York, N. Y.
 Lion Fire Insurance Company.....London, England
 J. H. Brewster, 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, 59 William St., New York, N. Y.
- Magdeburg Fire Insurance Company.....Magdeburg, Germany
P. E. Rasor, Manager, 71 William St., New York, N. Y.
- Manchester Assurance Company.....Manchester, England
George S. A. Young, Manager, 42 Cedar St., New York, N. Y.
- National Assurance Company.....Dublin, Ireland
Geo. E. Kendall, Manager, Hartford, Conn.
- 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
E. G. Richards, Manager, 54 William St., New York, N. Y.
- Northern Assurance Company.....London, England
George W. Babb, Manager, 38 Pine St., New York, N. Y.
- North German Fire Insurance Company.....Hamburg, Germany
Frank A. Colley, Manager for Maine, 24 Central St., Boston, Mass.
- Norwich Union Fire Insurance Society.....Norwich, England
J. Montgomery Hare, Manager, 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, Manager, 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
J. H. Brewster, Manager, 197 Asylum St., Hartford, Conn.
- Sun Insurance Office.....London, England
J. J. Gulle, Manager, 54 Pine St., New York, N. Y.
- Svea Fire and Life Insurance Company.....Gothenburg, Sweden
Weed & Kennedy, Managers, 31 Liberty St., New York, N. Y.
- Thuringia Insurance Company.....Erfurt, Germany
Fred'k G. Voss, Manager, 43 Cedar 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

FIRE INSURANCE.

GROWTH OF THE BUSINESS IN MAINE.

The business transacted by Fire Insurance Companies in Maine during the year 1899 and reported to this Department may be summarized as follows:

RISKS WRITTEN.

Companies of other States and Countries.....	\$129,406,937 98
Maine Mutual Companies.....	5,529,571 62
Special Brokers	20,500 00
Total	\$134,957,009 60

PREMIUMS RECEIVED.

Companies of other States and Countries.....	\$1,789,800 89
Maine Mutual Companies.....	* 59,045 78
Special Brokers	205 00
Total	\$1,849,051 67

LOSSES PAID.

Companies of other States and Countries.....	\$1,072,972 04
Maine Mutual Companies.....	51,626 57
Special Brokers	†
Total	\$1,124,598 61

The risks written by fire insurance companies of *other States and countries*, in Maine, and reported to this Department, for the year ending December 31st, last, aggregate \$129,406,937.98, being the largest amount ever written in this State and an increase of \$10,424,816.90 over the amount written during the previous year, which was the largest on record. The premiums received on the insurance written during 1899 were \$1,789,800.89—an increase of \$140,449.26 over the business of 1898.

The losses paid by these companies during 1899 were \$1,072,972.04 which is \$179,495.50 more than the losses paid during the year previous and is the largest in the history of the State, with the single exception of the year 1886—when the severe conflagrations at Eastport and Farmington brought the losses up to \$1,099,574.25 and required the companies to pay \$102 in losses for each \$100 collected in premiums.

* Includes assessments on premium notes.

† No reports.

The losses incurred during 1899 amount to \$1,133,802.12 showing an increase over the year previous of \$264,772.57.

The risks written by the Maine Mutual Fire Insurance Companies during the year amounted to \$5,529,571.62, being an increase of \$1,225,257.46 over the amount written the previous year. It will be seen from the preceding tabulation that the total insurance written in Maine during 1899, as shown by the returns made to this office, amounted to \$134,957,009.60, and the premiums on the same to \$1,849,051.67. The foregoing figures, however, do not fully represent the amount of fire insurance business transacted in this State during the past year, as many of the manufacturing establishments in this State are insured by the owners direct in foreign mutual companies, commonly known as "Mill Mutuals." These corporations have no agents or representatives in Maine; pay no fees or taxes to the State and make no report to this Department. There is, therefore, no means of ascertaining the extent of their transactions, which are extensive and, if reported, would materially swell the volume of business shown by the foregoing figures.

The losses paid in Maine by companies of other states and countries during 1899 were 59.95% and the losses incurred 63.34% of the premiums received, which is an increase of 5.78% and 10.66% respectively over the business of 1898. As it is generally conceded that from 35% to 40% of the premiums are required to pay the agents' commissions and other expenses of transacting the business, it will be readily seen there has been no profit in fire underwriting in Maine since the advent of 1899, but it is apparent from an examination of the following tables that the State of Maine has not been the only unprofitable field of operation during the past year, for although the losses were 59.95% of the premiums in Maine the same companies lost 67.11% of their premiums on their entire business in the United States.

UNAUTHORIZED INSURANCE.

Many inquiries have been made during the past year by persons who have received circulars from unauthorized companies offering to write policies upon all classes of property at low rates with large commissions to agents. Many of these companies are "Wild Cats" of the wildest variety, whose contracts are absolutely worthless, as some of our citizens have ascertained from experience, and none of them can be reached by action of the Courts of this State in case of loss.

While the patrons of these concerns have apparently saved a few dollars in the purchase of an insurance policy they have received in many cases a contract which afforded no protection.

The law provides that "an insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this State," and any person in Maine who solicits, receives or forwards risks or applications for insurance to any such company, or to the agents of such company, is liable to prosecution.

I deem it my duty, therefore, to caution the public who desire protection against insuring in companies not authorized to transact business in Maine.

MARINE INSURANCE.

The marine risks written in Maine during 1899 amount to \$28,143,235; the premiums received on the same to \$313,902.84; the losses paid to \$236,729.90; and the losses incurred to \$214,174.46, being an increase over the business of the previous year of \$4,068,506 in the amount written; an increase of \$24,070.62 in the premiums received; an increase of \$42,009.36 in the losses paid and a *decrease* of \$3,357.39 in the losses incurred.

INVESTIGATIONS OF FIRES.

The law of 1895 obliging the Municipal officers to investigate the cause, circumstances and origin of all fires, as amended in 1897, by requiring the Insurance Commissioner to assist the Municipal officers in their investigations, at the expense of the State, and when deemed advisable to personally investigate all fires of suspicious origin, with authority to prosecute persons suspected of incendiarism or arson, has resulted in reducing the percentage of "Incendiary" fires from 8.64% and of "Unknown" from 32.54% for the last seven months of 1895 to 2.76% and 20.47% respectively for the year ending December 31, 1899.

The fires of unknown and incendiary origin compared with the whole number of fires in the State for each of the several years have been as follows:

	Incendiary.	Unknown.
1895, May 26 to December 31.....	8.64%	32.54%
1896	8.46%	31.59%
1897	4.81%	27.04%
1898	3.54%	20.58%
1899	2.76%	20.47%

The "incendiary" and "unknown" classes include all the fires of a suspicious nature and it is very gratifying to be able to report such a marked decrease in fires of questionable origin since the enactment of the law requiring an investigation.

This Statute, however, has nearly doubled the work of the Department with results not as satisfactory as we could wish. There is no crime of such atrocity and so easily perpetrated, and the opportunities for burning property are so numerous and of such a character as to make detection frequently impossible.

Public opinion must be educated to the fact that incendiarism is a crime and must be punished, and with the hearty co-operation of our citizens I have no doubt the moral hazard can be still further reduced, the public better protected and the rates of insurance largely decreased. The moral effect of these investigations cannot be measured. The only perceptible results are the number of convictions, which have been few, and the decrease in the percentage of fires of suspicious origin.

Assistance has always been rendered municipalities, if possible, whenever requested and with the aid of able associates in different parts of the State we feel that this Statute is receiving the endorsement of property owners who have become familiar with the efforts being made to reduce the number of illegitimate fires.

The matter of insurance never enters into our investigations except when excessive, thereby creating a motive, and *I earnestly recommend that fire insurance agents of our State take every precaution to see that their patrons insure for protection and not for profit.* When this is done we shall have little trouble from this class of incendiaries. Methods of business that stimulate crime effect detrimentally the entire public.

I take this opportunity to heartily thank the officers of every city and town in the State for the cordial support and assistance they have given me in the execution of this law. Too much praise cannot be given the municipal officers of Montville and the Sheriff of Waldo County for the intelligent manner in which they pursued, arrested and convicted an incendiary of that town. Many other cases might be mentioned where some of our State institutions, as a result of these investigations, have received boarders demanding the watchful care and protection of their officers. Warrants are held by officers for the arrest of several persons who have left the State for parts unknown during the past two years, and we still have a number of cases under consideration in which we hope to obtain sufficient evidence to warrant an arrest.

CAUSES OF FIRES.

During the past year 1,920 fires which destroyed property to the amount of \$1,941,910.58 were reported to this Department. The number of fires and the value of the property destroyed during 1899 are the largest on record, and the enormous annual fire waste in the State, and the means of reducing the same, merit the careful consideration of our citizens. A study of the table showing the "causes of fires," which is published herewith, will plainly show that many of them might, in all probability, have been avoided.

LIGHTNING.

There were 289 fires during the year from this cause, the damage to the property being \$167,394.84. This record is believed to be without a parallel in the history of the State and is one which it is hoped will never be repeated.

DEFECTIVE CHIMNEYS.

Defective chimneys and flues with 272 fires and a damage of \$254,135.74 holds the third largest place in the record and constitutes a cause which it is believed might in part be avoided by more care in the construction and maintainance of the property in which the fires originate, as the investigations made by this Department have proved conclusively

that many of these fires have resulted from careless and defective construction.

Having strong faith in the old adage that "an ounce of prevention is worth a pound of cure" I would suggest that if property owners would make a more thorough and frequent inspection of all chimneys, flues and heating apparatus on their premises it would result in a material reduction in the number of fires from such causes.

INSPECTION OF BUILDINGS.

I would also urge upon municipalities, in the interests of their citizens, the advisability of having their Inspector of Buildings thoroughly inspect all property as required by law, believing that a rigid enforcement of this Statute would save thousands of dollars every year to the property owners of Maine.

Annexed to and forming a part of this report will be found a list of licensed agents and brokers, revised to April 1st, also the usual statistical tables and abstracts of the annual statements made to this department, as required by law, for the year ending December 31, 1899, 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., April 10, 1900.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1899.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868...	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869.....	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870.....	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872.....	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887.....	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888.....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 55	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 81	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
1899*.....	129,406,937 98	1,789,800 89	1,072,972 04	1.38	59.95

* Includes "Tornado" business.

TABLE No. 2.
Income, Disbursements, Premiums, Losses and Risks Written During 1899.

COMPANIES.	Income.	Disbursements.	Premiums received.	Losses Paid.	Risks written.	Premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants	\$114,697 89	\$125,342 35	\$107,771 97	\$94,528 77	\$21,117,001 00	\$129,642 61
Union	147,779 45	147,142 91	133,505 74	114,951 49	5,745,491 00	158,508 50
Total	\$262,477 34	\$272,485 26	\$241,277 71	\$209,480 26	\$26,862,492 00	\$288,151 11
COMPANIES OF OTHER STATES.						
Ætna	\$4,455,165 11	\$4,532,355 93	\$3,934,160 63	\$2,443,335 18	\$548,288,655 00	\$4,927,665 32
Agricultural	996,930 15	1,031,304 32	887,383 71	572,347 48	155,256,500 00	1,319,424 00
American (Mass.)	225,754 10	249,665 37	202,487 93	125,533 21	26,940,252 00	279,104 00
American (N. J.)	1,154,039 76	773,405 73	1,010,741 96	389,299 59	260,005,996 00	1,456,642 99
American (N. Y.)	932,428 31	776,519 87	794,166 85	486,140 16	165,463,094 00	1,200,235 17
American (Pa.)	1,341,929 07	1,423,753 84	1,203,561 30	857,513 96	140,846,046 00	1,592,447 75
American Central	915,159 36	975,036 89	828,211 57	530,620 19	87,427,251 00	1,049,146 00
Armenia	267,034 90	251,978 95	208,928 58	159,296 50	17,900,375 00	224,963 49
Boston	1,406,229 95	1,436,558 17	1,186,657 33	955,796 63	225,377,642 00	1,558,644 33
Buffalo Commercial	128,771 86	103,738 34	117,104 07	57,592 56	14,460,505 00	143,095 90
Buffalo German	435,892 37	378,938 76	350,506 39	154,180 24	44,595,458 00	425,995 10
Capital	227,015 64	245,173 95	208,347 68	154,842 01	28,415,159 00	326,764 68
Commerce	124,613 21	139,551 12	107,313 88	61,033 78	12,506,146 00	124,237 46
Commercial Union	136,302 49	111,528 99	128,143 41	64,784 01	28,002,292 00	258,480 95
Concordia	550,699 24	533,705 12	514,365 32	274,963 18	64,411,452 00	704,606 33
Connecticut	2,037,885 97	1,881,120 52	1,857,854 79	1,061,967 15	188,995,838 00	2,167,825 75
Continental	4,354,347 58	4,064,629 77	3,876,078 89	2,274,159 68	512,214,400 00	4,499,179 37
Delaware	775,942 59	808,479 30	698,369 86	438,403 76	82,980,838 00	928,171 54
Equitable	389,338 59	366,247 82	351,184 35	193,656 61	38,312,930 00	411,675 09
Erie	297,380 21	439,009 54	263,561 53	311,879 19	40,383,884 00	372,591 25

Fidelity	1,054,365 78	294,856 96	295,779 78	107,318 23	58,775,225 00	609,084 91
Fire Association	2,893,381 87	3,102,568 19	2,495,752 67	1,806,862 43	268,750,929 00	3,263,694 34
Fireman's Fund	1,998,869 23	2,067,484 81	1,808,930 04	1,212,009 39	277,255,817 00	2,818,206 01
Firemens (N. J.)	535,713 56	448,258 37	387,451 57	186,340 84	45,251,627 00	478,728 29
Franklin	623,050 06	687,367 43	485,613 10	304,105 82	55,207,530 00	603,351 37
German Alliance	279,106 80	261,853 92	223,238 27	193,321 76	41,407,069 00	322,131 07
German American	3,126,911 42	3,188,687 88	2,687,637 16	1,801,909 34	475,024,068 00	4 056,307 51
German Fire	245,785 02	250,445 27	222,106 03	132,446 41	25,728,101 00	284,284 58
Germania	1,491,138 81	1,356,921 88	1,199,417 75	702,631 58	232,632,215 00	1,747,749 30
Granite State	362,016 83	337,954 07	341,253 64	217,535 98	35,354,660 00	449,011 15
Greenwich	1,296,235 95	1,355,134 36	1,116,573 47	797,673 56	223,856,720 00	1,519,614 11
Hanover	1,675,368 47	1,794,670 76	1,488,540 67	1,094,720 37	192,034,365 97	1,999,773 77
Hartford	6,690,955 91	7,133,005 82	6,224,178 52	4,113,095 42	694,749,682 00	7,989,050 77
Home	5,193,800 99	4,764,384 88	4,541,565 24	2,620,406 89	821,086,470 00	6,674,723 56
Home Mutual	461,434 70	463,208 60	414,084 63	252,936 93	43,377,956 00	555,254 52
Indemnity	94,808 84	77,452 99	86,175 72	37,352 33	12,892,676 00	127,901 78
Ins. Co. of North America	6,519,588 24	6,629,331 95	6,012,259 32	4,396,375 60	923,488,340 00	6,994,410 49
Ins. Co. of the State of Pa.	340,580 88	355,238 63	274,568 15	185,798 39	31,876,753 00	357,145 52
Manhattan	552,351 24	530,006 83	357,260 05	290,244 58	94,973,733 89	779,091 50
Mechanics & Traders	209,766 47	222,169 90	189,920 20	143,389 36	32,101,347 00	292,876 59
Mercantile	207,465 27	204,774 40	180,669 85	99,540 12	24,595,977 00	243,136 66
Merchants (N. J.)	1,013,039 02	1,125,606 85	927,300 66	661,826 58	121,416,587 00	1,261,355 24
Merchants (R. I.)	232,417 85	285,893 63	209,894 91	168,370 40	23,347,516 00	253,154 88
National (Conn.)	2,368,786 56	2,374,536 89	2,179,156 98	1,356,497 43	288,694,936 00	2,797,574 16
National-Standard	225,397 78	249,209 64	179,860 22	159,185 83	31,458,175 00	289,463 66
New Hampshire	1,362,427 71	1,285,530 31	1,197,477 31	733,282 30	144,652,453 00	1,581,194 56
Niagara	1,807,742 34	1,832,045 74	1,540,375 13	999,381 02	216,026,854 00	2,091,766 38
North British & Mercantile	14,215 16	52,194 59	3,000 86	47,036 70	12,073,131 00	93,165 51
Norwalk	173,417 42	162,759 29	147,002 88	101,208 24	34,741,440 00	261,940 09
Orient	1,452,132 01	1,538,629 34	1,300,879 99	969,657 04	131,339,647 00	1,677,914 29
Pacific	450,564 35	483,002 68	400,187 89	276,278 81	58,536,283 00	559,697 61
Pennsylvania	1,923,399 82	1,976,750 23	1,648,619 66	1,225,528 70	215,831,929 00	2,106,936 86
Phenix (N. Y.)	3,408,265 66	3,351,913 10	2,998,909 45	1,859,611 04	343,415,424 00	3,614,873 27
Phoenix (Conn.)	2,937,792 19	3,175,884 80	2,678,166 92	1,796,329 27	314,735,773 00	3,063,205 38
Providence Washington	1,601,372 40	1,634,128 54	1,366,713 61	1,074,824 34	295,551,090 00	1,908,460 29

TABLE No. 2—Concluded.

COMPANIES.	Income.	Disbursements.	Premiums received.	Losses paid.	Risks written.	Premiums on risks written.
Queen	\$1,981,257 24	\$2,013,344 63	\$1,805,406 05	\$1,233,370 28	\$238,258,657 00	\$2,416,026 28
Reading	430,612 83	424,250 04	396,775 58	261,707 43	41,682,443 00	560,958 22
Reliance	352,047 15	385,986 94	298,114 52	222,340 02	39,700,982 00	387,752 13
Rochester German	416,157 40	376,984 79	368,944 01	183,090 78	50,694,568 00	513,769 13
Security	611,292 16	597,922 72	528,141 41	375,293 39	73,375,186 00	725,037 66
Springfield	1,900,525 00	1,926,285 24	1,692,182 14	1,066,240 41	211,784,528 00	2,192,207 88
St. Paul	2,001,431 05	2,074,722 66	1,813,674 65	1,330,797 02	182,726,625 00	2,352,482 51
Traders	980,603 68	909,655 73	878,433 89	521,719 25	102,522,056 00	1,127,493 30
Union	285,864 52	329,941 26	259,678 82	190,668 40	30,590,558 00	318,388 76
United Firemen's	357,607 17	366,932 42	262,185 18	189,902 83	33,840,389 00	329,123 95
United States	321,217 16	350,699 41	265,950 99	183,323 70	35,147,307 00	396,985 61
Victoria	86,903 89	96,083 26	78,648 66	58,764 74	11,550,883 00	103,705 95
Westchester	1,410,180 81	1,391,070 96	1,301,139 51	782,103 48	178,638,009 00	1,649,255 24
Williamsburg City	800,840 10	716,478 87	640,365 46	318,760 69	83,944,311 00	751,403 91
Total	\$87,913,067 23	\$87,537,424 67	\$77,129,353 18	\$50,610,360 52	\$10,839,491,714 86	\$101,467,717 02
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke	\$179,344 96	\$178,300 05	\$136,728 62	\$51,931 42	\$9,840,184 00	\$141,954 04
Quincy	165,733 12	170,654 15	139,807 82	60,087 95	9,425,773 60	142,957 94
Traders & Mechanics	207,004 18	221,174 26	175,619 69	80,466 77	11,866,755 00	180,214 06
Total	\$552,082 26	\$570,128 46	\$452,156 13	\$192,486 14	\$31,132,712 00	\$465,126 04
COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich	\$615,220 54	\$549,828 18	\$461,155 63	\$322,919 69	\$48,482,460 00	\$618,432 99
Atlas	968,538 75	1,049,458 56	712,311 69	453,120 14	99,303,061 00	973,009 47
Baloise	386,911 29	394,809 79	363,045 47	267,643 40	45,955,254 00	490,672 65
British America	1,158,828 98	1,180,681 19	1,102,338 70	826,776 27	151,858,854 00	1,399,532 60
Caledonian	1,245,693 53	1,299,845 39	1,177,506 65	824,628 78	148,192,335 00	1,582,194 83

Commercial Union	2,670,947 20	2,725,348 17	2,518,568 92	1,566,229 11	334,456,134 00	3,098,363 40
Hamburg Bremen	1,186,948 41	1,263,600 47	1,110,196 05	668,130 99	115,198,094 00	1,374,418 52
Helvetia Swiss	461,399 16	434,160 39	423,113 23	265,367 47	59,940,900 00	590,646 42
Imperial	1,307,057 81	1,335,657 47	1,141,313 21	801,124 83	131,220,823 00	1,465,128 72
Lancashire	2,194,916 66	2,271,447 27	1,790,210 55	1,487,217 65	232,513,646 00	2,284,866 28
Law Union & Crown	315,256 14	329,631 72	240,156 04	193,299 77	39,262,074 00	391,467 11
Lion	564,738 22	594,923 57	533,119 70	357,798 08	70,201,470 00	750,671 20
Liverpool & London & Globe	5,149,501 94	5,533,893 10	4,717,490 28	3,402,452 09	718,946,427 00	6,137,342 74
London Assurance	1,355,499 08	1,424,586 11	1,176,923 12	825,054 43	226,692,983 00	1,543,705 91
London & Lancashire	1,749,491 97	1,785,361 98	1,639,253 08	1,054,057 56	287,032,534 00	2,340,414 52
Magdeburg	1,040,150 07	1,029,555 94	656,330 54	458,160 85	74,858,389 00	856,200 30
Manchester	1,380,188 17	1,416,264 07	1,253,714 73	850,895 80	173,162,237 00	1,872,805 82
National (Ireland)	357,163 59	107,494 15	225,851 93	18,882 22	25,693,972 00	251,161 51
Netherlands	403,158 64	443,989 63	364,928 37	280,886 96	52,806,835 00	597,209 73
North British & Mercantile	2,505,543 68	2,633,334 56	2,336,410 29	1,665,139 27	308,071,182 00	2,783,263 77
Northern Assurance	1,268,689 08	1,203,209 22	1,031,510 40	664,822 75	157,483,920 00	1,528,624 98
North German	642,713 44	642,709 68	604,098 47	352,628 80	67,074,579 00	858,415 23
Norwich Union	1,615,144 49	1,599,061 30	1,484,329 98	942,755 41	199,571,927 00	1,960,524 12
Palatine	2,413,687 94	2,458,766 86	2,287,631 36	1,550,505 97	289,433,342 00	2,924,300 96
Phoenix Assurance	2,269,832 84	2,533,454 88	2,173,488 54	1,491,634 71	380,134,394 00	3,112,023 55
Prussian National	538,337 04	527,618 35	449,928 02	295,459 61	47,904,524 00	580,042 40
Royal	5,240,210 97	5,193,936 09	4,008,029 01	2,948,232 24	690,936,062 39	5,338,131 13
Royal Exchange	878,805 72	713,567 96	669,486 97	385,771 14	91,490,470 00	949,040 46
Scottish Union & National	2,426,840 33	2,581,669 38	2,199,400 22	1,750,116 20	309,975,977 00	2,982,073 03
Sun	1,498,065 66	1,634,891 88	1,389,123 82	1,057,497 00	193,840,793 00	1,786,255 06
Svea	464,635 28	457,992 29	435,124 55	281,345 04	45,747,595 00	610,562 65
Thuringia	631,634 67	592,712 54	560,834 67	332,596 75	62,973,476 77	842,472 52
Union Assurance	1,214,184 79	1,269,738 58	890,331 80	826,307 09	141,783,512 00	1,361,717 57
Western Assurance	1,925,843 36	1,751,701 49	1,757,693 51	1,206,198 70	252,328,737 00	2,105,424 78
Total	\$50,045,747 44	\$50,964,962 20	\$43,893,889 50	\$30,675,656 77	\$6,274,528,943 16	\$58,343,118 12
Aggregate	\$138,773,374 27	\$139,345,000 59	\$121,716,676 52	\$81,687,983 69	\$17,172,015,862 02	\$160,564,112 29

TABLE No. 3.
Income During 1899.

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	-	\$107,771 97	-	\$2,150 00	\$920 00	\$3,483 00	\$372 92	-	\$114,697 89
Union	-	133,505 74	-	174 79	55 33	12,630 71	1,412 88	-	147,779 45
Total	-	\$241,277 71	-	\$2,324 79	\$975 33	\$16,113 71	\$1,785 80	-	\$262,477 34
COMPANIES OF OTHER STATES.									
Ætna	\$3,646,520 83	\$287,639 80	\$4,949 69	\$1,138 78	\$180 00	\$505,228 55	\$5,109 28	\$4,398 18	\$4,455,165 11
Agricultural	887,383 71	-	5,915 08	48,668 08	8,859 53	23,743 64	3,987 75	18,372 36	996,930 15
American (Mass.)	202,487 93	-	-	-	562 50	20,925 65	688 02	1,090 00	225,754 10
American (N. J.)	1,010,741 96	-	2,797 11	84,787 34	4 66	55,654 34	54 35	-	1,154,039 76
American (N. Y.)	794,166 85	-	-	725 00	1,450 00	31,153 15	3,765 75	101,167 56	932,428 31
American (Pa.)	1,203,561 30	-	10,186 63	56,170 88	2,062 05	40,796 97	226 19	28,925 05	1,341,929 07
American Central	828,211 57	-	14,839 27	-	-	63,601 02	-	8,507 50	915,159 36
Armenia	208,928 56	-	3,006 37	17,896 31	3,462 00	-	-	33,741 66	267,034 90
Boston	430,343 95	756,313 38	38 20	40,611 84	750 00	59,195 12	6,646 68	112,330 78	1,406,229 95
Buffalo Commercial	117,104 07	-	-	5,955 79	-	5,712 00	-	-	128,771 86
Buffalo German	350,506 39	-	19,780 39	25,646 50	4,182 44	31,721 76	2 286 34	1,768 55	435,892 37
Capital	208,347 68	-	5,177 33	6,211 51	-	7,279 12	-	-	227,015 64
Commerce	107,313 88	-	6,433 95	1,851 40	628 09	8,199 61	-	186 28	124,613 21
Commercial Union	128,143 41	-	-	-	-	8,159 08	-	-	136,302 49
Concordia	514,365 32	-	248 00	22,795 45	-	13,290 47	-	-	550,699 24
Connecticut	1,857,854 79	-	3,968 62	55,794 93	-	90,785 53	2,473 27	27,008 83	2,037,885 97
Continental	3,876,078 89	-	62,814 47	4,481 55	-	369,239 05	15,754 64	25,978 98	4,354,347 58
Delaware	698,369 86	-	9,963 55	8,494 12	-	44,409 17	1,596 27	13,109 62	775,942 59
Equitable	349,913 82	1,270 53	7,052 83	8,361 49	2,610 37	17,194 55	-	2,935 00	389,338 59
Errie	263,014 26	547 27	105 00	33,061 80	165 00	-	486 88	-	297,380 21

INSURANCE COMMISSIONER'S REPORT.

Fidelity	295,779 78	-	375 03	-	3,200 97	5,010 00	-	750,000 00	1,054,365 78
Fire Association	2,495,752 67	-	9,868 75	107,616 98	4,524 93	137,717 72	1,953 68	135,947 14	2,893,381 87
Fireman's Fund	1,415,323 00	393,607 04	28,657 83	21,241 30	8,994 01	106,724 73	2,437 35	21,883 97	1,998,869 23
Firemens (N. J.)	387,451 57	-	10,262 06	62,313 43	-	46,432 50	-	29,254 00	535,713 56
Franklin	485,613 10	-	7,144 02	10,567 44	4,857 84	102,346 16	3,770 57	8,750 93	623,050 06
German Alliance	228,238 27	-	-	-	-	34,320 56	-	21,547 97	279,106 80
German American	2,687,637 16	-	642 00	2,120 00	-	332,201 29	656 00	103,654 97	3,126,911 42
German Fire	222,106 63	-	215 85	17,556 90	2,102 57	3,277 07	526 60	-	245,785 02
Germania	1,199,417 75	-	22,482 46	16,000 33	-	132,707 47	7,769 29	112,761 51	1,491,138 81
Granite State	341,253 64	-	1,830 00	961 92	-	17,385 25	123 33	462 69	362,016 83
Greenwich	964,209 73	152,363 74	16,500 00	-	-	46,064 52	47 71	117,050 25	1,296,235 95
Hanover	1,488,540 67	-	27,599 79	278 53	-	89,977 12	436 86	68,535 50	1,675,368 47
Hartford	6,224,178 52	-	14,082 73	69,322 91	690 00	326,153 20	8,936 76	47,591 85	6,690,955 91
Home	4,300,441 03	241,124 21	161,640 84	15,582 96	4,473 37	359,707 29	6,924 58	103,906 71	5,193,800 99
Home Mutual	357,795 28	56,289 35	9,545 90	21,726 17	2,119 50	12,408 40	781 78	768 32	461,434 70
Indemnity	86,175 72	-	-	-	-	8,633 12	-	-	94,808 84
Ins. Co. of North America	4,000,543 81	2,011,715 51	19,972 88	138,253 71	930 34	232,236 35	9,769 99	106,165 65	6,519,588 24
Ins. Co. of the State of Pa	274,568 15	-	20,364 00	2,464 40	-	10,246 34	-	32,937 99	340,580 88
Manhattan	357,260 05	-	-	-	-	12,549 37	-	182,541 82	552,351 24
Mechanics & Traders	182,159 35	7,760 85	9,302 93	-	-	*10,391 10	-	152 24	209,766 47
Mercantile	178,960 03	1,709 82	-	6,120 22	975 00	15,857 00	1,030 95	2,812 25	207,465 27
Merchants (N. J.)	927,300 66	-	7,133 73	19,766 25	1,261 03	36,930 00	1,899 43	18,747 92	1,013,039 02
Merchants (R. I.)	209,894 91	-	-	5,362 31	249 86	15,824 52	586 25	500 00	232,417 85
National (Conn.)	2,179,156 98	-	912 11	45,680 86	-	138,581 39	3,155 22	900 00	2,368,786 56
National-Standard	179,822 84	37 38	-	-	-	16,437 50	208 12	28,891 94	225,397 78
New Hampshire	1,197,477 31	-	11,402 59	34,812 70	2,593 75	97,610 77	5,253 49	13,277 10	1,362,427 71
Niagara	1,540,375 13	-	14,397 68	12,318 46	-	61,705 52	-	178,945 55	1,807,742 34
North British & Mercantile	3,000 86	-	-	-	-	9,948 23	-	1,266 07	14,215 16
Norwalk	147,002 88	-	-	-	-	18,751 95	50 50	7,612 09	173,417 42
Orient	1,274,493 86	26,386 13	1,417 60	10,572 48	98 03	89,737 15	-	49,426 76	1,452,132 01
Pacific	400,187 89	-	255 48	11,748 48	-	15,380 00	-	22,992 50	450,564 35
Pennsylvania	1,648,619 66	-	7,735 86	40,243 47	4,846 18	173,668 45	1,859 51	46,426 69	1,923,399 82
Phenix (N. Y.)	2,998,909 45	-	38,718 20	4,483 96	-	160,989 65	-	205,164 40	3,408,265 66
Phenix (Conn.)	2,678,166 92	-	20,697 17	7,103 34	847 77	204,036 52	-	26,940 47	2,937,792 19
Providence Washington	1,009,598 89	357,114 72	40,471 80	-	-	69,433 16	-	\$165,225 63	\$1,601,372 40

* Total interest.

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.		
Queen	\$1,805,406 05	-	-	-	-	133,043 76	\$1,925 38	\$410 25	\$1,981,257 24
Reading	396,775 58	-	\$737 42	\$817,598 23	\$904 65	12,356 82	-	2,240 13	430,612 83
Reliance	298,114 52	-	4,601 81	11,003 93	-	27,896 81	-	10,430 08	352,047 15
Rochester German	368,944 01	-	9,733 40	21,049 35	-	14,825 00	1,605 64	-	416,157 40
Security	477,697 72	\$50,443 69	3,129 22	11,215 74	1,305 76	22,091 58	-	45,408 45	611,292 16
Springfield	1,662,162 14	-	4,597 71	39,941 53	4,318 17	197,827 14	-	21,658 21	1,990,525 00
St. Paul	1,475,963 63	337,711 02	39,517 35	20,073 32	7,277 37	44,360 21	\$,236 64	68,291 51	2,001,431 05
Traders	878,433 89	-	1,019 51	10,985 69	1,530 00	73,359 25	-	15,275 34	980,603 68
Union	259,678 82	-	2,458 27	592 50	633 67	16,652 08	-	\$,849 18	285,864 52
United Firemen's	262,185 18	-	6,800 71	35,542 72	2,352 95	24,247 16	-	26,478 45	357,697 17
United States	234,124 81	31,826 18	-	17,730 36	-	9,136 91	-	28,398 90	321,217 16
Victoria	78,648 66	-	-	-	-	7,848 00	407 23	-	86,903 89
Westchester	1,301,199 51	-	900 08	30,009 49	256 00	76,635 33	-	1,180 40	1,410,180 81
Williamsburg City	640,365 46	-	43,402 89	9,226 45	-	64,982 36	-	42,862 94	800,840 10
Total	\$72,415,492 56	\$4,713,860 62	\$777,804 15	\$1,331,841 59	\$86,260 36	\$5,213,332 56	\$113,428 22	\$3,261,047 17	\$87,913,067 23
MUTUAL COS. OF OTHER STATES.									
Holyoke	\$136,728 62	-	\$2,558 07	\$3,865 01	-	\$33,738 51	-	\$2,454 75	\$179,344 96
Quincy	139,807 82	-	847 43	3,589 63	\$5,979 94	14,727 06	\$781 24	-	165,733 12
Traders & Mechanics	175,619 69	-	-	86,964 14	-	24,040 35	-	380 00	207,004 18
Total	\$452,156 13	-	\$3,405 50	\$14,418 78	\$5,979 94	\$72,505 92	\$781 24	\$2,834 75	\$552,082 26
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$461,155 63	-	-	-	-	\$24,519 05	\$1,338 64	\$128,207 22	\$615,220 54
Atlas	712,311 69	-	-	-	-	30,565 00	717 03	224,945 03	968,538 75
Baloise	363,045 47	-	-	-	-	23,000 00	865 82	-	386,911 29
British America	862,719 88	\$239,618 82	-	-	-	39,882 58	-	16,607 70	1,158,828 98
Caledonian	1,177,506 65	-	-	-	-	68,186 88	-	-	1,245,693 53

Commercial Union	2,451,427 44	67,081 48	\$48,541 82	\$11,553 75	-	89,562 47	-	2,780 24	2,670,947 20
Hamburg-Bremen	1,110,196 05	-	-	-	-	53,220 90	2,296 71	21,234 75	1,186,948 41
Helvetia Swiss	423,113 23	-	-	-	-	25,515 75	1,648 43	11,421 75	461,399 16
Imperial	1,141,313 21	-	28,812 27	-	-	44,175 00	675 65	92,081 68	1,307,057 81
Lancashire	1,799,210 55	-	6,900 36	-	-	68,414 25	-	320,391 50	2,194,916 66
Law Union & Crown	240,156 04	-	-	-	-	19,990 00	110 10	55,000 00	315,256 14
Lion	533,119 70	-	300 00	12,159 68	\$61 39	18,201 46	653 67	242 32	564,738 22
Liverpool & London & Globe	4,717,490 28	-	94,162 07	139,644 68	-	95,534 06	-	102,670 85	5,149,501 94
London Assurance	801,632 98	375,290 14	-	-	-	87,478 69	-	91,097 27	1,355,439 08
London & Lancashire	1,639,253 08	-	17,164 17	-	-	82,714 36	541 62	9,818 74	1,749,491 97
Magdeburg	656,330 54	-	-	-	-	28,884 96	-	354,934 57	1,040,150 07
Manchester	1,253,714 73	-	-	-	-	54,473 97	-	71,989 47	1,380,188 17
National (Ireland)	225,851 93	-	-	-	-	-	148 84	131,102 82	357,103 59
Netherlands	364,928 37	-	-	-	-	15,266 22	1,285 76	21,678 29	403,158 64
North British & Mercantile	2,336,410 29	-	-	-	-	143,310 42	3,270 66	22,552 31	2,505,543 68
Northern Assurance	1,031,510 40	-	7,000 00	-	-	76,982 50	853 26	152,342 92	1,268,689 08
North German	604,098 47	-	-	4,270 00	-	17,405 00	296 86	16,643 11	642,713 44
Norwich Union	1,484,329 98	-	-	2,700 00	-	75,175 38	-	52,939 13	1,615,144 49
Palatine	2,287,631 36	-	-	3,580 00	-	91,503 28	3,542 95	27,430 35	2,413,687 94
Pæonix Assurance	2,173,488 54	-	-	-	-	95,649 51	-	694 79	2,269,832 84
Prussian National	447,434 45	2,493 57	40 00	-	-	27,340 00	-	61,027 02	538,335 04
Royal	4,008,029 01	-	156,327 01	10,537 36	-	152,870 15	1,861 56	910,585 88	5,240,210 97
Royal Exchange	663,512 54	5,974 43	-	-	-	34,620 00	-	174,698 75	878,805 72
Scottish Union & National	2,199,400 22	-	12,288 00	67,265 52	140 00	68,904 77	9,097 36	69,744 46	2,426,840 33
Sun	1,389,123 82	-	19,891 32	9,080 00	-	75,330 53	1,932 49	2,737 50	1,498,095 66
Svea	435,124 55	-	-	-	-	18,703 59	1,458 48	9,348 66	464,635 28
Thuringia	560,834 67	-	-	-	-	15,800 00	-	55,000 00	631,634 67
Union Assurance	890,331 80	-	9,720 60	-	-	37,859 70	644 36	275,628 33	1,214,184 79
Western Assurance	1,374,458 18	383,235 33	-	2,110 00	-	54,380 97	-	111,658 88	1,925,843 36
Total	\$42,820,195 73	\$1,073,693 77	\$401,147 62	\$262,900 99	\$201 39	\$1,855,421 40	\$33,240 25	\$3,598,946 29	\$50,045,747 44
Aggregate	\$115,687,844 42	\$6,028,832 10	\$1,182,357 27	\$1,611,486 15	\$93,417 02	\$7,157,373 59	\$149,235 51	\$6,862,828 21	\$138,773,374 27

* Includes interest on collateral loans.

† Includes interest from all other sources.

TABLE No. 4.
Disbursements During 1899.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions and allowances to agents.	Rents.	Salaries.	Taxes and fees.	All other dis- bursements.	Total dis- bursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants	-	\$94,528 77	\$8,000 00	\$13,983 57	\$200 00	\$3,950 00	\$175 33	\$4,504 68	\$125,342 35
Union	-	114,951 49	16,000 00	6,315 83	500 00	4,500 00	25 50	4,760 09	147,142 91
Total	-	\$209,480 26	\$24,000 00	\$20,299 40	\$700 00	\$8,540 00	\$200 83	\$9,264 77	\$272,485 26
COMPANIES OF OTHER STATES.									
Ætna	\$2,271,003 87	\$172,331 31	\$720,000 00	\$631,610 84	-	\$286,958 16	\$115,911 25	\$334,540 50	\$4,532,355 93
Agricultural	572,347 48	-	49,765 00	206,561 68	-	58,946 85	46,191 54	97,491 77	1,031,304 32
American (Mass)	125,533 21	-	18,000 00	43,796 13	-	18,131 61	8,209 51	36,000 91	249,665 37
American (N. J.)	389,299 59	-	61,690 00	147,818 42	-	66,241 22	31,946 85	76,409 65	773,405 73
American (N. Y.)	486,140 16	-	-	154,760 54	\$8,785 17	58,374 83	23,743 78	44,715 39	776,519 87
American (Pa.)	857,513 96	-	40,000 00	322,017 98	6,000 00	49,200 00	46,662 32	102,359 58	1,423,753 84
American Central	530,620 19	-	60,000 00	196,942 63	5,000 00	74,161 08	24,721 70	143,591 29	975,036 89
Armenia	159,296 50	-	9,620 00	58,132 49	2,000 00	7,640 00	4,195 91	11,094 05	251,978 95
Boston	246,727 84	709,068 79	100,000 00	153,328 28	11,057 55	112,473 25	29,082 03	74,820 43	1,436,558 17
Buffalo Commercial	57,592 56	-	-	28,496 02	450 00	6,610 08	4,164 19	6,425 49	103,738 34
Buffalo German	154,180 24	-	60,000 00	84,948 65	2,000 00	27,193 73	14,898 18	35,717 96	378,938 76
Capital	154,842 01	-	8,000 00	47,983 67	599 09	12,848 37	7,651 73	13,249 08	245,173 95
Commerce	61,033 78	-	16,000 00	22,995 06	-	13,421 19	7,900 70	18,200 39	139,551 12
Commercial Union	64,784 01	-	10,000 00	24,161 23	-	4,144 13	3,969 88	4,469 65	111,528 90
Concordia	274,963 18	-	20,000 00	136,011 75	2,400 00	35,984 30	18,689 60	45,656 29	533,705 12
Connecticut	1,061,967 15	-	100,000 00	343,464 80	8,615 87	158,385 77	62,704 06	145,982 87	1,881,120 52
Continental	2,274,159 68	-	250,150 00	806,043 60	7,317 48	320,861 85	134,602 74	271,494 42	4,064,629 77
Delaware	437,866 06	537 70	42,172 50	149,118 72	8,362 84	73,026 13	34,243 09	63,152 26	808,479 39
Equitable	193,438 10	218 51	24,500 00	65,344 29	-	31,164 12	14,588 32	36,994 48	366,247 82
Erie	170,523 76	141,355 43	10,000 00	63,191 24	1,200 00	26,912 83	11,227 38	14,598 90	430,009 54

Fidelity	107,318 23	-	-	40,759 61	-	17,145 52	9,177 57	120,456 03	2,894 90	261,853 92
Fire Association	1,806,862 43	-	200,000 00	559,652 87	-	245,966 81	83,140 79	206,945 39	3,102,568 19	3,102,568 19
Fireman's Fund	854,375 93	357,633 46	120,000 00	239,406 35	8,400 00	226,497 40	64,242 76	196,928 91	2,067,484 81	2,067,484 81
Firemen's (N. J.)	186,340 84	-	100,000 00	80,089 46	-	30,629 37	19,981 03	31,217 67	445,258 37	445,258 37
Franklin	304,105 82	-	79,855 00	104,107 91	-	40,412 50	26,428 03	132,458 17	687,367 43	687,367 43
German Alliance	193,321 76	-	-	44,518 41	-	1,775 00	19,388 85	2,849 90	261,853 92	261,853 92
German American	1,801,900 34	-	300,000 00	443,584 26	36,536 61	213,278 99	96,158 44	297,229 24	3,188,687 82	3,188,687 82
German Fire	132,446 41	-	20,000 00	61,960 79	2,410 00	11,500 00	8,447 55	13,680 52	250,445 27	250,445 27
Germania	702,631 58	-	150,000 00	193,688 18	23,942 92	136,224 61	50,079 69	100,354 90	1,356,921 88	1,356,921 88
Granite State	217,535 98	-	12,000 00	64,316 76	1,447 50	11,380 00	8,527 23	22,746 60	337,954 07	337,954 07
Greenwich	649,915 36	147,758 20	20,000 00	216,327 49	12,000 00	139,962 21	32,606 93	136,564 17	1,355,134 36	1,355,134 36
Hanover	1,094,720 37	-	100,000 00	278,364 42	15,339 50	152,448 58	59,136 19	94,661 70	1,794,670 76	1,794,670 76
Hartford	4,113,095 42	-	400,000 00	1,049,458 81	-	470,265 76	167,090 33	933,095 50	7,133,005 82	7,133,005 82
Home	2,420,935 11	199,471 78	300,000 00	822,112 17	53,131 36	469,789 04	158,401 23	400,544 19	4,764,384 88	4,764,384 88
Home Mutual	214,982 98	37,953 95	36,000 00	74,777 30	5,280 00	54,586 86	16,764 80	22,862 71	463,208 60	463,208 60
Indemnity	37,352 33	-	-	17,323 86	967 06	8,689 34	3,885 36	9,235 04	77,452 99	77,452 99
Ins. Co. of North America	2,473,368 19	1,923,007 41	360,000 00	1,069,252 23	18,946 98	267,834 06	171,654 35	323,768 73	6,629,831 95	6,629,831 95
Ins. Co. of the State of Pa	185,798 39	-	12,000 00	80,092 12	9,000 00	16,945 00	14,968 53	36,434 59	355,238 63	355,238 63
Manhattan	290,244 58	-	12,500 00	123,530 49	5,500 00	41,388 91	13,098 52	43,744 53	530,006 83	530,006 83
Mechanics & Traders	137,998 98	5,390 38	-	21,676 23	1,200 00	16,742 77	17,287 46	21,874 08	222,109 90	222,109 90
Mercantile	99,540 12	-	24,069 60	43,057 05	-	22,136 02	6,734 16	9,238 05	204,774 40	204,774 40
Merchants (N. J.)	661,826 58	-	40,000 00	302,026 28	-	48,246 16	37,562 35	35,945 48	1,125,606 85	1,125,606 85
Merchants (R. I.)	168,370 40	-	12,000 00	41,580 36	3,166 08	17,744 38	8,473 72	34,558 69	285,893 63	285,893 63
National (Conn)	1,356,497 43	-	120,000 00	409,495 04	-	190,134 28	83,036 49	215,373 65	2,374,536 89	2,374,536 89
National-Standard	143,119 59	16,066 24	24,000 00	52,402 56	-	3,105 00	8,203 20	2,493 05	249,209 64	249,209 64
New Hampshire	733,282 30	-	100,000 00	268,844 14	-	59,273 61	50,006 86	74,123 40	1,285,530 31	1,285,530 31
Niagara	999,381 02	-	50,030 00	283,797 10	20,327 47	153,997 40	42,799 84	281,712 91	1,832,045 74	1,832,045 74
North British & Mercantile	47,036 70	-	-	327 25	-	-	1,546 04	3,284 60	52,194 59	52,194 59
Norwalk	101,208 24	-	-	34,952 56	1,550 73	11,631 96	6,533 62	6,882 18	162,759 29	162,759 29
Orient	942,038 86	27,618 18	50,000 00	295,315 34	6,000 00	76,231 02	42,435 77	98,990 17	1,538,629 34	1,538,629 34
Pacific	276,278 81	-	20,000 00	96,571 17	2,518 75	39,054 66	13,850 27	34,729 02	483,002 68	483,002 68
Pennsylvania	1,225,528 70	-	100,000 00	366,463 65	-	93,000 00	71,224 63	120,533 23	1,976,750 23	1,976,750 23
Phenix (N. Y.)	1,859,511 04	-	100,000 00	557,139 78	38,381 83	321,096 10	96,991 08	378,793 27	3,351,913 10	3,351,913 10
Phenix (Conn)	1,796,329 27	-	280,000 00	483,110 48	19,142 53	192,938 38	84,593 35	319,770 79	3,175,884 80	3,175,884 80
Providence Washington	764,272 45	310,551 89	50,000 00	282,129 04	6,465 13	61,731 89	42,308 33	116,669 81	1,634,128 54	1,634,128 54

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and allowances to agents.	Rents.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
Queen.....	\$1,233,370 28	-	\$100,000 00	\$294,913 76	\$21,909 54	\$171,097 38	\$73,691 47	\$118,362 20	\$2,013,344 63
Reading.....	261,707 43	-	15,000 00	103,840 78	1,800 00	21,446 50	6,804 11	13,651 22	424,250 04
Reliance.....	222,349 02	-	18,000 00	72,145 98	1,000 00	25,910 40	11,810 06	34,741 48	385,986 94
Rochester German.....	183,090 78	-	20,000 00	83,505 19	-	33,649 67	17,901 02	38,835 13	376,984 79
Security.....	321,312 15	\$53,981 24	16,000 00	124,649 64	1,500 00	26,334 00	13,529 17	40,616 52	597,922 72
Springfield.....	1,066,240 41	-	150,000 00	300,266 64	-	110,105 15	83,354 72	216,318 32	1,926,285 24
St. Paul.....	1,007,584 39	323,212 63	50,000 00	351,725 08	5,400 00	86,722 26	53,365 37	136,712 93	2,074,722 66
Traders.....	521,719 25	-	50,000 00	179,940 50	6,000 00	66,630 85	34,682 76	50,682 37	909,655 73
Union.....	190,668 40	-	12,000 00	66,364 65	-	25,113 55	12,887 74	22,906 92	329,941 26
United Firemen's.....	189,902 83	-	30,000 00	61,502 89	-	28,182 53	9,044 70	48,299 47	366,932 42
United States.....	148,444 02	34,879 68	20,000 00	76,758 51	7,000 00	26,104 82	8,869 32	28,643 06	350,699 41
Victoria.....	58,764 74	-	10,000 00	17,738 02	600 00	3,694 69	2,707 27	2,578 54	96,083 26
Westchester.....	782,103 48	-	48,000 00	286,869 86	3,348 83	114,092 07	36,326 11	120,420 61	1,391,070 96
Williamsburg City.....	318,760 69	-	59,678 00	166,056 34	17,200 00	73,828 94	24,200 62	56,934 28	716,478 87
Total.....	\$46,149,323 74	\$4,461,036 78	\$5,391,029 50	\$14,934,884 13	\$421,528 07	\$6,059,285 90	\$2,670,914 37	\$7,449,422 18	\$87,537,424 67
MUTUAL COS. OF OTHER STATES.									
Holyoke.....	\$51,931 42	-	\$7,000 00	\$20,639 56	-	\$15,807 13	\$3,173 55	\$79,748 39	\$178,300 05
Quincy.....	60,087 95	-	-	21,802 45	-	13,833 36	2,985 32	17,945 67	170,654 15
Traders & Mechanics.....	80,466 77	-	87,655 09	26,461 33	\$1,600 00	12,920 00	2,315 47	9,755 00	221,174 26
Total.....	\$192,486 14	-	\$94,655 09	\$68,903 94	\$1,600 00	\$42,560 49	\$8,474 34	\$161,448 46	\$570,128 46
COMPANIES OF FOREIGN COUNTRIES									
Aachen & Munich.....	\$322,919 69	-	-	\$93,360 56	\$3,344 04	\$62,474 22	\$19,002 60	\$48,727 07	\$549,828 18
Atlas.....	453,120 14	-	-	136,278 85	4,877 82	45,358 74	21,633 70	388,189 31	1,049,438 56
Baloise.....	267,643 40	-	-	117,615 16	-	1,500 00	3,032 87	5,018 35	394,809 78
British America.....	617,640 01	\$209,136 26	-	195,269 56	-	61,238 30	39,368 67	58,028 39	1,180,681 19
Caledonian.....	824,628 78	-	-	235,741 99	8,882 26	92,610 64	38,503 83	99,477 89	1,299,845 39

Commercial Union	1,558,483 38	7,745 73	-	474,574 60	24,783 10	140,331 89	78,029 87	441,399 60	2,725,348 17
Hamburg Bremen	668,130 99	-	-	263,630 97	12,696 38	50,151 85	37,308 02	171,682 26	1,203,600 47
Helvetia Swiss	265,307 47	-	-	114,345 67	-	3,000 00	19,088 55	32,358 70	434,160 39
Imperial	801,124 83	-	-	219,881 11	10,124 18	85,933 70	39,160 83	179,432 82	1,335,657 47
Lancashire	1,487,217 65	-	-	325,979 79	14,136 78	176,665 99	64,318 91	203,128 15	2,271,447 27
Law Union & Crown	193,299 77	-	-	72,687 50	600 00	5,655 40	8,616 59	48,772 46	329,631 72
Lion	357,798 08	-	-	107,160 49	2,346 17	44,262 36	23,642 93	59,713 54	594,923 57
Liverpool & London & Globe	3,402,452 09	-	-	826,096 51	31,361 75	327,229 31	176,170 85	770,582 59	5,535,893 10
London Assurance	573,481 59	251,572 84	-	215,250 08	15,105 00	79,854 52	43,524 30	245,797 78	1,424,586 11
London & Lancashire	1,654,057 56	-	-	308,973 46	17,554 99	145,860 41	59,881 15	199,034 41	1,785,361 98
Magdeburg	458,160 85	-	-	134,144 02	11,024 50	58,595 29	24,713 82	342,917 46	1,029,555 94
Manchester	850,895 80	-	-	217,113 80	11,413 39	91,354 36	55,569 89	189,916 83	1,416,264 07
National (Ireland)	18,882 22	-	-	63,782 05	499 98	9,655 47	3,099 44	11,574 99	107,494 15
Netherlands	280,886 96	-	-	124,264 15	-	1,500 00	13,303 42	24,035 10	443,989 63
North British & Mercantile	1,665,139 27	-	-	395,753 96	-	188,879 43	85,107 96	358,453 94	2,693,334 56
Northern Assurance	664,822 75	-	-	149,987 08	14,326 72	86,281 16	51,463 65	236,327 86	1,203,209 22
North German	352,628 80	-	-	176,235 29	1,567 60	18,232 51	17,035 81	77,009 67	642,709 68
Norwich Union	942,755 41	-	-	277,284 44	17,531 62	138,727 76	48,721 12	174,040 95	1,599,061 30
Palatine	1,550,505 97	-	-	517,858 06	19,282 32	137,941 91	60,018 12	173,166 48	2,458,766 86
Phœnix Assurance	1,491,634 71	-	-	378,398 94	17,625 04	123,531 63	69,520 94	452,743 62	2,533,454 88
Prussian National	294,310 90	1,148 71	-	91,499 23	2,100 00	36,370 50	16,465 19	85,723 82	527,618 35
Royal	2,948,232 24	-	-	719,043 13	38,472 88	310,924 82	174,131 52	1,003,191 50	5,193,996 09
Royal Exchange	384,999 05	772 09	-	128,957 15	14,366 17	57,415 06	25,487 24	101,571 26	713,567 96
Scottish Union & National	1,750,116 20	-	-	477,623 85	3,895 83	118,561 63	87,589 36	143,882 51	2,581,669 38
Sum	1,057,497 00	-	-	359,790 89	19,831 34	102,764 70	44,283 50	50,724 45	1,634,891 88
Svea	281,345 04	-	-	147,051 83	-	850 00	5,387 57	23,357 85	457,992 29
Thuringia	332,596 75	-	-	171,798 04	-	46,752 56	20,251 67	21,313 52	592,712 54
Union Assurance	826,307 09	-	-	277,870 44	1,500 00	37,275 13	34,902 38	91,883 54	1,269,738 58
Western Assurance	883,283 36	322,915 34	-	291,141 89	5,756 00	76,400 00	57,431 76	114,773 14	1,751,701 49
Total	\$29,882,365 80	\$793,290 97	-	\$8,806,444 54	\$325,005 86	\$2,964,141 19	\$1,565,768 03	\$6,627,945 81	\$50,964,962 20
Aggregate	\$76,224,175 68	\$5,463,808 01	\$5,509,684 59	\$23,830,532 01	\$748,833 95	\$9,074,527 58	\$4,245,357 57	\$14,248,081 22	\$139,345,000 59

TABLE No. 5.
Assets December 31, 1899.

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	-	\$53,500 00	\$23,000 00	\$73,650 00	\$16,386 81	\$20,778 97	\$4,038 24	\$22,056 87	\$13,505 00	\$226,915 89
Union	-	1,250 00	-	247,773 90	27,525 17	31,190 65	1,629 99	22,981 67	12,430 25	344,781 63
Total	-	\$51,750 00	\$23,000 00	\$321,423 90	\$43,911 98	\$51,969 62	\$5,668 23	\$45,038 54	\$25,935 25	\$571,697 52
COMPANIES OF OTHER STATES.										
Etna	\$230,000 00	\$15,600 00	\$11,100 00	\$9,136,640 02	\$705,916 24	\$207,185 54	\$725 58	\$428,269 99	\$2,283,073 83	\$13,019,411 20
Agricultural	282,772 42	896,636 81	211,291 01	506,975 99	144,447 36	132,567 03	36,157 79	-	58,281 14	2,209,129 55
American (Mass.)	-	-	15,000 00	423,799 00	20,638 96	6,641 18	2,909 48	18,333 52	140,880 75	628,202 89
American (N. J.)	272,859 29	1,750,261 75	-	1,188,104 40	77,955 18	-	41,231 41	128,710 55	63,767 57	3,522,890 15
American (N. Y.)	-	14,500 00	25,000 00	1,032,340 00	120,352 29	-	3,540 08	192,181 74	9,419 25	1,397,333 36
American (Pa.)	408,451 74	1,011,477 71	53,100 00	814,708 43	163,229 52	120,003 13	15,732 71	-	39,737 94	2,626,441 18
American Central	500,000 00	45,703 45	30,500 00	885,360 75	60,845 90	-	-	109,246 04	290,389 25	1,922,045 39
Armenia	54,791 46	283,527 00	26,140 00	29,606 50	3,911 65	-	6,652 84	26,857 21	3,049 21	435,435 87
Boston	20,000 00	977,050 00	15,000 00	1,510,041 75	189,168 63	243,407 58	8,443 18	-	1,452 58	2,964,563 72
Buffalo Commercial	-	120,975 00	-	174,506 00	27,291 92	-	1,678 08	11,617 17	4,000 00	340,068 17
Buffalo German	309,080 01	471,410 00	85,900 00	946,136 86	140,152 62	1,177 00	13,639 07	36,196 08	-	2,003,691 64
Capital	93,397 70	99,055 58	-	169,745 84	22,477 01	-	3,476 81	36,123 13	21,277 13	436,553 20
Commerce	79,000 00	43,500 00	13,400 00	200,000 00	8,525 04	6,552 52	2,146 64	726 10	48,500 00	402,350 30
Commercial Union	-	-	-	276,027 50	18,310 73	-	1,788 75	28,377 99	172 72	324,677 69
Concordia	8,535 83	448,880 00	-	289,291 53	48,374 51	-	12,382 01	99,243 03	464 17	907,171 08
Connecticut	221,700 00	1,100,840 00	50,000 00	1,390,900 32	224,656 65	90,956 10	-	83,400 00	106,998 68	3,869,451 75
Continental	1,106,250 00	78,710 00	-	7,630,635 00	494,148 99	-	64,058 28	665,743 56	370,715 00	9,809,660 83
Delaware	155,264 50	128,700 00	75,000 00	964,634 90	67,888 80	48,416 72	15,806 23	110,254 79	19,008 02	1,585,273 96
Equitable	124,000 00	142,100 00	62,000 00	399,500 00	31,775 54	70,790 85	1,285 00	-	47,382 25	878,833 64
Erie	2,847 74	511,498 60	3,500 00	-	41,555 41	46,028 74	9,448 84	-	-	614,879 33

INSURANCE COMMISSIONER'S REPORT.

Fidelity	35,000 00	-	241,650 00	461,638 07	19,720 75	-	8,041 24	28,428 05	420 78	794,898 89
Fire Association	332,150 00	1,764,268 89	141,828 13	2,641,956 38	169,262 26	-	73,186 03	671,299 58	258,412 32	6,052,303 50
Fireman's Fund	491,700 00	423,791 79	153,000 00	2,107,876 88	202,449 53	3,716 11	16,255 62	408,189 04	18,815 00	3,824,793 97
Firemens (N. J.)	132,810 88	1,256,600 00	-	703,900 00	20,795 30	-	27,923 40	49,295 38	307,210 00	2,498,534 96
Franklin	212,954 95	152,158 00	130,000 00	2,392,108 82	77,240 39	-	2,463 99	63,404 77	76,561 23	3,106,892 15
German Alliance	-	-	-	843,015 23	7,131 20	-	-	42,740 92	32,801 77	925,689 12
German American	15,000 00	53,000 00	-	6,986,828 06	209,109 53	-	898 00	424,735 89	436,328 94	8,120,840 42
German Fire	9,025 22	286,790 00	48,550 00	90,447 64	31,788 88	-	5,318 15	40,591 64	4,544 64	510,056 17
Germania	690,324 27	378,500 00	-	3,297,009 64	75,481 95	186,084 06	13,262 90	14,315 51	126,883 22	4,781,861 55
Granite State	31,400 00	16,400 00	-	407,148 38	44,604 95	-	1,839 12	38,654 89	7,654 57	547,701 91
Greenwich	127,500 00	-	-	930,379 31	34,040 86	15,833 48	-	187,478 79	367,020 69	1,662,253 13
Hanover	420,368 75	3,500 00	-	1,957,172 69	113,540 48	-	26,269 58	219,349 83	312,278 03	3,052,479 36
Hartford	780,631 94	1,225,700 00	14,800 00	6,306,573 43	604,620 42	705,624 88	36,192 25	467,500 00	866,938 10	11,002,588 02
Home	1,753,973 36	194,250 00	234,125 00	7,953,287 20	650,877 87	354,247 06	49,614 39	248,303 34	1,317,945 29	12,758,623 51
Home Mutual	227,729 35	280,686 62	33,000 00	251,695 00	79,995 52	-	2,314 75	77,167 32	520 65	953,109 41
Indemnity	-	-	-	290,428 75	24,679 41	-	2,075 00	10,947 90	13,746 83	341,877 89
Ins. Co. of North America	825,477 03	1,855,929 20	34,500 00	4,357,270 00	771,860 05	599,724 15	25,234 90	288,000 00	435,872 80	9,193,868 13
Ins. Co. of the State of Pa.	312,243 58	41,300 00	-	160,193 01	19,696 25	-	1,963 25	33,500 00	130,253 55	703,201 94
Manhattan	-	-	-	329,998 39	420,714 39	-	-	146,859 53	19,251 61	916,823 92
Mechanics & Traders	108,100 00	5,990 90	1,895 90	272,702 70	9,622 13	612 71	-	63,615 70	17,186 20	479,726 24
Mercantile	-	190,100 60	32,000 00	316,542 97	25,486 78	10,587 54	3,303 88	22,126 62	44,171 03	644,818 82
Merchants (N. J.)	135,072 56	376,150 00	10,000 00	674,812 50	64,398 68	-	8,295 61	138,483 04	161,242 26	1,568,454 65
Merchants (R. I.)	-	99,600 00	16,000 00	344,049 00	39,497 12	33,989 62	3,898 47	72,765 00	609,799 27	2,000,000 00
National (Conn.)	327,315 49	736,040 00	-	2,784,854 50	231,016 16	4,160 09	-	344,283 81	123,013 50	4,551,283 55
National-Standard	-	-	-	452,699 14	43,882 22	-	1,393 61	33,255 31	10,830 39	542,060 67
New Hampshire	140,096 32	668,457 75	104,300 00	1,694,053 50	110,315 00	-	-	164,201 17	425,151 50	3,306,575 24
Niagara	-	448,300 00	-	1,704,125 00	55,772 20	-	18,771 05	202,422 47	274,632 75	2,703,854 47
North British & Mercantile	-	-	-	277,497 74	15,495 90	-	3,297 50	6,452 43	2,977 68	305,721 25
Norwalk	-	-	-	510,243 04	14,595 93	-	5,967 71	26,991 06	7 00	557,804 74
Orient	88,165 12	230,209 66	450 00	1,776,310 62	44,463 00	131,872 80	18,818 08	72,573 00	118,295 90	2,481,158 38
Pacific	9,015 50	232,350 00	-	417,000 00	18,328 87	-	3,227 09	63,317 62	71,505 00	814,744 08
Pennsylvania	222,500 00	719,960 00	169,900 00	3,529,797 15	163,662 27	-	11,363 44	268,890 50	85,292 85	5,171,306 21
Phenix (N. Y.)	401,404 39	76,600 00	-	4,072,313 13	486,385 18	364,927 12	11,714 11	13,495 47	251,692 48	5,678,531 88
Phenix (Conn.)	490,227 41	101,523 18	9,010 00	3,227,248 37	118,845 91	242,073 40	25,041 06	212,285 00	1,097,405 37	5,523,649 70
Providence Washington..	-	-	-	1,227,000 00	86,200 41	26,339 53	3,812 50	164,519 87	512,565 00	2,020,437 31

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.
Queen	\$720,164 73	-	-	\$3,467,644 48	\$108,404 58	\$193 50	\$48,157 93	\$239,731 52	\$642 00	\$4,584,938 74
Reading	16,850 00	\$314,865 00	\$30,700 00	378,677 65	31,659 00	-	5,504 22	44,743 87	19,316 58	842,316 32
Reliance	100,000 00	224,660 00	-	538,284 00	31,840 09	35,550 98	3,357 92	20,446 52	39,808 00	993,947 51
Rochester German Security;	205,947 09	395,740 00	-	362,017 20	64,592 25	-	11,015 16	53,579 00	35,332 80	1,128,223 50
.....	89,200 00	211,038 78	41,825 00	435,140 50	63,148 43	2,284 83	3,174 23	81,345 65	67,033 48	994,190 90
Springfield	\$6,466 87	647,800 00	39,525 00	2,889,326 77	131,895 99	-	48,142 94	290,395 71	700,786 86	4,834,340 14
St. Paul	655,372 24	317,250 00	81,571 17	965,618 86	187,207 02	244,276 82	-	-	-	2,450,696 11
Traders	31,985 70	219,600 00	25,500 00	1,442,977 90	88,632 33	-	13,148 68	97,221 44	340,211 63	2,259,277 68
Union	159,076 32	9,900 00	-	288,054 73	35,761 73	1,120 82	391 68	39,614 25	34,753 20	568,672 73
United Firemen's	193,950 00	609,281 50	65,500 00	495,809 88	65,338 62	-	11,588 81	42,749 28	44,388 72	1,528,606 81
United States	-	389,700 00	-	201,831 68	9,535 09	-	4,816 63	58,761 37	57,051 03	721,695 80
Victoria	-	219,482 50	-	283,045 24	12,121 58	-	1,807 82	6,312 40	2,617 70	861,777 80
Westchester	225,000 00	529,900 00	-	1,358,220 13	144,641 67	-	9,978 20	197,015 48	275,279 87	2,740,034 75
Williamsburg City	629,000 00	244,400 00	21,000 00	921,563 59	34,629 32	-	15,927 28	70,127 10	51,100 41	1,987,747 70
Total	\$15,295,149 76	\$24,011,597 17	\$2,357,551 21	107,069,880 90	\$8,727,214 80	\$3,938,909 20	\$831,900 01	\$8,375,000 14	13,300,152 50	184,507,355 69
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$69,568 00	\$63,000 00	-	\$657,700 00	\$13,758 28	-	\$9,771 71	\$2,179 79	\$86,402 50	\$902,380 28
Quincy	19,800 00	75,400 00	\$147,700 00	283,045 24	42,826 36	\$51,140 63	5,534 53	-	20,112 76	645,559 52
Traders & Mechanics	-	149,465 60	22,481 25	383,850 00	10,398 40	-	5,975 55	10,339 83	97,416 50	679,927 13
Total	\$89,368 00	\$287,865 60	\$170,181 25	\$1,324,595 24	\$66,983 04	\$51,140 63	\$21,281 79	\$12,519 62	\$203,931 76	\$2,227,866 93
COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich	-	-	-	\$741,065 00	\$40,139 07	\$2,793 84	\$920 00	\$63,497 86	\$48,292 50	\$896,708 27
Atlas	-	-	-	754,257 27	14,155 11	-	8,416 67	103,934 46	154,217 52	1,034,981 03
Baloise	-	-	-	671,537 04	71,635 00	-	1,166 67	67,474 67	17,712 96	829,526 34
British America	-	\$10,000 00	-	998,072 75	15,694 02	145,764 33	5,652 51	-	268 81	1,179,452 42
Caledonian	-	-	-	1,609,451 19	114,755 30	513 71	15,496 63	129,940 60	49,345 23	1,919,502 66

Commercial Union.....	\$830,491 00	265,500 00	-	1,702,844 12	352,637 68	3,097 49	33,880 56	344,616 22	195,395 73	3,728,462 80
Hamburg Bremen.....	-	-	-	1,287,929 34	72,631 56	399 68	17,229 15	103,527 89	57,829 41	1,539,546 63
Helvetia Swiss.....	-	-	-	675,383 61	107,153 06	-	3,291 67	85,770 50	23,441 39	895,040 23
Imperial.....	410,616 30	-	-	1,069,598 54	77,046 28	189 02	10,381 08	190,258 37	125,254 86	1,892,345 05
Lancashire.....	385,585 72	-	-	1,538,733 77	45,441 92	-	-	214,518 42	76,486 98	2,260,766 81
Law Union & Crown.....	-	-	-	601,797 25	16,763 85	49 85	3,523 79	46,478 71	14,275 25	682,888 70
Lion.....	4,500 00	242,977 50	-	461,187 50	75,694 30	21,489 85	11,163 56	28,384 80	16,662 50	862,060 01
Liv'pool & London & Globe	1,826,607 16	3,307,350 00	\$1,400 00	2,367,318 93	678,386 03	830 57	54,286 43	728,403 47	335,553 86	9,200,136 45
London Assurance.....	-	-	-	1,970,926 25	154,011 69	91 70	5,889 59	163,953 99	12,764 55	2,307,637 77
London & Lancashire.....	300,000 00	-	-	2,035,282 16	180,023 37	6,858 40	28,035 32	242,143 55	8,301 64	2,800,644 44
Magdeburg.....	-	-	-	770,725 00	960 75	-	5,250 00	96,186 01	75,650 56	948,772 32
Manchester.....	2,900 00	-	-	1,377,332 75	87,499 89	472 25	3,304 17	234,798 77	26,892 94	1,733,200 77
National (Ireland).....	-	-	-	318,120 00	55,531 23	72,700 39	3,440 82	-	22,325 00	472,117 44
Netherlands.....	-	-	-	504,414 88	53,198 15	-	3,166 66	97,911 73	2,485 12	661,176 54
No. British & Mercantile..	-	-	-	3,327,766 87	177,083 29	141 24	32,590 00	298,809 49	201,234 10	4,037,624 99
Northern Assurance.....	115,000 00	-	-	2,183,868 75	64,021 65	1,459 36	5,330 38	201,355 64	71,275 34	2,642,311 12
North German.....	-	71,500 00	-	408,775 01	25,100 72	-	3,716 44	169,607 81	81,445 08	700,145 06
Norwich Union.....	-	40,000 00	-	1,757,180 43	258,758 67	-	19,830 33	180,604 33	114,124 06	2,370,497 22
Palatine.....	-	60,000 00	-	1,898,307 13	200,799 09	-	850 00	309,667 51	78,578 87	2,548,202 60
Phoenix Assurance.....	-	-	-	2,214,896 78	46,951 48	150 04	23,105 00	178,316 03	394,448 31	2,566,967 64
Prussian National.....	800 00	-	-	557,169 54	74,991 31	369 62	1,605 83	59,160 42	31,397 56	725,494 22
Royal.....	2,143,090 05	230,000 00	-	3,796,899 63	351,374 26	-	58,726 63	552,841 18	515 37	7,133,357 12
Royal Exchange.....	-	-	-	1,063,263 75	32,282 86	-	10,220 00	96,349 29	17,507 75	1,221,623 65
Scottish Union & National	203,808 24	1,259,432 45	1,900 00	1,949,154 17	216,609 33	162,851 94	40,363 03	128,715 81	64,956 25	4,027,791 22
Sun.....	250,000 00	188,000 00	-	1,676,508 52	140,471 86	112,083 03	24,128 65	98,170 97	74,877 73	2,562,240 76
Svea.....	-	-	-	511,154 50	53,322 64	16,248 84	4,314 58	66,544 84	4,820 50	656,405 90
Thuringia.....	-	-	-	465,758 71	29,242 26	-	2,753 65	118,721 52	73,711 29	690,187 43
Union Assurance.....	190,973 19	-	-	1,057,331 50	51,235 10	-	9,824 39	170,732 02	50,782 56	1,530,878 76
Western Assurance.....	-	20,000 00	-	1,270,170 15	201,717 67	328,731 44	-	-	603 86	1,821,223 12
Total.....	\$6,664,371 66	\$5,694,759 95	\$3,300 00	\$45,594,092 79	\$4,136,419 85	\$877,286 59	\$455,854 79	\$5,520,396 88	\$2,523,434 98	\$1,469,917 49
Aggregate.....	\$2,204,889 42	\$30,048,972 72	\$2,554,032 46	\$45,909,992 83	\$2,974,529 67	\$4,919,306 04	\$1,314,704 82	\$3,952,955 18	\$6,053,454 49	\$28,776,837 63

TABLE No. 6.
Liabilities December 31, 1899.

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	-	\$30,228 32	-	\$63,369 42	\$137 00	\$93,734 74	\$100,000 00	\$33,181 15	\$133,181 15
Union	-	25,212 50	-	83,025 63	-	108,238 13	100,000 00	136,543 50	236,543 50
Total	-	\$55,440 82	-	\$146,395 05	\$137 00	\$201,972 87	\$200,000 00	\$169,724 65	\$369,724 65
COS. OF OTHER STATES.									
Etna	\$100,087 17	\$292,799 93	\$18,746 23	\$3,212,271 54	\$237,891 26	\$3,861,796 13	\$4,000,000 00	\$5,157,615 07	\$9,157,615 07
Agricultural	48,265 68	30,213 59	13,361 00	1,030,971 94	24,094 83	1,146,907 04	500,000 00	562,222 51	1,062,222 51
American (Mass.)	1,268 54	21,312 23	-	152,187 58	8,288 59	183,056 94	300,000 00	145,145 95	445,145 95
American (N. J.)	11,767 14	72,937 50	2,000 00	1,415,791 42	9,851 03	1,512,347 09	600,000 00	1,410,543 06	2,010,543 06
American (N. Y.)	35,425 75	65,646 98	6,610 36	549,222 73	8,587 33	665,433 15	400,000 00	331,840 21	731,840 21
American (Pa.)	62,581 36	103,208 24	4,595 72	979,300 31	587,820 99	1,737,506 62	500,000 00	388,934 56	888,934 56
American Central	26,819 07	36,222 96	10,737 18	693,744 79	-	767,524 00	600,000 00	554,521 39	1,154,521 39
Armenia	8,475 00	17,525 00	-	142,841 74	34,468 66	203,310 40	250,000 00	—17,874 53	232,125 47
Boston	17,237 03	159,241 41	-	545,945 92	22,381 74	744,806 10	1,000,000 00	1,219,757 62	2,219,757 62
Buffalo Commercial	1,855 31	15,519 80	750 00	80,371 95	-	98,497 06	200,000 00	41,571 11	241,571 11
Buffalo German	1,619 20	25,733 66	1,600 00	312,409 63	-	341,362 49	200,000 00	1,462,329 15	1,662,329 15
Capital	4,451 53	12,336 70	177 98	151,957 93	25,172 14	194,096 28	200,000 00	42,456 92	242,456 92
Commerce	3,100 00	10,440 00	550 00	79,435 23	133 06	93,658 29	200,000 00	108,692 01	308,692 01
Commercial Union	10,395 00	3,609 00	4,900 00	80,816 88	3,379 44	103,100 32	200,000 00	21,577 37	221,577 37
Concordia	23,887 23	17,465 66	6,600 00	475,250 76	-	523,203 65	200,000 00	183,967 43	383,967 43
Connecticut	84,445 21	109,669 69	6,600 00	1,599,897 14	-	1,800,612 04	1,000,000 00	1,068,839 71	2,068,839 71
Continental	-	290,223 87	34,179 00	3,968,336 70	481,926 15	4,774,665 72	1,000,000 00	4,034,995 11	5,034,995 11
Delaware	3,460 28	60,263 72	2,240 00	577,142 84	102,742 50	745,855 34	702,875 00	136,543 62	839,418 62
Equitable	8,022 00	23,956 00	3,500 00	544,251 05	12,534 90	302,263 95	400,000 00	176,569 69	576,569 69
Eric	6,889 76	11,434 72	2,950 00	233,301 75	6,255 00	266,831 23	200,000 00	154,048 10	354,048 10

Fidelity.....	7,273 25	5,868 91	-	183,011 93	6,794 21	202,948 30	500,000 00	91,950 59	591,950 59
Fire Association.....	162,067 42	159,665 76	38,206 81	2,081,075 26	2,160,148 53	4,607,763 78	500,000 00	944,539 81	1,444,539 81
Fireman's Fund.....	30,025 45	137,884 72	3,775 00	1,316,823 19	23,564 97	1,512,073 33	1,000,000 00	1,312,720 64	2,312,720 64
Firemens (N. J.).....	37,894 98	-	1,012 00	355,584 84	11,991 28	406,483 10	1,000,000 00	1,092,051 86	2,092,051 86
Franklin.....	4,486 02	19,772 17	1,200 00	491,162 96	1,086,038 21	1,602,659 36	400,000 00	1,104,232 79	1,504,232 79
German Alliance.....	32,551 08	23,146 00	240 00	186,976 00	147 27	243,060 35	400,000 00	282,628 77	682,628 77
German American.....	115,458 00	194,763 00	28,797 40	2,740,475 94	99,769 29	3,179,263 63	1,000,000 00	3,946,576 79	4,946,576 79
German Fire.....	22,218 80	-	-	185,271 09	1,457 03	208,946 92	200,000 00	101,109 25	301,109 25
Germania.....	48,119 65	37,992 71	5,700 00	1,588,646 34	-	1,680,458 70	1,000,000 00	2,101,402 85	3,101,402 85
Granite State.....	23,771 62	12,361 89	1,300 00	210,379 33	12,772 19	260,585 03	200,000 00	87,116 88	287,116 88
Greenwich.....	11,537 25	121,624 01	20,909 50	811,024 64	150,919 18	1,116,014 58	200,000 00	346,238 55	546,238 55
Hanover.....	106,426 68	75,266 26	13,515 68	1,211,176 72	27,275 33	1,433,660 67	1,000,000 00	648,818 69	1,618,818 69
Hartford.....	251,329 11	349,816 78	54,438 01	5,286,799 62	-	5,942,383 52	1,250,000 00	3,810,204 50	5,060,204 50
Home.....	85,358 14	410,491 47	38,557 71	4,381,073 00	211,266 78	5,126,687 10	3,000,000 00	4,631,936 41	7,631,936 41
Home Mutual.....	2,219 86	11,851 85	450 00	321,361 89	1,297 46	337,181 06	300,000 00	315,928 35	615,928 35
Indemnity.....	2,593 13	3,463 80	50 60	50,228 75	2,980 91	59,316 59	200,000 00	82,561 30	282,561 30
Ins. Co. of North America...	120,065 48	427,383 37	27,937 50	3,186,344 67	772,172 69	4,533,903 71	3,000,000 00	1,659,964 42	4,659,964 42
Ins. Co. of the State of Pa...	368 69	33,601 31	-	149,973 70	267,779 11	451,722 81	200,000 00	51,479 13	251,479 13
Manhattan.....	13,941 52	13,945 74	14,500 00	292,829 86	7,400 19	342,617 31	500,000 00	74,206 61	574,206 61
Mechanics & Traders.....	29,637 93	-	3,000 00	106,984 47	18,443 10	158,065 50	300,000 00	21,660 74	321,660 74
Mercantile.....	-	26,354 65	1,697 00	161,482 40	3,948 13	193,482 18	400,000 00	50,836 64	450,836 64
Merchants (N. J.).....	41,094 48	66,698 53	6,674 50	727,616 56	51,380 12	893,464 19	400,000 00	274,990 46	674,990 46
Merchants (R. I.).....	7,094 57	15,560 67	153 58	166,340 03	3,821 25	192,970 10	200,000 00	416,829 17	416,829 17
National (Conn.).....	80,811 96	114,655 15	15,390 63	1,784,168 02	83,302 82	2,078,328 58	1,000,000 00	1,472,954 97	2,472,954 97
National-Standard.....	15,703 00	25,544 00	625 00	105,945 79	10,803 94	158,621 73	200,000 00	183,438 94	383,438 94
New Hampshire.....	65,103 89	84,765 00	7,800 00	1,129,778 64	46,800 45	1,334,247 98	1,000,000 00	972,327 26	1,972,327 26
Niagara.....	81,780 49	70,417 21	10,312 96	1,267,816 01	19,120 07	1,449,446 74	500,000 00	754,407 73	1,254,407 73
North British & Mercantile.....	-	* 321 00	-	7,455 15	-	7,776 15	200,000 00	87,945 10	297,945 10
Norwalk.....	726 00	23,355 00	4,200 00	115,603 95	8,777 82	152,662 77	200,000 00	205,141 97	405,141 97
Orient.....	70,803 95	93,425 96	17,103 27	1,003,141 04	42,814 15	1,227,288 37	500,000 00	753,869 81	1,233,869 81
Pacific.....	37,681 87	26,497 97	4,083 33	330,061 66	54,392 97	452,717 80	200,000 00	162,026 28	362,026 28
Pennsylvania.....	18,696 47	164,954 85	9,563 76	1,556,227 30	840,018 57	2,589,460 95	400,000 00	2,181,845 26	2,581,845 26
Phenix (N. Y.).....	-	190,112 86	18,525 00	2,936,770 33	3,662 31	3,149,070 50	1,000,000 00	1,529,461 38	2,529,461 38
Phenix (Conn.).....	44,525 60	200,966 19	25,704 80	2,029,575 53	-	2,300,772 12	2,000,000 00	1,222,877 58	3,222,877 58
Providence Washington.....	7,834 51	176,144 55	10,853 81	857,186 39	-	1,052,019 26	500,000 00	468,418 05	968,418 05

* Net amount of unpaid losses.

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.	Resisted.						
Queen	\$58,052 77	\$103,346 53	\$28,838 65	\$1,499,647 91	\$59,583 70	\$1,749,469 56	\$500,000 00	\$2,335,469 18	\$2,835,469 18
Reading	1,918 11	25,531 54	1,800 00	28,032 91	19,027 35	336,389 91	250,000 00	255,926 41	505,926 41
Reliance	4,379 32	24,386 21	7,100 00	268,722 87	134,938 58	439,526 98	300,000 00	254,420 53	554,420 53
Rochester German	6,509 90	30,558 00	4,375 00	322,767 73	151 92	364,362 55	200,000 00	563,860 95	763,860 95
Security	21,131 00	37,975 81	2,881 00	407,703 04	20,207 22	489,898 07	300,000 00	204,292 83	504,292 83
Springfield	33,507 02	129,355 39	9,801 12	1,476,584 27	-	1,649,247 80	1,500,000 00	1,685,092 34	3,185,092 34
St. Paul	53,941 10	121,803 37	6,700 00	1,067,950 55	35,927 38	1,286,328 40	500,000 00	664,367 71	1,164,367 71
Traders	25,724 30	65,931 03	14,285 00	631,827 93	-	737,768 26	500,000 00	1,021,509 42	1,521,509 42
Union	10,651 55	26,478 66	-	196,399 78	33,622 24	267,152 23	200,000 00	101,520 50	301,520 50
United Firemen's	14,357 40	15,671 25	9,550 00	234,286 88	743,330 13	1,017,195 66	300,000 00	211,411 15	511,411 15
United States	12,669 44	23,591 69	3,011 94	213,003 15	44,706 83	296,983 05	250,000 00	174,712 75	424,712 75
Victoria	-	16,704 10	-	44,376 89	-	61,080 99	200,000 00	696 81	200,696 81
Westchester	43,012 64	74,512 51	7,125 00	1,107,114 22	15,110 01	1,245,874 38	300,000 00	1,194,160 37	1,494,160 37
Williamsburg City	20,935 51	29,092 95	3,110 25	588,328 46	6,626 10	648,093 27	250,000 00	1,089,654 43	1,339,654 43
Total	\$2,345,723 17	\$5,423,385 04	\$604,952 68	\$64,198,569 42	\$8,715,759 41	\$81,288,389 72	\$43,052,875 00	\$60,166,090 97	\$103,218,965 97
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke	-	\$22 55	\$185 00	\$281,654 03	\$2,509 69	\$284,371 27	\$100,000 00	\$518,009 01	\$618,009 01
Quincy	-	-	-	249,340 68	5,521 09	254,861 77	-	390,697 75	390,697 75
Traders & Mechanics	-	-	-	332,060 22	3,763 21	335,823 43	-	344,103 70	344,103 70
Total	-	\$22 55	\$185 00	\$863,054 93	\$11,793 99	\$875,056 47	\$100,000 00	\$1,252,810 46	\$1,352,810 46
COMPANIES OF FOREIGN COUNTRIES.							Deposit capital.		
Aachen & Munich	\$7,341 01	\$41,439 92	\$5,175 00	\$312,321 57	\$6,081 44	\$372,358 94	\$200,000 00	\$324,349 33	\$524,349 33
Atlas	14,036 74	52,487 81	2,870 00	510,687 91	24,968 40	605,050 86	200,000 00	229,930 17	429,930 17
Baltoise	27,418 33	32,166 60	1,875 00	219,428 38	23,523 42	304,411 73	200,000 00	325,114 61	525,114 61
British America	25,177 52	63,435 17	5,840 20	600,126 64	-	694,579 53	200,000 00	284,872 89	484,872 89
Caledonian	153,592 84	2,392 57	10,105 78	894,532 05	43,966 62	1,104,589 86	200,000 00	614,912 80	814,912 80

Commercial Union	130,218 00	214,325 00	26,100 00	1,927,828 51	104,381 13	2,402,852 64	200,000 00	1,125,610 16	1,325,610 16
Hamburg Bremen	26,025 00	80,085 00	17,700 00	855,869 12	15,600 00	894,679 12	205,000 00	339,867 51	544,867 51
Helvetia Swiss	16,522 98	58,473 70	5,947 85	255,341 40	29,441 91	365,727 84	200,000 00	329,312 39	529,312 39
Imperial	92,763 72	61,957 64	26,413 60	886,142 40	38,194 65	1,105,472 01	598,530 00	188,288 04	786,873 04
Lancashire	122,946 21	141,225 69	24,372 57	1,346,251 74	11,813 45	1,646,609 66	200,000 00	414,157 15	614,157 15
Law Union & Crown	1,256 30	31,652 65	2,457 00	168,409 80	4,175 84	207,951 59	200,000 00	274,937 11	474,937 11
Lion	26,209 68	11,220 49	2,350 00	445,176 56	-	489,956 73	210,000 00	162,103 28	372,103 28
Liverpool & London & Globe	-	524,990 58	34,400 00	3,532,959 81	560,508 37	4,648,858 76	200,000 00	4,451,277 69	4,651,277 69
London Assurance	28,103 68	109,842 27	13,121 50	760,746 56	33,794 50	944,608 51	510,000 00	853,029 26	1,363,029 26
London & Lancashire	49,197 58	97,293 87	14,550 00	1,515,815 97	44,703 91	1,721,561 33	200,000 00	879,083 11	1,079,083 11
Magdeburg	-	106,249 00	-	448,230 17	-	554,479 17	200,000 00	194,293 15	394,293 15
Manchester	55,108 76	72,396 87	12,903 34	1,019,218 29	41,519 85	1,201,147 11	200,000 00	332,053 66	532,053 66
National (Ireland)	11,526 49	23,274 97	-	126,206 94	350 00	161,358 40	200,000 00	110,759 04	310,759 04
Netherlands	20,012 19	39,547 53	1,875 00	248,145 25	41,672 48	351,252 45	200,000 00	109,924 09	309,924 09
North British & Mercantile	99,136 61	153,484 02	41,023 90	1,933,452 62	18,688 87	2,245,786 02	200,000 00	1,591,838 97	1,791,838 97
Northern Assurance	34,603 22	69,425 02	29,260 50	948,954 83	33,442 13	1,115,685 70	200,000 00	1,326,625 42	1,526,625 42
North German	22,240 91	25,860 37	6,600 00	387,684 13	-	441,785 41	200,000 00	58,359 65	258,359 65
Norwich Union	62,735 53	78,559 16	14,321 80	1,188,489 42	25,588 15	1,369,694 06	200,000 00	800,803 16	1,000,803 16
Palatine	62,663 77	209,511 91	35,604 34	1,605,659 16	36,555 81	1,949,994 99	200,000 00	398,207 61	598,207 61
Phoenix Assurance	75,726 00	195,249 14	21,020 00	1,513,160 86	241,173 35	2,046,329 35	200,000 00	610,638 29	810,638 29
Prussian National	43,900 12	9,106 88	4,190 00	343,697 48	7,020 82	407,915 30	200,000 00	117,578 92	317,578 92
Royal	52,289 21	423,276 13	52,538 42	3,395,158 27	534,855 14	4,658,117 17	235,000 00	2,240,239 95	2,475,239 95
Royal Exchange	3,815 54	41,593 46	2,000 00	508,173 38	9,618 89	565,201 27	200,000 00	456,422 38	656,422 38
Scottish Union & National	74,478 55	197,616 00	14,665 04	1,244,047 59	2,000 00	2,112,807 18	260,000 00	1,714,984 04	1,914,984 04
Sun	134,797 39	44,992 30	18,033 00	1,345,504 43	8,771 07	1,552,098 21	200,000 00	810,142 55	1,010,142 55
Svea	29,129 18	24,026 75	-	268,108 28	18,998 27	340,262 48	200,000 00	116,143 42	316,143 42
Thuringia	12,735 27	23,504 21	-	394,198 31	1,003 10	431,440 89	200,000 00	58,746 54	258,746 54
Union Assurance	37,904 53	142,275 55	5,348 63	641,806 22	5,628 33	832,963 26	200,000 00	497,915 50	697,915 50
Western Assurance	35,557 30	91,980 46	8,572 80	1,022,030 59	-	1,158,141 15	200,000 00	463,081 97	663,081 97
Total	\$1,589,170 16	\$3,494,918 69	\$460,635 27	\$33,593,564 66	\$1,967,439 90	\$41,105,728 68	\$7,558,590 00	\$22,805,593 81	\$30,364,188 81
Aggregate	\$3,934,893 33	\$8,973,767 10	\$1,065,772 95	\$98,801,584 06	\$10,695,130 30	\$123,471,147 74	\$50,911,465 00	\$84,394,224 89	\$135,305,689 89

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1898.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1899.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine)	\$1,237,415 00	\$58,362 33	\$21,117,001 00	\$129,642 61	\$20,997,583 00	\$124,635 52	-	-	\$1,356,834 00	\$63,369 42
Union (Marine)	1,188,947 00	87,743 70	5,745,491 00	158,508 50	5,858,629 00	163,226 57	-	-	1,075,809 00	83,625 63
Total	\$2,426,362 00	\$146,106 03	\$26,862,492 00	\$288,151 11	\$26,856,212 00	\$287,862 09	-	-	\$2,432,642 00	\$146,395 05
COS. OF OTHER STATES.										
Ætna } Fire	\$553,225,998 00	\$6,352,442 54	\$407,465,549 00	\$4,537,066 43	\$374,316,392 00	\$4,282,879 44	\$54,361,122 00	\$580,469 20	\$532,014,033 00	\$6,026,160 33
Ætna } Marine	6,226,316 00	155,728 56	140,823,106 00	390,598 89	140,142,938 00	365,051 41	1,244,112 00	28,661 45	5,662,372 00	152,614 59
Agricultural	290,396,300 00	2,412,238 48	155,256,500 00	1,319,424 00	193,800,000 00	1,542,415 48	13,539,000 00	96,687 00	238,313,800 00	2,092,560 00
American (Mass.)	29,193,408 00	323,433 63	26,940,252 00	279,104 04	21,684,967 00	233,832 74	8,174,989 00	90,201 61	26,275,704 00	278,530 32
American (N. J.)	274,975,390 00	2,998,818 54	200,005,396 00	1,456,642 99	249,460,454 00	1,461,126 27	26,289,215 00	321,974 40	259,231,717 00	2,672,360 86
American (N. Y.)	117,103,257 00	817,383 50	163,463,094 00	1,200,235 17	125,580,306 00	842,956 12	17,747,680 00	133,914 16	139,238,165 00	1,038,748 39
American (Pa.)	178,805,751 00	1,984,403 26	140,846,046 00	1,592,447 75	129,000,387 00	1,475,138 64	13,864,173 00	151,625 32	176,787,237 00	1,950,087 05
American Central	113,213,570 00	1,345,786 52	87,427,251 00	1,049,146 00	81,737,998 00	1,019,768 41	2,672,517 00	30,687 90	116,230,306 00	1,344,476 21
Armenia	22,862,432 00	266,253 54	17,900,375 00	224,963 49	16,658,900 00	203,167 69	1,333,720 00	15,685 45	22,770,187 00	272,363 89
Boston, } Fire	42,122,364 00	407,942 06	64,271,560 00	632,424 27	41,039,544 00	378,126 41	10,490,803 00	105,149 37	54,868,577 00	557,090 55
Boston, } Marine	5,881,443 00	387,485 25	161,106,082 00	926,220 06	160,487,335 00	912,621 76	640,501 00	24,021 24	5,859,689 00	377,062 31
Buffalo Commercial	11,914,596 00	120,286 27	14,460,505 00	143,095 90	10,810,606 00	109,101 32	528,294 00	3,823 04	15,036,201 00	150,457 81
Buffalo German	60,329,140 00	596,219 36	44,595,458 00	425,095 10	39,135,387 00	395,628 27	2,906,715 00	25,825 80	62,882,496 00	600,760 39
Capital	27,333,704 00	347,321 13	28,415,159 00	326,764 68	25,417,100 00	309,611 05	6,515,755 00	94,102 34	23,816,008 00	279,372 42
Commerce	16,042,555 00	167,801 63	12,566,146 00	124,237 46	11,480,253 00	125,420 76	908,632 00	8,326 36	16,159,816 00	158,291 97
Commercial Union	16,573,153 00	160,769 45	28,002,282 00	258,430 95	19,164,304 00	176,410 58	9,426,280 00	93,905 53	15,984,861 00	148,934 29
Concordia	81,678,923 00	896,502 51	64,411,152 00	704,606 33	50,834,141 00	564,896 30	13,512,454 00	153,006 35	81,743,780 00	883,206 19
Connecticut	246,585,929 00	2,910,397 89	188,995,838 00	2,167,825 75	158,885,513 00	1,881,339 23	12,502,671 00	157,298 81	264,193,583 00	3,069,585 60
Continental	806,309,741 00	7,406,102 73	512,214,400 00	4,499,179 37	472,635,202 00	4,089,469 73	16,764,802 00	182,444 08	829,124,137 00	7,633,368 29
Delaware	105,982,042 00	1,213,973 80	82,980,838 00	928,171 54	72,972,622 00	840,043 62	12,615,330 00	163,864 30	103,374,928 00	1,138,237 42
Equitable } Fire	39,255,042 00	429,792 69	38,084,271 00	410,390 23	29,222,604 00	321,554 40	2,264,744 00	23,927 08	45,851,965 00	494,271 44
Equitable } Marine	23,621 00	462 12	228,659 00	1,284 86	241,697 00	1,351 57	-	-	10,583 00	395 41
Erie } Fire	35,394,224 00	331,760 32	40,383,884 00	371,120 17	28,623,991 00	258,100 71	893,977 00	7,916 25	46,258,140 00	436,864 13
Erie } Marine	2,098,469 00	64,561 30	-	1,471 08	2,098,469 00	66,032 38	-	-	-	-

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1898.		WRITTEN.		TERMINATED.		RE-INSURED.		IN FORCE DEC. 31, 1899.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Queen	\$306,479,994 00	\$3,204,419 85	\$238,258,657 00	\$2,416,026 28	\$217,647,004 00	\$2,332,801 39	\$31,864,358 00	\$320,290 90	\$295,227,289 00	\$2,967,353 84
Reading	39,538,223 00	433,975 72	41,682,443 00	509,958 22	25,622,827 00	384,830 11	5,424,669 00	47,105 56	50,173,170 00	511,998 27
Reliance	49,146,924 00	515,382 49	39,709,982 60	387,752 13	34,174,938 00	332,322 07	5,372,368 00	56,792 92	49,309,600 00	514,019 63
Rochester German	60,226,614 00	591,652 08	50,694,568 00	513,769 13	42,204,209 00	426,828 41	6,291,156 00	67,628 45	62,425,817 00	610,964 35
Security { Fire	80,800,552 00	773,466 15	67,336,922 00	660,091 54	69,718,186 00	587,370 47	8,657,095 00	98,587 73	69,762,193 00	747,599 49
{ Marine	578,820 00	27,668 48	6,038,264 00	64,961 12	6,099,055 00	66,506 45	111,421 00	4,203 29	406,608 00	21,904 86
Springfield	283,289,321 00	2,946,929 85	211,784,528 00	2,192,207 88	186,969,515 00	2,084,322 12	26,037,993 00	187,769 77	282,066,341 00	2,867,045 84
St. Paul { Fire	158,419,399 00	1,984,783 70	135,012,986 00	1,858,431 69	118,055,751 00	1,684,182 53	26,541,324 00	223,010 58	148,835,310 00	1,936,022 28
{ Marine	5,867,566 00	173,602 96	47,713,639 00	494,050 82	48,369,764 00	526,147 59	1,162,339 00	23,541 90	4,049,102 00	117,964 29
Traders	89,320,620 00	1,061,263 53	102,522,056 00	1,127,493 30	76,302,084 00	876,179 13	13,650,166 00	103,092 86	101,890,426 00	1,209,484 84
Union	38,730,810 00	385,108 40	30,590,558 00	318,388 76	29,391,825 00	294,295 59	2,170,448 00	22,855 47	37,759,095 00	386,346 10
United Firemen's	41,930,192 00	412,476 55	33,840,389 00	329,123 95	27,678,364 00	269,771 19	2,761,983 00	30,262 96	45,330,234 00	441,566 35
United States { Fire	40,239,310 00	410,511 70	32,934,647 00	356,087 02	30,089,362 00	325,266 87	4,867,071 00	54,772 37	38,217,524 00	386,509 48
{ Marine	1,430,055 00	39,040 20	2,212,660 00	40,948 59	2,416,623 00	47,729 08	4,238,700 00	4,993 36	1,183,705 00	27,266 35
Victoria	5,511,754 00	58,059 66	11,559,883 00	105,705 95	8,054,702 00	74,819 65	249,343 00	2,542 30	8,767,592 00	86,403 66
Westchester	208,771,330 00	2,208,112 90	178,628,609 00	1,649,255 24	143,410,505 00	1,494,006 03	21,522,605 00	210,572 48	222,466,292 00	2,152,789 63
Williamsburg City	131,934,157 00	1,124,825 43	83,914,311 00	751,403 91	75,830,573 00	677,510 39	7,093,563 00	66,411 98	135,954,332 00	1,132,306 97
Total { Fire	12,236,520,830 13	123,889,329 63	9,684,866,298 86	95,171,777 35	8,675,401,477 95	86,939,046 01	1,064,794,889 95	9,554,378 75	12,181,190,761 09	122,567,682 22
{ Marine	61,783,928 00	2,032,307 65	1,154,625,416 00	6,295,939 67	1,150,237,946 00	6,218,141 97	14,045,118 00	400,908 45	52,125,380 00	1,709,196 90
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$40,329,871 00	\$585,611 70	\$9,840,184 00	\$141,954 04	\$10,473,441 00	\$156,864 04	\$125,362 00	\$1,179 06	\$39,571,252 00	\$569,522 64
Quincy	34,042,165 00	505,549 80	9,425,773 00	142,957 94	9,555,270 00	147,306 09	-	-	33,912,668 00	501,201 65
Traders & Mechanics	44,751,140 00	689,132 11	11,866,755 00	180,214 06	12,330,683 00	195,924 88	-	-	44,287,212 00	673,421 29
Total	\$119,123,176 00	\$1,780,293 61	\$31,132,712 00	\$465,126 04	\$32,359,394 00	\$500,095 01	\$125,362 00	\$1,179 06	\$117,771,132 00	\$1,744,145 58
CO'S OF FOREIGN COUNTRIES.										
Aachen & Munich	\$43,784,673 00	\$567,594 35	\$48,482,460 00	\$618,432 99	\$42,142,279 00	\$540,452 72	\$3,681,165 00	\$48,355 07	\$46,443,689 00	\$597,219 55
Atlas	83,624,371 00	956,807 32	99,303,061 00	973,009 47	77,902,407 00	812,071 68	12,389,231 00	132,266 77	92,635,794 00	985,478 34
Baloise	31,389,875 00	348,310 07	45,955,254 00	490,672 65	38,306,648 00	397,539 70	2,406,100 00	27,012 70	36,682,381 00	414,430 32
British America { Fire	113,097,370 00	1,124,420 70	114,223,004 00	1,085,187 13	98,161,392 00	1,018,751 59	7,392,389 00	78,504 63	121,766,593 00	1,112,352 01
{ Marine	1,876,154 00	36,224 84	37,635,850 00	314,345 47	37,100,535 00	307,189 55	-	-	2,411,469 00	43,380 76
Caledonian	180,314,101 00	1,903,261 31	148,192,335 00	1,582,194 83	127,342,134 00	1,509,312 60	21,010,567 00	222,854 50	180,153,735 00	1,753,289 04

Commercial Union } Fire	388,706,556 00	3,659,857 97	304,218,134 00	3,019,923 73	269,739,902 00	2,750,120 42	25,598,363 00	181,986 82	397,586,425 00	3,747,674 46
} Marine	-	-	30,238,000 00	78,439 67	29,852,280 00	-	59,183 81	-	385,720 00	19,255 86
Hamburg Bremen	131,672,168 00	1,607,414 34	115,198,094 00	1,374,418 52	103,867,988 00	1,247,978 04	6,919,089 00	76,934 71	136,083,185 00	1,656,920 11
Helvetia Swiss	37,614,405 00	385,552 55	59,940,000 00	590,646 42	47,048,299 00	457,158 26	2,895,507 00	28,741 32	47,611,499 00	490,299 39
Imperial	162,757,545 00	1,725,585 41	131,220,823 00	1,465,128 72	120,528,855 00	1,361,194 69	9,640,150 00	120,750 72	163,829,363 00	1,708,768 72
Lancashire	293,913,202 00	2,851,482 34	232,513,646 00	2,284,866 28	243,000,519 00	2,328,893 98	21,907,771 00	182,638 09	261,518,558 00	2,624,816 55
Law Union & Crown	26,771,563 00	259,836 43	33,262,074 00	391,467 11	30,254,841 00	299,771 29	3,946,964 00	46,449 65	31,831,832 00	312,082 60
Lion	181,955,676 00	884,880 05	70,201,470 00	750,671 89	63,921,348 00	693,384 09	12,548,080 00	137,702 36	75,687,718 00	840,465 49
Liverpool & London & Globe	910,538,899 00	7,686,328 73	718,946,427 00	6,137,342 74	691,574,759 00	6,026,801 93	103,859,802 00	709,322 04	834,050,765 00	7,096,547 50
London Assurance } Fire.....	173,526,070 00	1,452,603 30	115,921,440 00	974,337 09	116,951,742 00	933,137 26	7,470,880 00	52,323 00	164,824,888 00	1,441,980 13
} Marine	7,129,756 00	72,945 90	110,971,543 00	569,368 82	111,537,558 00	596,431 55	1,877,625 00	16,261 10	4,686,716 16	29,622 07
London & Lancashire	434,012,935 00	3,172,244 29	287,032,534 00	2,340,414 52	277,398,065 00	2,232,537 18	37,778,843 00	316,679 39	405,868,561 00	2,963,442 24
Magdeburg	55,742,500 00	693,426 95	693,426 95	856,200 30	56,241,924 00	661,868 27	4,262,206 00	46,955 74	70,096,759 00	840,803 24
Manchester	197,610,380 00	2,107,213 62	173,162,237 00	1,872,805 82	153,736,626 00	1,652,560 78	24,662,164 00	299,159 97	192,373,827 00	2,028,298 69
National	-	-	25,693,972 00	251,161 51	3,253,980 00	24,152 12	1,315,203 00	11,254 08	21,124,789 00	215,755 31
Netherlands	19,511,808 00	248,884 37	52,806,835 00	597,209 73	31,067,411 06	354,883 15	2,430,705 00	30,764 45	38,820,527 00	460,446 50
North British & Mercantile ..	397,242,913 00	3,923,566 56	308,071,182 00	2,785,263 77	293,969,778 00	2,733,907 89	30,463,188 00	187,410 70	380,885,129 00	3,787,511 68
Northern Assurance	178,600,895 00	1,856,340 66	157,483,920 00	1,528,624 98	138,311,502 00	1,423,977 51	9,299,050 00	83,303 34	188,474,263 00	1,877,684 79
North German	52,056,352 00	593,962 30	67,074,579 00	858,415 73	56,328,424 00	632,906 36	4,926,484 00	75,098 23	57,876,023 00	738,373 44
Norwich Union	240,807,667 00	2,377,543 56	199,571,927 00	1,960,524 12	179,505,095 00	1,815,025 39	21,068,314 00	205,423 40	239,806,185 00	2,317,618 39
Palatine	283,211,570 00	2,843,273 51	289,433,342 00	2,924,300 36	241,764,266 00	2,474,920 58	21,005,343 00	194,416 61	309,875,303 00	3,098,237 28
Phoenix Assurance	378,421,923 00	3,491,148 93	380,134,394 00	3,112,023 53	368,166,167 00	2,968,049 43	98,598,913 00	854,828 85	291,791,237 00	2,780,294 20
Prussian National } Fire.....	55,299,314 00	686,369 06	47,904,524 00	580,042 40	42,368,171 00	524,717 78	6,399,399 00	76,792 34	54,436,268 00	664,901 34
} Marine	175,642 00	4,328 14	601,212 00	2,854 82	770,794 06	7,953 66	-	6,060 00	29 30	
Royal	787,371,195 18	7,220,114 30	690,936,062 39	5,338,131 13	583,978,446 53	4,775,138 71	109,293,060 37	680,503 88	791,040,750 67	7,102,302 84
Royal Exchange } Fire	64,989,037 00	711,690 98	65,789,963 00	943,353 54	56,872,514 00	595,789 26	11,663,708 00	134,177 06	82,242,778 00	925,087 20
} Marine	11,739 00	29 13	5,700,507 00	5,686 92	5,706,801 00	5,702 04	-	5,445 00	14 01	
Scottish Union & National ..	462,722,530 00	3,882,809 22	309,975,977 00	2,982,073 03	308,989,462 00	2,845,131 24	57,994,791 00	486,841 77	405,718,254 00	3,532,909 24
Sun	324,006,011 00	2,736,043 51	193,840,763 00	1,786,255 06	190,388,786 00	1,731,872 60	21,826,283 00	153,330 27	305,631,705 00	2,637,095 70
Svea	35,224,547 00	481,978 82	45,747,565 00	610,562 65	36,774,190 00	509,757 72	4,549,099 00	65,728 56	39,648,553 00	517,050 19
Thuringia	44,122,073 04	603,710 96	62,973,476 77	842,472 52	43,594,203 01	647,991 77	4,694,959 59	63,478 41	58,806,387 21	735,713 30
Union Assurance	115,744,251 00	1,178,539 22	141,783,512 00	1,361,717 57	130,039,538 00	1,219,913 11	4,778,588 00	78,805 59	132,709,637 00	1,241,598 09
Western Assurance } Fire	164,753,873 00	1,643,397 41	191,412,815 00	1,694,232 12	142,349,906 00	1,396,738 77	11,088,583 00	117,756 94	202,728,199 00	1,833,133 82
} Marine	4,128,465 09	68,173 42	60,915,922 00	411,192 66	59,847,764 00	399,802 98	-	-	5,196,623 00	79,563 10
Total } Fire	6,951,138,248 22	65,866,188 04	6,029,067,121 16	56,964,084 58	5,405,828,867 54	51,537,398 97	723,764,941 96	6,199,251 96	6,850,611,559 88	65,093,621 69
} Marine	13,321,756 00	181,601 43	246,063,034 00	1,381,888 36	244,815,732 00	1,975,363 59	1,877,025 00	16,261 10	12,692,033 00	171,865 10
Aggregate } Fire	19,306,782,254 35	191,535,811 28	15,745,066,132 02	152,600,987 97	14,113,589,739 49	138,976,539 89	1,788,685,193 91	15,754,809 77	19,149,573,452 97	189,405,449 49
} Marine	77,531,146 00	2,360,015 11	1,427,550,942 00	7,965,979 14	1,421,909,890 00	7,881,367 65	15,922,143 00	417,169 55	67,250,055 00	2,027,457 05

TABLE No. 3.
Maine Business.

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.
MAINE STOCK COMPANIES.										
Merchants.....	\$18,545,915 00	\$21,117,001 00	\$115,864 03	\$129,642 61	\$90,383 26	\$100,958 88	\$89,523 40	\$92,683 94	-	-
Union	4,377,342 00	5,745,491 00	150,004 21	158,508 50	95,492 39	114,551 49	115,102 69	104,661 88	-	-
Total	\$22,923,257 00	\$26,862,492 00	\$265,868 24	\$288,151 11	\$185,875 65	\$215,910 37	\$204,626 09	\$197,345 82	-	-
COMPANIES OF OTHER STATES										
<i>A</i> tna.....	\$7,868,480 00	\$8,426,207 00	\$104,831 30	\$108,278 59	\$53,326 98	\$75,335 97	\$52,146 16	\$75,040 48	\$1,572 47	\$1,624 18
<i>a</i> Agricultural.....	412,100 00	603,500 00	5,182 00	8,661 00	99 00	1,242 00	104 00	1,786 00	77 73	129 92
American (Mass.).....	532,437 00	522,317 00	6,484 78	6,100 00	3,020 46	4,341 99	2,049 75	4,437 44	129 69	122 00
American (N. J.).....	411,902 00	436,423 00	4,668 27	4,702 76	815 19	1,242 49	815 19	1,242 49	98 32	103 87
American (N. Y.).....	156,565 00	405,196 00	2,690 65	5,861 68	385 75	1,693 16	385 75	4,206 16	33 20	70 02
American (Pa.).....	451,882 00	620,797 00	6,806 59	9,306 14	2,876 44	4,011 58	3,289 49	4,541 58	136 13	186 54
American Central.....	243,334 00	251,423 00	3,682 24	3,927 92	1,969 80	1,485 31	1,969 80	1,494 40	78 93	78 56
Armenia.....	270,257 00	251,758 00	22,055 57	21,840 49	4,642 00	4,655 00	4,228 06	5,715 00	435 18	392 38
Boston } Fire.....	580,932 00	1,033,128 00	8,967 45	14,353 38	3,535 67	3,255 53	3,604 02	3,105 53	384 75	467 17
Marine.....	652,979 00	918,914 00	9,078 73	10,703 02	3,650 33	9,112 82	4,036 20	8,762 82		
Buffalo Commercial.....	34,330 00	50,050 00	364 50	562 23	4 25	-	4 25	-	5 47	8 43
Buffalo German.....	143,475 00	122,875 00	1,601 45	1,361 17	356 43	1,412 69	356 43	1,412 69	24 02	20 42
Capital.....	1,105,688 00	1,656,898 40	19,182 90	26,332 91	10,938 23	13,692 93	10,814 04	13,121 49	266 32	482 34
Commerce.....	178,325 00	142,000 00	1,919 44	1,711 09	1,782 52	911 48	1,782 52	1,071 48	28 79	24 94
Commercial Union.....	82,594 00	211,568 00	569 96	3,284 34	-	-	-	-	8 55	10 51
Concordia.....	118,000 00	515,753 00	1,524 05	7,898 58	-	4,004 49	1,200 00	2,854 49	34 14	157 97
Connecticut.....	2,180,400 00	2,578,900 00	35,774 27	41,204 83	27,730 59	29,781 99	25,344 65	30,127 68	506 41	587 85
Continental.....	2,089,785 00	2,642,218 00	33,026 62	28,583 62	30,653 24	13,926 94	29,389 73	12,931 76	434 93	499 81
Delaware.....	395,589 00	487,969 00	6,490 00	7,612 60	5,338 60	3,740 00	4,873 00	4,335 00	136 39	152 24
Equitable.....	286,652 00	319,558 00	3,524 29	3,987 62	3,405 87	1,743 02	3,460 87	1,618 02	70 49	83 15
<i>b</i> Erie.....	-	115,450 00	-	1,449 42	-	48 00	-	658 00	-	21 74
<i>c</i> Fidelity.....	-	51,300 00	-	904 73	-	686 73	-	686 73	-	16 32
Fire Association.....	2,604,652 00	2,734,773 00	39,268 89	41,349 46	32,082 23	31,361 00	30,912 81	31,801 94	679 82	853 16
Fireman's Fund.....	1,198,832 09	1,261,021 85	15,029 14	15,229 36	11,444 28	12,918 01	9,961 37	15,090 14	225 44	228 44
<i>d</i> Firemens (N. J.).....	-	173,800 00	-	2,545 54	-	-	-	-	-	50 81
Franklin.....	409,750 00	336,241 66	5,148 03	4,084 90	4,324 97	9,109 02	6,987 08	6,959 29	102 96	81 70

German Alliance	54,466 00	166,250 00	841 10	2,513 37	1,141 91	996 64	1,141 91	996 64	12 62	37 70
German American	2,497,886 00	2,662,317 00	34,786 99	36,322 66	23,271 89	19,518 47	23,708 89	21,440 47	521 80	544 84
German Fire	153,573 00	37,583 00	2,436 45	1,573 95	3,042 56	1,751 02	2,693 99	1,831 02	57 07	29 69
Germania	600,765 00	742,995 00	8,562 75	9,265 01	7,833 51	3,869 59	8,243 95	2,983 79	128 44	138 98
e Globe	355,201 00	-	7,083 01	-	3,579 43	-	4,684 43	-	106 24	-
f Globe & Rutgers	-	-	-	-	-	-	-	-	-	-
Granite State	6,112,794 00	7,157,317 00	86,224 43	105,410 83	36,817 13	43,655 80	36,036 27	44,915 46	1,113 03	1,490 36
Greenwich	587,611 75	1,128,792 00	7,068 31	9,290 60	3,495 18	4,844 52	3,491 97	4,979 51	113 08	146 31
Hanover	1,977,684 00	1,977,588 32	32,511 98	30,534 27	26,013 03	24,382 52	22,994 79	22,069 78	488 73	458 01
Hartford	5,082,918 00	5,075,993 00	73,769 82	75,442 95	43,326 45	39,214 49	31,224 49	45,682 64	1,107 00	1,131 64
Home	11,108,112 00	5,357,768 00	84,637 40	58,557 32	43,221 58	61,229 21	49,216 24	63,898 87	1,269 56	878 36
Home Mutual	113,550 00	126,318 60	1,527 90	1,607 91	139 92	351 50	139 92	351 50	22 92	24 12
Indemnity	-	74,450 00	-	970 04	-	-	-	-	-	10 96
Ins. Co. of N. Am. } αFire..	4,846,501 00	5,243,033 00	73,587 63	78,291 62	32,939 42	43,404 43	35,058 02	45,975 92	1,394 35	1,393 85
} Marine..	187,253 00	-	4,620 67	-	2,132 52	-	2,132 52	-	-	-
g 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	1,527,759 00	1,513,047 00	24,279 02	24,981 78	14,891 91	20,123 17	13,671 91	20,240 17	491 18	499 64
Manhattan	385,666 46	328,741 50	6,153 34	5,915 01	176 19	1,096 48	176 19	1,096 48	92 30	40 90
h Manufacturers & Merchants	242,078 50	-	3,772 07	-	7,457 60	-	7,078 10	-	67 83	-
i Mechanics & Traders	-	254,543 00	-	1,455 82	-	370 75	-	379 50	-	150 00
Mercantile	1,033,088 00	1,156,927 00	13,487 54	17,758 68	8,314 53	7,845 58	5,763 75	9,526 93	269 75	301 10
a Merchants (N. J.)	1,111,147 00	1,277,211 62	13,990 50	15,026 44	6,654 14	11,624 79	6,696 67	15,239 52	319 99	355 42
Merchants (R. I.)	353,608 00	281,378 00	4,117 02	3,535 36	862 66	4,950 70	837 85	5,167 70	82 34	76 27
National (Conn.)	2,903,333 00	2,826,787 00	35,130 34	35,702 32	17,526 00	21,992 30	17,769 64	23,648 18	541 61	554 97
National-Standard	86,250 00	110,750 00	779 67	1,248 59	55	2,348 04	85	2,348 04	11 70	18 73
New Hampshire	2,116,426 00	2,361,835 00	28,945 40	31,842 69	16,711 23	16,739 53	17,400 97	16,928 77	434 18	636 85
Niagara	1,057,982 00	1,093,475 00	16,454 55	17,122 46	8,020 72	14,202 96	7,661 47	14,174 62	253 71	257 89
North British & Mercantile..	123,364 00	145,646 00	1,316 95	1,644 68	252 77	81 47	252 77	81 47	19 75	1 67
Norwalk	264,888 00	149,381 00	3,871 16	2,875 61	4,703 66	926 87	4,731 66	1,171 87	44 34	43 13
Orient	3,499,918 00	3,404,782 00	52,656 59	49,852 27	37,587 80	43,272 30	36,195 48	42,679 08	789 85	747 78
Pacific	162,525 00	156,350 00	2,305 36	2,391 90	1,218 09	1,724 67	760 09	1,724 67	33 12	35 88
Pennsylvania	1,307,246 63	1,237,861 38	21,889 47	21,736 39	12,372 16	11,579 34	11,109 11	12,653 24	441 48	435 58
Phenix (N. Y.)	2,492,492 00	2,866,410 00	32,947 10	35,060 38	12,541 41	10,484 24	11,616 41	10,432 71	460 92	468 22
Phenix, (Conn.)	2,861,361 00	3,136,477 00	38,868 96	37,753 31	24,426 80	28,333 07	20,802 83	29,762 76	579 89	526 90

a Includes tornado business.

b Admitted February 15, 1899.

c Admitted May 1, 1899.

d Admitted July 1, 1899.

e Discontinued business in Maine in December, 1898. f Admitted May 17, 1899, and discontinued business in Maine in December, 1899. No report.

g Discontinued business. Risks re-insured in Manhattan Fire. h Business re-insured in the Fidelity Fire of Baltimore, April 1, 1899.

TABLE No. 3—Concluded.

Companies.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAX ON PREMIUMS.	
	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.	1898.	1899.
Providence Wash'n } Fire ...	\$645,364 00	\$1,508,946 00	\$7,836 06	\$10,365 16	\$4,761 61	\$5,801 62	\$3,471 61	\$6,339 42	\$305 79	\$475 81
} Marine	255,395 00	316,609 00	7,453 35	12,329 48	2,927 10	7,601 39	5,352 10	5,010 44		
Queen	1,227,411 00	1,578,622 00	15,145 65	17,742 88	11,524 98	6,507 26	9,435 12	9,675 76	227 18	266 37
Reading	404,010 00	278,036 00	6,885 74	5,015 69	4,597 21	7,099 96	4,587 21	6,501 16	137 71	100 31
jReliance	-	96,290 00	-	1,078 27	-	-	-	-	-	21 57
Rochester German	312,915 00	293,815 00	4,096 16	3,772 48	2,500 18	1,496 62	1,962 80	1,083 29	61 73	64 22
kaRockford	11,500 00	96,599 00	181 79	1,252 24	-	565 72	-	565 72	13 09	25 04
Security } Fire	319,131 00	550,218 00	4,050 15	5,208 29	2,263 11	1,424 62	3,263 11	709 56	103 06	122 33
} Marine	55,845 00	45,220 00	2,811 23	2,719 23	134 94	4,105 38	1,884 94	3,055 38		
aSpringfield	1,967,455 00	2,068,460 00	29,414 98	29,161 33	24,022 66	16,279 70	24,563 55	17,568 52	588 30	594 10
St. Paul	251,864 00	271,567 00	3,143 84	3,902 25	393 11	2,650 50	341 82	2,710 50	72 67	94 92
Traders	255,116 00	670,025 00	4,049 14	10,687 60	232 00	4,117 31	420 30	5,136 14	81 14	237 54
Union	651,255 00	690,528 00	8,490 77	9,758 92	5,785 05	6,140 51	4,658 29	5,775 69	179 68	195 18
United Firemen's	229,083 00	338,475 00	2,686 15	5,158 53	1,010 38	4,830 53	2,295 14	3,795 09	53 72	103 17
United States	186,612 00	258,630 00	2,542 27	3,080 34	978 83	1,579 74	988 83	1,949 90	38 13	46 94
Victoria	45,334 00	77,294 00	329 12	784 53	36 68	-	34 67	-	4 94	11 78
Westchester	563,882 00	460,675 00	6,761 84	7,574 72	1,088 07	5,093 36	603 72	5,151 77	107 50	113 68
Williamsburg City	530,903 00	638,294 00	5,409 50	7,521 61	2,507 77	6,303 98	2,507 77	9,120 81	67 29	112 82
Total } a Fire	\$84,510,585 03	\$87,779,516 33	\$1,141,635 14	\$1,213,325 73	\$661,245 04	\$723,515 21	\$644,233 65	\$762,702 43	\$18,813 24	\$20,476 04
} Marine	1,151,472 00	1,280,743 00	23,963 98	25,751 73	8,844 89	20,819 59	12,905 76	16,828 64		
MUT. CO'S OF OTHER STATES.										
Holyoke	\$1,197,950 00	\$1,166,195 00	\$16,543 64	\$15,502 97	\$2,238 01	\$3,480 46	\$2,238 01	\$3,480 46	\$330 87	\$304 87
Quincy	1,412,500 00	1,271,675 00	25,695 75	22,511 51	5,827 82	12,541 17	5,827 82	12,541 17	491 56	443 90
Traders & Mechanics	1,175,337 00	1,149,675 00	19,647 00	19,149 70	6,731 74	8,703 22	6,731 74	8,703 22	385 96	368 26
Total ..	\$3,785,787 00	\$3,587,545 00	\$61,286 39	\$57,164 18	\$14,797 57	\$24,724 85	\$14,797 57	\$24,724 85	\$1,208 39	\$1,117 03
CO'S OF FOREIGN COUNTRIES.										
Aachen & Munich	\$426,009 00	\$389,395 00	\$6,772 60	\$7,705 70	\$3,581 22	\$2,089 65	\$3,596 22	\$2,466 31	\$101 59	\$115 59
Atlas	309,612 00	387,258 00	6,016 49	7,046 91	804 57	3,922 58	604 57	3,922 58	90 25	105 70
Baloise	45,722 00	133,467 00	687 99	1,879 99	376 14	4,297 79	376 14	4,297 53	10 32	28 20
British America	407,605 00	521,258 00	6,476 10	8,212 84	2,972 15	2,026 08	2,230 16	2,371 08	57 14	123 19
Caledonian	985,715 00	896,994 00	15,567 11	13,901 38	11,620 34	6,757 60	11,882 68	5,224 42	238 76	223 04

<i>a</i> Commercial Union.....	1,946,818 00	2,381,235 00	28,358 69	35,587 38	9,817 79	22,262 66	8,439 79	22,612 66	425 85	486 63
Hamburg Bremen.....	1,210,947 00	1,495,078 00	21,186 70	26,357 62	11,140 91	10,203 48	11,440 91	11,303 48	317 80	395 36
Helvetia Swiss.....	-	69,950 00	-	990 86	-	234 38	-	234 38	-	14 86
Imperial.....	1,044,642 00	982,677 00	13,290 59	14,289 58	10,744 30	7,878 16	10,418 70	11,182 95	195 18	189 79
Lancashire.....	1,182,951 00	1,316,331 00	18,253 07	18,921 43	14,305 10	12,411 65	14,843 10	12,822 32	274 48	284 95
Law Union & Crown.....	47,052 00	115,400 00	413 65	1,175 94	45 05	-	34 67	-	6 36	17 64
Lion.....	55,962 00	54,413 00	768 06	711 83	1,189 80	189 00	1,181 55	189 00	11 52	10 68
Liverpool & London & Globe	5,428,347 00	5,670,096 00	69,243 19	65,402 40	26,065 23	63,634 13	25,310 23	67,339 13	1,041 25	991 73
London Assurance.....	811,635 00	944,501 00	11,389 70	13,316 77	6,230 95	8,143 32	6,230 95	10,173 32	170 85	199 75
London & Lancashire.....	1,372,651 00	1,674,387 00	19,209 25	17,912 69	6,190 92	5,045 49	5,222 92	4,990 49	242 83	268 69
Magdeburg.....	782,871 06	801,975 00	11,716 86	13,321 95	3,946 37	9,426 21	3,946 37	10,326 21	177 43	206 12
Manchester.....	457,321 00	764,203 00	6,888 89	10,480 66	4,674 07	11,942 71	5,549 90	12,048 42	105 56	132 21
<i>m</i> National.....	-	211,800 00	-	2,668 07	-	-	-	8 40	-	40 02
Netherlands.....	29,450 00	213,585 00	598 27	3,570 01	-	10 92	-	10 92	10 01	53 55
North British & Mercantile	3,278,129 00	3,601,007 00	47,357 80	51,022 75	19,944 63	28,377 41	18,895 18	31,969 84	711 58	767 19
Northern Assurance.....	1,124,648 00	1,172,878 00	14,276 77	13,088 93	10,357 36	8,600 39	11,507 36	8,475 39	214 15	196 33
<i>n</i> North German.....	-	23,050 00	-	315 71	-	-	-	-	-	4 88
Norwich Union.....	1,144,282 00	1,481,072 00	16,202 03	20,526 77	16,155 71	9,760 31	17,950 59	9,087 81	247 50	283 92
Palatine.....	915,819 09	1,465,753 00	12,804 40	17,688 17	4,779 12	14,549 52	4,892 12	16,036 52	192 07	265 32
Phoenix Assurance.....	1,105,658 25	2,305,913 57	20,611 05	27,090 65	7,661 82	17,417 74	10,471 00	15,980 00	310 29	406 36
Prussian National.....	104,700 00	202,357 00	1,262 78	3,147 50	37 42	454 53	37 42	450 53	19 89	47 21
Royal.....	3,366,732 80	4,916,562 42	52,457 72	58,982 89	30,309 73	41,695 26	22,094 71	42,723 16	794 16	889 62
Royal Exchange.....	172,234 00	761,081 00	2,911 89	11,444 65	886 31	3,834 45	886 31	4,014 45	47 07	156 04
Scottish Union & National..	897,403 00	1,024,504 00	13,426 97	16,165 47	4,077 95	6,205 64	2,253 65	9,037 20	198 44	242 48
Sun.....	851,924 00	964,041 00	12,154 49	13,787 15	3,950 89	9,741 09	3,655 76	12,225 28	182 53	207 00
Svea.....	129,995 00	185,530 00	2,322 30	3,548 08	1,653 25	3,604 02	2,999 68	2,284 86	34 29	52 71
<i>o</i> Thuringia.....	-	30,100 00	-	362 79	-	-	-	-	-	5 44
Union Assurance.....	402,610 00	522,841 66	3,464 13	4,305 48	73 38	-	69 35	-	51 96	66 10
Western Assurance.....	646,304 00	959,183 00	10,340 54	13,879 98	3,847 75	8,015 81	2,976 34	11,416 19	155 11	208 20
Total.....	\$30,685,749 65	\$38,039,876 65	\$446,430 10	\$519,310 98	\$217,433 93	\$324,731 98	\$209,998 33	\$346,374 84	\$6,676 41	\$7,686 50
Aggregate { <i>a</i> Fire.....	\$118,982,121 08	\$129,406,937 98	\$1,649,351 63	\$1,789,800 89	\$893,476 54	\$1,072,972 04	\$869,029 55	\$1,133,802 12	} 26,698 04	29,279 57
{ Marine.....	24,074,729 00	28,143,235 00	289,832 22	313,902 84	194,720 54	236,729 90	217,531 85	214,174 46		

a Includes tornado business.*j* Admitted Feb. 15, 1899.*k* Re-insured in American of N. J. June 12, 1899.*l* Admitted July 26, 1899.*m* Admitted Sept. 11, 1899.*n* Admitted Oct. 31, 1899.*o* Admitted June 3, 1899.

TABLE No. 9.
Maine Mutual Fire Insurance Companies.

COMPANIES.	Location.	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec. 31, 1899.	Premiums and assessments received.	Losses paid.
Aroostook County Patrons.	Houlton	\$31,451 29	\$83 53	\$31,534 82	\$318 84	\$212,908 00	\$11,568 00	\$651,079 50	\$327 02	\$600 00
Boothbay.	Boothbay	5,965 11	99 75	6,064 86	56 50	12,150 00	4,450 00	110,197 00	944 90	935 00
Brunswick Farmers.	Brunswick	13,162 35	163 39	13,265 74	-	54,633 00	52,758 00	226,613 00	98 89	17 00
Cape Elizabeth & Scarboro.	Cape Elizabeth	11,909 88	1,347 97	13,257 85	27 00	48,775 00	40,797 00	132,350 00	411 50	93 34
Casco	Casco	4,106 00	18 61	4,124 61	15 00	4,475 00	7,425 00	51,365 00	-	-
Citizens	Bristol	4,740 00	83 79	4,823 79	92 10	34,400 00	16,825 00	87,650 00	103 20	2 00
Cumberland	Cumberland	15,656 59	360 73	16,017 32	-	56,150 00	41,800 00	293,215 00	573 28	425 00
Danville	Auburn	9,850 55	256 62	10,107 17	-	48,680 00	48,265 00	175,855 00	175 24	761 45
Dirigo	Gorham	26,622 62	27 60	26,650 22	-	282,610 00	8,150 00	27,446 00	847 83	-
Dresden	Dresden	8,568 25	453 81	9,022 66	-	20,275 00	13,725 00	189,450 00	50 73	17 63
Edgecomb	Edgecomb	5,144 27	39 04	5,183 31	-	14,560 00	16,825 00	70,610 00	330 59	430 00
Eliot and Kittery	Eliot	66,730 32	355 18	67,085 50	2,112 00	162,871 00	156,080 50	1,112,172 00	855 90	707 22
Falmouth	Falmouth	38,662 70	1,966 00	40,628 70	-	56,100 00	38,576 00	386,627 00	168 32	300 00
Farmington	Farmington	10,939 91	135 24	11,075 15	59 75	131,425 00	175,775 00	111,250 00	1,933 52	1,795 00
Fayette	Fayette	5,744 26	402 53	6,146 79	-	25,130 00	22,205 00	64,680 00	95 71	-
Freeport and Yarmouth	Freeport	17,616 87	232 52	17,849 39	66	178,540 00	155,845 00	399,845 00	1,440 00	1,208 32
Fryeburg	Fryeburg	17,847 14	131 58	17,978 72	-	87,025 00	59,125 00	399,000 00	821 12	722 00
Gardiner and Richmond	Gardiner	13,521 01	106 08	13,627 09	1 06	81,925 00	66,010 00	190,370 00	810 20	833 00
Gorham Farmers	Gorham	36,162 88	482 09	36,644 97	-	75,415 00	87,165 00	404,740 00	825 98	752 50
Gray and New Gloucester	New Gloucester	19,982 28	97 60	20,079 88	-	38,875 00	5,575 00	210,650 00	118 70	50 00
Hampden	Hampden	26,329 50	100 51	26,430 01	-	158,865 00	97,745 00	253,920 00	-	-
Harpwell	Harpwell	13,671 55	55 88	13,727 43	-	47,637 00	28,440 00	230,597 82	504 74	309 43
Harrison	Harrison	27,409 07	2,425 81	29,834 88	-	86,460 00	61,875 00	620,590 00	709 48	142 85
Jay	Jay	11,458 82	225 88	11,684 80	-	49,375 00	43,625 00	208,275 00	157 61	-
Jefferson Farmers.	Jefferson	5,354 44	336 58	5,691 02	-	9,000 00	11,100 00	119,325 00	45 00	300 00

Kennebunk Farmers	Kennebunk	20,925 65	1,257 67	22,183 32	-	131,620 00	119,620 00	220,270 00	658 10	500 00
Litchfield	Litchfield	9,991 64	17 50	10,009 14	-	47,775 00	44,650 00	196,025 00	727 44	683 3-
Lovell	Lovell	4,616 50	176 76	4,793 26	22 80	22,525 00	16,725 06	79,590 00	26 86	-
Medomak	Waldoboro	14,271 55	908 59	15,180 14	-	82,525 00	51,600 00	303,650 00	244 83	-
Mutual Fire	Saco	11,250 07	108,401 16	119,691 23	5,640 00	397,445 00	384,150 00	1,074,305 00	4,087 68	2,539 90
Newburgh	Newburgh	8,022 10	111 44	8,133 94	-	43,225 00	12,850 00	87,495 00	81 00	-
Newcastle	Newcastle	9,685 49	384 65	10,070 14	-	27,400 00	1,000 00	88,700 00	137 01	-
New Portland	New Portland	10,157 34	9 75	10,167 09	-	13,250 00	12,150 00	108,425 00	708 46	900 00
North Yarmouth	North Yarmouth	10,237 04	140 37	10,377 41	8 28	53,407 00	58,150 00	274,724 00	2,108 47	1,905 00
Oxford County P. of H	South Paris	69,801 10	1,111 04	70,912 14	1,326 00	275,700 00	328,133 26	1,396,022 00	4,682 75	4,340 28
Patrons Androscoggin	Auburn	246,867 00	2,151 85	249,018 85	2,424 38	1,351,859 62	902,336 41	5,212,443 26	21,350 37	20,475 97
Pittston and Whitefield	Pittston	28,180 99	213 13	28,394 12	-	135,125 00	91,615 00	334,350 00	944 57	1,135 35
Union Farmers	Union	8,851 25	30 27	8,881 52	-	16,650 00	13,150 00	91,250 00	49 95	800 00
Warren Farmers	Warren	9,194 00	1,111 08	10,305 08	-	65,825 00	68,825 00	203,520 00	324 26	360 00
Wells	Wells	No return.								
West Bangor and Hermon	Hermon	13,725 64	191 91	13,917 55	23 00	32,915 00	27,900 00	143,550 00	628 91	683 00
West Gardiner	West Gardiner	3,859 52	455 64	4,315 16	401 00	25,575 00	8,600 00	110,995 00	1,803 22	1,775 55
Wilton	Wilton	12,523 30	98 77	12,622 07	85 50	56,250 00	50,845 00	211,605 00	73 76	8 00
Windham	Windham	19,801 94	140 19	19,942 13	10 00	67,466 00	161,110 66	219,602 15	1,600 63	1,688 28
Woolwich	Woolwich	9,486 84	432 86	9,919 70	24 18	37,800 00	33,375 00	155,925 00	120 24	-
York County	Buxton	137,293 33	969 95	138,263 28	-	666,955 00	477,620 00	1,510,775 00	5,371 67	3,430 13
Total .....	.....	\$1,167,330 35	128,303 00	\$1,235,633 35	\$12,648 05	\$5,529,571 62	\$4,136,134 33	\$18,950,663 73	\$58,079 64	\$51,626 57

TABLE No. 10.
Maine Mutual Fire Insurance Companies—Income and Expenditures.

COMPANIES.	Location.	Premiums.	Assessments.	Policy fees.	Income from all other sources.	Total income.	Losses.	Salaries and expenses of officers.	All other expenditures.	Total expenditures.
Aroostook County Patrons...	Houlton	\$327 02	-	-	\$200 00	\$527 02	\$600 00	\$69 53	\$82 10	\$751 63
Boothbay	Boothbay	39 65	\$905 25	-	55 00	999 90	935 00	10 75	24 91	970 86
Brunswick Farmers	Brunswick	95 74	3 15	\$29 00	-	127 89	17 00	69 00	9 41	95 41
Cape Elizabeth and Scarboro..	Cape Elizabeth..	411 50	-	-	26 67	438 17	93 34	117 60	14 51	224 85
Casco	Casco	-	-	6 75	-	6 75	-	6 75	-	6 75
Citizens	Bristol	103 20	-	57 00	-	160 20	2 00	62 85	38 68	103 53
Cumberland	Cumberland	97 02	476 26	7 29	9 12	589 60	425 00	36 52	44 45	505 97
Danville	Auburn	175 24	-	54 00	24 14	253 38	761 45	44 18	7 75	813 38
Dirigo	Gorham	847 83	-	160 50	-	1,008 33	-	819 21	186 52	1,005 73
Dresden	Dresden	50 73	-	16 50	19 13	86 36	17 65	16 50	2 70	36 85
Edgecomb	Edgecomb.....	74 43	256 16	14 00	2 71	347 30	430 00	21 50	20 70	472 20
Eliot and Kittery	Eliot	252 68	603 22	-	-	855 90	707 22	165 00	141 45	1,013 67
Falmouth	Falmouth	168 32	-	84 00	86 37	338 69	300 00	95 40	6 63	402 03
Farmington.....	Farmington.....	227 11	1,706 41	79 00	-	2,012 52	1,795 00	120 00	174 35	2,089 35
Fayette	Fayette	95 71	-	14 50	11 00	121 21	-	29 25	2 74	31 99
Freeport and Yarmouth.....	Freeport	357 08	1,082 92	23 27	66	1,463 03	1,208 32	164 72	12 16	1,385 20
Fryeburg	Fryeburg	-	821 12	110 00	500 00	1,431 12	722 00	127 75	588 35	1,438 10
Gardiner and Richmond.....	Gardiner	192 93	617 27	118 00	67 54	995 74	833 00	112 25	46 96	992 21
Gorham Farmers.....	Gorham.....	-	825 98	77 00	34 10	937 08	752 50	77 00	26 04	855 54
Gray and New Gloucester....	New Gloucester..	118 70	-	28 50	-	147 20	50 00	90 00	-	140 00
Hampden	Hampden	-	-	173 50	-	173 50	-	97 50	47 50	145 00
Harpswell	Harpswell	136 43	368 31	15 75	304 64	825 13	309 43	55 94	554 81	920 18
Harrison	Harrison	709 48	-	91 50	196 99	997 97	142 85	193 45	308 85	645 15
Jay	Jay	157 61	-	27 00	6 26	190 87	-	50 70	20 66	71 36
Jefferson Farmers	Jefferson	45 00	-	7 00	18 89	70 89	300 00	7 00	14 95	321 95

Kennebunk Farmers	Kennebunk	658 10	-	87 00	44 33	789 43	500 00	87 00	7 30	594 30
Litchfield	Litchfield	56 58	670 86	32 00	-	759 44	683 35	80 45	14 06	777 86
Lovell	Lovell	26 86	-	11 40	2 20	40 46	-	16 20	-	16 20
Medomak	Waldoboro	244 83	-	57 00	19 28	321 11	-	87 50	4 05	91 55
Mutual Fire	Saco	4,087 68	-	-	6,245 46	10,333 14	2,539 90	1,128 28	1,531 36	5,199 54
Newburgh	Newburgh	81 00	-	29 50	-	110 50	-	37 99	-	37 99
Newcastle	Newcastle	137 01	-	14 00	-	151 01	-	18 00	22 77	40 77
New Portland	New Portland	23 30	685 16	17 00	-	725 46	900 00	17 68	38 31	955 99
North Yarmouth	North Yarmouth	116 19	1,992 28	-	5 00	2,113 47	1,905 00	61 48	114 44	2,080 92
Oxford County P. of H.	South Paris	689 25	3,993 50	-	1,135 60	5,817 75	4,340 28	137 82	1,175 64	5,653 74
Patrons Androscoggin	Auburn	2,089 18	19,261 19	-	1,219 52	22,569 89	20,475 97	1,346 32	2,645 91	24,468 20
Pittston and Whitefield	Pittston	396 17	548 40	79 50	14 65	1,638 72	1,135 35	81 50	38 01	1,254 86
Union Farmers	Union	49 95	-	19 00	88 20	157 15	800 00	29 50	3 64	833 14
Warren Farmers	Warren	* 324 26	-	-	56 74	381 00	360 00	93 10	3 93	457 03
Wells	Wells	No	return.	-	-	-	-	-	-	-
West Bangor and Hermon	Hermon	-	628 91	49 00	-	677 91	683 00	24 75	31 10	738 85
West Gardiner	West Gardiner	27 67	1,775 55	21 50	-	1,824 72	1,775 55	29 75	24 96	1,830 26
Wilton	Wilton	73 76	-	35 00	2 50	111 26	8 00	70 00	14 63	92 63
Windham	Windham	197 25	1,403 38	45 50	-	1,646 13	1,688 28	50 01	10 80	1,749 09
Woolwich	Woolwich	120 24	-	29 25	14 42	163 91	-	40 00	3 07	43 07
York County	Buxton	2,000 86	3,370 81	335 50	3,311 81	9,018 98	3,430 13	1,645 16	3,667 09	8,742 38
Total .....	.....	\$15,394 30	\$37,036 45	\$2,056 12	\$12,587 33	\$67,074 20	\$47,286 29	\$7,604 42	\$10,552 61	\$65,443 32

* Includes policy fees.

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

Name.	Residence.	Date of license.	Risks written.	Premiums.
Anderson, Adams & Co.	Portland	January 20, 1899	\$20,500 00	\$205 00

TABLE No. 12.
Record of Fires During the Year 1899.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Abbot ..	622	2	\$1,000 00	\$320 00	\$700 00	\$20 00	\$750 00	\$315 00	\$450 00	\$15 00
Acton ..	878	0	-	-	-	-	-	-	-	-
Addison ..	1,022	0	-	-	-	-	-	-	-	-
Albany ..	645	2	1,000 00	641 00	400 00	41 00	400 00	400 00	400 00	-
Albion ..	1,042	4	4,055 00	3,580 50	1,500 00	1,500 00	740 00	541 00	500 00	440 00
Alexander ..	337	1	700 00	700 00	-	-	300 00	300 00	-	-
Alfred ..	1,030	0	-	-	-	-	-	-	-	-
Allagash Pl ..	200	0	-	-	-	-	-	-	-	-
Alna ..	512	0	-	-	-	-	-	-	-	-
Alton ..	348	2	1,600 00	115 00	700 00	115 00	-	-	-	-
Amherst ..	375	1	750 00	25 00	750 00	25 00	-	-	-	-
Amity ..	420	1	850 00	850 00	-	-	500 00	500 00	-	-
Andover ..	740	3	4,191 36	2,004 36	3,500 00	1,013 00	1,896 14	1,696 14	1,200 00	1,000 00
Anson ..	1,444	7	11,850 00	1,572 40	5,050 00	20 54	1,750 00	1,055 00	750 00	5 00
Appleton ..	1,080	1	1,000 00	5 25	1,000 00	5 25	200 00	9 75	200 00	9 75
Argyle ..	363	0	-	-	-	-	-	-	-	-
Arrowsic ..	177	2	100 00	100 00	-	-	-	-	-	-
Ashland ..	568	5	8,675 00	2,300 72	7,300 00	1,900 73	4,505 00	689 25	2,400 00	417 00
Athens ..	1,072	0	-	-	-	-	-	-	-	-
Atkinson ..	605	4	3,600 00	3,600 00	600 00	600 00	3,268 21	2,969 21	1,200 00	1,200 00
Auburn ..	11,250	48	116,186 40	12,688 00	89,315 00	9,260 64	131,407 74	14,740 95	98,925 00	9,313 15
Augusta ..	10,527	47	113,819 20	10,396 48	91,075 00	6,963 87	41,359 03	4,868 21	25,675 00	3,948 55
Aurora ..	175	0	-	-	-	-	-	-	-	-
Avon ..	439	1	400 00	400 00	-	-	75 00	75 00	-	-
Baileyville ..	226	0	-	-	-	-	-	-	-	-

TABLE No. 12—Continued.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Baldwin	932	2	\$1,850 00	\$363 39	\$1,850 00	\$335 66	-	-	-	-
Bancroft	264	0	-	-	-	-	-	-	-	-
Bangor	19,103	108	275,047 60	42,293 21	177,981 70	26,052 76	\$172,541 70	\$29,560 90	\$117,450 00	\$20,438 60
Baring	273	2	1,200 00	1,087 74	900 00	737 74	200 00	200 00	-	-
Barnard Pl.	100	0	-	-	-	-	-	-	-	-
*Bachelors Grant	26	1	250 00	25 00	200 00	25 00	-	-	-	-
Bath	8,723	30	57,775 00	9,545 00	50,706 36	8,079 54	33,127 43	10,130 03	21,175 00	6,704 80
Beddington.....	134	0	-	-	-	-	-	-	-	-
Belfast	5,294	13	27,050 00	9,089 73	19,550 00	6,589 73	14,692 63	9,509 60	11,950 00	6,945 42
Belgrade	1,090	2	1,300 00	1,035 00	300 00	35 00	500 00	500 00	-	-
Belmont	475	1	400 00	400 00	-	-	200 00	200 00	-	-
Benedicta.....	317	0	-	-	-	-	-	-	-	-
Benton	1,136	2	700 00	700 00	600 00	500 00	662 85	608 45	550 00	300 00
Berwick	2,294	5	9,500 00	1,578 55	7,837 35	824 78	2,097 83	1,550 80	1,000 00	878 63
Bethel	2,209	4	5,125 00	474 82	2,725 00	74 82	200 00	200 00	-	-
Biddeford	14,442	44	113,219 77	32,758 10	86,690 00	7,629 62	117,824 85	17,445 86	77,850 00	13,613 82
Bigelow Pl.....	62	0	-	-	-	-	-	-	-	-
Bingham	757	2	10,300 00	321 50	4,336 09	21 50	2,000 00	5 00	1,500 00	5 00
Blaine	784	3	2,325 00	288 50	2,300 00	263 50	530 00	62 00	700 00	32 00
Blanchard	215	1	800 66	29 25	800 00	29 25	300 00	20 25	300 00	20 25
Bluehill	1,980	8	8,950 00	420 28	6,500 00	330 28	1,125 00	77 00	1,000 00	52 00
Boothbay	1,718	5	2,225 00	1,417 00	1,825 00	67 00	600 00	575 00	100 00	-
Boothbay Harbor.....	1,699	2	1,200 00	25 00	800 00	25 00	200 00	10 00	200 00	10 00
Bowdoin	940	2	1,300 00	1,300 00	600 00	600 00	40 00	40 00	-	-
Bowdoinham	1,508	0	-	-	-	-	-	-	-	-
Bowerbank Pl.....	87	0	-	-	-	-	-	-	-	-
Bradford.....	1,215	2	1,550 00	765 00	1,300 00	515 00	-	-	-	-
Bradley	823	0	-	-	-	-	-	-	-	-
Bremen	719	1	100 00	13 45	50 00	13 45	300 00	2 50	300 00	2 50
Brewer	4,193	17	16,100 00	6,280 00	12,225 00	5,353 13	8,567 24	3,666 85	6,810 00	3,126 85
Bridgewater.....	946	5	4,495 96	3,570 96	2,950 00	2,225 00	3,183 30	3,083 30	1,750 00	1,750 00

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Bridgton	2,605	13	12,630 00	3,255 93	8,940 00	2,255 93	13,150 00	2,085 92	5,988 58	1,424 50
Brighton Pl	434	3	525 90	525 00	233 00	233 00	430 00	405 00	105 00	90 00
Bristol	2,221	8	6,950 00	2,724 25	4,350 00	1,049 25	2,494 00	1,471 50	200 00	56 50
Brooklin	1,046	5	7,051 57	3,888 96	5,200 00	2,687 39	2,110 00	1,617 62	600 00	326 00
Brooks	730	1	3,000 00	5 00	2,250 00	7 78	750 00	51 05	500 00	48 27
Brooksville	1,310	1	1,000 00	1,000 00	-	-	300 00	250 00	-	-
Brookton	429	0	-	-	-	-	-	-	-	-
Brownfield	1,134	3	925 00	925 00	1,000 00	725 00	2,989 00	1,934 00	-	-
Brownville	1,074	8	16,423 00	8,131 59	12,200 00	5,308 59	8,145 75	5,945 15	6,400 00	4,796 90
Brunswick	6,012	18	46,825 00	3,237 14	33,350 00	1,630 14	24,977 00	6,819 67	18,294 00	5,296 33
Buckfield	1,200	2	2,300 00	1,043 00	1,600 00	1,043 00	2,906 10	2,304 90	2,700 00	1,517 00
Bucksport	2,921	11	19,100 00	4,317 30	12,406 20	667 94	6,336 27	1,758 79	3,100 00	1,565 04
Burlington	460	0	-	-	-	-	-	-	-	-
Burnham	846	0	-	-	-	-	-	-	-	-
Buxton	2,036	4	1,800 00	309 63	1,000 00	9 63	1,305 00	55 00	1,000 00	50 00
Byron	180	2	1,000 00	430 00	600 00	30 00	400 00	400 00	-	-
Calais	7,290	47	90,616 19	14,007 03	69,551 00	11,869 36	83,543 04	17,903 31	51,550 00	14,538 21
Cambridge	425	0	-	-	-	-	-	-	-	-
Camden	2,481	14	35,889 00	11,506 50	†108,600 00	2,294 50	58,170 04	44,351 72	3,200 00	1,313 76
Canaan	1,130	4	5,125 00	2,563 25	3,975 00	188 25	1,405 32	810 32	1,275 00	55 00
Canton	1,303	4	1,189 60	900 00	700 00	700 00	950 00	220 75	650 00	130 25
Cape Elizabeth	5,459	2	6,465 15	5,078 91	5,400 00	4,513 76	3,550 00	3,000 00	3,000 00	3,000 00
Caribou	4,087	8	12,600 00	5,258 25	7,700 00	3,290 25	4,400 00	1,264 75	3,099 94	907 13
Carmel	1,066	2	650 00	650 00	350 00	350 00	1,638 30	1,549 35	600 00	600 00
Carratunk Pl	192	0	-	-	-	-	-	-	-	-
Carroll	546	2	1,250 00	1,250 00	-	-	650 00	575 00	-	-
Carthage	330	0	-	-	-	-	-	-	-	-
Cary Pl	390	0	-	-	-	-	-	-	-	-
Casco	844	0	-	-	-	-	-	-	-	-
Castle Hill Pl	537	2	130 00	130 00	-	-	190 00	150 00	-	-
Castine	987	2	6,100 00	1,503 00	4,000 00	1,503 00	3,000 00	858 50	500 00	500 00
Caswell Pl	212	2	825 00	825 00	-	-	655 00	-	-	-
Centerville	114	0	-	-	-	-	-	-	-	-
Chapman Pl	231	0	-	-	-	-	-	-	-	-
Charleston	971	1	800 00	10 00	500 00	10 00	-	-	-	-

* Unorganized—Oxford county.

† Includes insurance on contents of woolen mill.

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Dead River Pl.....	104	0	-	-	-	-	-	-	-	-	-
Deblois	76	1	300 00	15 00	300 00	15 00	-	-	-	-	-
Dedham	366	2	1,400 00	726 00	700 00	226 00	200 00	200 00	-	-	-
Deering	5,353	6	7,700 00	1,688 00	4,300 00	41 04	5,750 00	715 00	4,900 00	138 22	-
Deer Isle.....	3,422	1	700 00	175 00	600 00	175 00	200 00	100 00	150 00	100 00	-
Denmark	755	3	4,082 94	1,103 94	3,100 00	921 00	3,561 70	57 20	1,100 00	57 20	-
Dennistown Pl	66	0	-	-	-	-	-	-	-	-	-
Dennysville.....	452	2	1,600 00	16 00	1,600 00	16 00	800 00	29 00	800 00	29 00	-
Detroit.....	590	4	5,146 30	2,983 55	3,300 00	2,137 25	1,750 00	507 27	1,500 00	522 27	-
Dexter.....	2,732	8	68,000 00	1,211 45	61,900 00	1,210 15	700 00	129 00	600 00	129 00	-
Dixfield	988	6	11,600 00	4,180 00	8,500 00	2,480 00	3,650 00	925 00	2,200 00	550 00	-
Dixmont.....	919	1	400 00	400 00	-	-	400 00	400 00	-	-	-
Dover.....	1,942	4	5,132 90	2,570 38	3,500 00	1,487 48	820 00	330 95	550 00	230 95	-
Drew Pl.....	101	0	-	-	-	-	-	-	-	-	-
Dresden	1,043	0	-	-	-	-	-	-	-	-	-
Durham	1,111	2	1,300 00	1,300 00	900 00	900 00	-	-	-	-	-
Dyer Brook	221	0	-	-	-	-	-	-	-	-	-
E Plantation	-	0	-	-	-	-	-	-	-	-	-
Eagle Lake Pl	313	0	-	-	-	-	-	-	-	-	-
Eastbrook	246	0	-	-	-	-	-	-	-	-	-
East Livermore.....	1,506	6	55,298 15	36,430 01	40,200 00	22,827 88	53,931 50	32,653 59	25,717 00	19,918 17	-
East Machias	1,637	4	5,700 00	707 00	4,500 00	7 00	1,705 00	238 00	1,500 00	3 00	-
Eastport.....	978	2	1,650 00	465 00	1,150 00	315 00	-	-	-	-	-
Eden.....	4,908	6	23,425 00	825 25	13,000 00	663 75	16,750 00	840 26	11,150 00	840 24	-
Eddington	1,946	13	60,684 13	35,423 63	39,350 00	25,129 34	15,203 70	5,988 65	11,100 00	3,286 66	-
Eddinburg	729	0	-	-	-	-	-	-	-	-	-
Edinburg	54	0	-	-	-	-	-	-	-	-	-
Edgecomb	749	1	1,500 00	430 00	1,000 00	430 00	140 00	140 00	-	-	-
Edmunds	395	0	-	-	-	-	-	-	-	-	-
Eliot.....	1,463	4	5,550 00	72 22	5,550 00	30 00	-	-	-	-	-
Elliottsville Pl.....	53	0	-	-	-	-	-	-	-	-	-
Ellsworth	4,804	20	40,229 00	7,366 10	22,900 00	5,337 10	9,212 18	4,524 03	5,050 00	1,660 79	-
Embden	579	2	1,100 00	1,005 00	-	-	200 00	200 00	-	-	-
Enfield	769	1	10 00	10 00	-	-	10 00	10 00	-	-	-
Etna.....	646	2	650 00	650 00	-	-	450 00	295 00	-	-	-

TABLE No. 12—Continued.

	Population 1860.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Eustis	321	0	-	-	-	-	-	-	-	-	-
Exeter	939	1	\$12,422 15	\$12,422 15	\$5,000 00	\$4,405 65	\$1,777 80	\$1,200 00	\$1,500 00	\$1,200 00	\$1,200 00
Fairfield	3,010	6	12,940 00	4,050 00	9,506 00	1,440 00	8,400 00	8,041 90	5,400 00	5,041 90	5,041 90
Falmouth	1,580	7	7,450 00	2,091 00	5,050 00	1,730 00	*1,280 00	1,500 00	1,400 00	366 38	366 38
Farmingdale	821	4	6,950 00	1,425 00	5,600 00	925 00	1,050 00	750 00	250 00	250 00	250 00
Farmington	3,207	18	25,750 00	266 94	18,650 00	266 95	9,300 00	78 50	6,525 00	78 50	78 50
Fayette	649	2	115 00	115 00	50 00	50 00	336 00	336 00	250 00	250 00	250 00
Flagstaff Pl.	87	1	100 00	100 00	-	-	75 00	75 00	-	-	-
Forest City	287	0	-	-	-	-	-	-	-	-	-
Fort Fairfield	3,526	2	100 00	100 00	-	-	95 00	95 00	-	-	-
Fort Kent	1,826	1	800 00	97 50	500 00	97 50	-	-	-	-	-
Foxcroft	1,726	4	1,850 00	56 10	1,750 00	56 10	1,250 00	175 00	1,100 00	175 00	175 00
Frankfort	1,089	3	6,227 80	5,252 80	5,400 00	4,775 00	1,625 37	1,625 37	1,500 00	1,475 34	1,475 34
Franklin	1,264	0	-	-	-	-	-	-	-	-	-
Freedom	510	0	-	-	-	-	-	-	-	-	-
Freeman	464	3	200 00	200 00	-	-	8,265 00	675 75	8,200 00	610 75	610 75
Freeport	2,482	8	14,175 00	1,169 43	11,000 00	1,098 34	43,750 00	695 00	42,650 00	322 39	322 39
Frenchville	2,560	1	350 00	350 00	300 00	300 00	-	-	-	-	-
Friendship	877	1	900 00	5 00	800 00	-	-	-	-	-	-
Fryeburg	1,418	2	4,250 00	37 40	2,674 06	37 40	-	-	-	-	-
Gardiner	5,491	16	30,904 00	10,264 60	19,800 00	2,538 10	7,850 00	3,543 82	4,650 00	2,143 82	2,143 82
Gardfield Pl.	86	0	-	-	-	-	-	-	-	-	-
Garland	973	4	2,075 00	700 00	1,350 00	150 00	1,110 00	1,110 00	-	-	-
Georgetown	849	3	2,250 00	287 26	2,200 00	237 26	35 00	35 00	-	-	-
Gilead	336	1	4,000 00	10 00	3,000 00	8 33	-	-	-	-	-
Glenburn	583	2	1,350 00	80 97	1,350 00	80 97	150 00	5 00	150 00	5 00	5 00
Glenwood Pl.	183	0	-	-	-	-	-	-	-	-	-
Gorham	2,888	4	4,000 00	3,008 00	3,300 00	8 00	2,900 00	981 00	2,800 00	31 00	31 00
Gouldsborough	1,709	3	2,725 00	1,725 00	1,300 00	800 00	350 00	25 00	100 00	25 00	25 00
Grafton	98	0	-	-	-	-	-	-	-	-	-

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Grand Falls Pl	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Isle	964	3	2,700 00	2,700 00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Lake Stream Pl	404	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gray	1,517	3	2,199 72	2,199 72	1,375 00	1,125 00	5,575 50	2,985 90	3,450 00	610 40	-	-	-	-	-	-	-	-	-
Greenbush	659	4	4,000 00	3,195 00	2,050 00	1,670 00	925 30	550 00	-	-	-	-	-	-	-	-	-	-	-
Greene	885	1	400 00	5 00	400 00	5 00	-	-	-	-	-	-	-	-	-	-	-	-	-
Greenfield	231	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Greenville Pl	52	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Greenville	781	3	25,300 00	12,938 30	13,625 00	6,763 30	10,500 00	3,416 31	5,545 00	2,091 31	-	-	-	-	-	-	-	-	-
Greenwood	727	3	3,644 49	2,896 16	2,550 00	2,541 67	3,408 25	2,064 67	2,200 00	1,486 42	-	-	-	-	-	-	-	-	-
Guilford	1,023	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hallowell	3,181	13	59,786 16	8,061 43	46,661 16	8,031 42	24,672 31	5,440 12	15,800 00	4,990 21	-	-	-	-	-	-	-	-	-
Hamlin Pl	484	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hammond Pl	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hampden	2,484	4	27,300 00	23,645 00	20,733 00	2,145 00	14,480 30	12,487 37	12,450 00	6,185 49	-	-	-	-	-	-	-	-	-
Hancock	1,190	5	2,050 00	642 30	1,250 00	517 30	*625 00	665 00	450 00	200 00	-	-	-	-	-	-	-	-	-
Hanover	212	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Harmony	704	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Harpswell	1,766	8	13,575 00	11,725 00	5,000 00	4,100 00	4,448 89	2,952 89	1,100 00	1,100 00	-	-	-	-	-	-	-	-	-
Harrington	1,150	1	5,000 00	5,000 00	3,000 00	1,183 37	871 01	871 01	400 00	300 00	-	-	-	-	-	-	-	-	-
Harrison	1,071	4	3,450 00	647 35	1,850 00	122 35	365 00	190 00	125 00	11 00	-	-	-	-	-	-	-	-	-
Hartford	689	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hartland	947	5	8,569 22	2,438 14	7,084 00	1,695 33	2,600 00	127 20	1,100 00	27 20	-	-	-	-	-	-	-	-	-
Haynesville	280	1	1,500 00	1,500 00	-	-	1,000 00	1,000 00	-	-	-	-	-	-	-	-	-	-	-
Hebron	600	1	2,739 00	2,739 00	1,800 00	1,800 00	-	-	-	-	-	-	-	-	-	-	-	-	-
Hermon	1,284	4	3,750 00	1,283 00	2,450 00	683 00	500 00	400 00	-	-	-	-	-	-	-	-	-	-	-
Hersey	151	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hiram	1,063	1	600 00	15 00	450 00	15 00	-	-	-	-	-	-	-	-	-	-	-	-	-
Highland Pl	76	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hodgdon	1,113	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Holden	609	3	950 00	950 00	600 00	600 00	*250 00	350 00	100 00	100 00	-	-	-	-	-	-	-	-	-
Hollis	1,278	1	800 00	800 00	300 00	300 00	300 00	300 00	-	-	-	-	-	-	-	-	-	-	-

* Full value not ascertained.

TABLE No. 12—Continued.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Hope	641	1	\$1,000 00	\$5 00	\$800 00	\$5 00	- -	-	-	-	-
Houlton	4,015	16	61,350 00	810 29	36,650 00	190 37	\$11,216 41	\$38 51	\$8,500 00	\$356 06	
Howland	171	2	6,500 00	4,020 00	5,000 00	20 00	-	-	-	-	-
Hudson	510	0	-	-	-	-	-	-	-	-	-
Hurricane Isle	266	1	4,746 64	4,746 64	3,249 99	2,342 16	6,690 83	5,536 21	6,450 00	4,856 98	
Industry	545	0	-	-	-	-	-	-	-	-	-
Island Falls	223	2	1,850 00	981 56	1,575 00	981 56	900 00	151 00	685 00	151 00	
Isle au Haut	206	0	-	-	-	-	-	-	-	-	-
Islesborough	1,006	1	500 00	500 00	-	-	200 00	200 00	-	-	-
Jackman Pl	217	1	600 00	22 75	600 00	22 75	250 00	41 15	125 00	41 15	
Jackson	522	2	500 00	500 00	-	-	-	-	-	-	-
Jay	1,541	6	4,155 32	2,317 82	3,700 00	1,687 50	2,687 58	1,332 15	2,000 00	1,102 15	
Jefferson	1,391	3	6,550 00	4,973 25	4,750 00	3,423 25	4,140 00	2,818 97	1,550 00	53 97	
Jonesborough	470	2	3,130 42	3,130 42	1,000 00	1,000 00	1,600 00	950 00	-	-	-
Jonesport	1,917	3	2,100 00	22 50	2,100 00	22 50	-	-	-	-	-
Kenduskeag	536	0	-	-	-	-	-	-	-	-	-
Kennebunk	3,172	9	13,500 00	3,316 00	10,400 00	1,786 00	4,191 92	638 52	2,250 00	346 05	
Kennebunkport	2,196	8	10,800 00	1,739 50	9,450 00	993 05	2,850 00	370 00	2,500 00	20 00	
Kingfield	601	1	500 00	5 00	500 00	-	-	-	-	-	-
Kingman	671	1	400 00	400 00	300 00	225 00	627 00	477 19	300 00	-	-
Kingsbury Pl	205	0	-	-	-	-	-	-	-	-	-
Kittery	2,864	4	4,900 00	3,741 00	2,500 00	41 00	-	-	-	-	-
Knox	657	1	3,000 00	3,000 00	2,000 00	2,000 00	2,350 00	1,700 00	-	-	-
Kossuth Pl	68	0	-	-	-	-	-	-	-	-	-
Lagrange	721	1	100 00	100 00	-	-	150 00	75 00	-	-	-
Lake View Pl	-	0	-	-	-	-	-	-	-	-	-
Lakeville Pl	144	0	-	-	-	-	-	-	-	-	-
Lambert Lake Pl	152	0	-	-	-	-	-	-	-	-	-
Lamoine	726	1	-	-	-	-	500 00	2 00	150 00	-	-
Lang Pl	51	0	-	-	-	-	-	-	-	-	-

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Lebanon	1,263	5	6,600 00	3,370 00	4,200 00	370 00	4,700 00	1,501 20	3,700 00	501 20
Lee	929	3	2,100 00	1,361 50	1,850 00	61 50	225 00	50 00	-	-
Leeds	999	2	1,100 00	805 00	500 00	500 00	1,000 00	345 25	200 00	200 00
Levant	880	4	6,097 50	5,887 50	3,510 00	3,262 50	2,531 86	1,781 86	1,110 00	950 00
Lewiston	21,701	57	401,557 50	14,300 74	343,178 75	12,905 58	306,218 71	13,362 14	189,615 00	9,668 48
Lexington Pl	199	0	-	-	-	-	-	-	-	-
Liberty	835	1	300 00	300 00	-	-	150 00	150 00	-	-
Limerick	966	5	12,950 00	5,140 00	8,350 00	3,540 00	10,395 98	4,956 79	6,050 00	2,862 41
Limestone	933	0	-	-	-	-	-	-	-	-
Limington	1,092	2	2,700 00	2,700 00	1,200 00	1,200 00	2,800 00	2,600 00	-	-
Lincoln	1,756	4	30,992 79	21,444 01	13,500 00	12,995 00	85,627 10	32,499 56	26,500 00	26,500 00
Lincoln Pl	59	0	-	-	-	-	-	-	-	-
Lincolnton	1,361	1	350 00	10 00	350 00	10 00	-	-	-	-
Linneus	965	0	-	-	-	-	-	-	-	-
Lisbon	3,120	5	6,800 00	622 23	5,700 00	69 53	3,100 00	174 37	2,500 00	74 37
Litchfield	4,126	4	2,200 00	2,200 00	1,410 00	900 00	1,000 00	650 00	-	-
Littleton	924	1	1,600 00	1,600 00	600 00	600 00	585 00	585 00	100 00	100 00
Livermore	1,151	5	3,575 00	1,498 10	1,700 00	223 10	5,021 00	5,021 00	3,200 00	1,700 00
Long Island Pl	132	0	-	-	-	-	-	-	-	-
Lovell	853	0	-	-	-	-	-	-	-	-
Lowell	439	0	-	-	-	-	-	-	-	-
Lubec	2,069	2	900 00	305 00	600 00	5 00	-	-	-	-
Ludlow	375	0	-	-	-	-	-	-	-	-
Lyman	854	3	4,350 00	3,180 00	2,100 00	30 00	5,508 25	4,308 25	3,350 00	3,050 01
Machias	2,035	9	22,230 50	3,224 53	17,000 00	1,894 03	2,168 75	1,687 25	850 00	693 50
Machiasport	1,437	4	3,000 00	1,730 00	2,050 00	1,278 00	641 60	585 50	243 50	243 50
Macwahoc Pl	216	0	-	-	-	-	-	-	-	-
Madawaska	1,451	1	200 00	200 00	100 00	100 00	-	-	-	-
Madison	1,815	4	5,500 00	2,515 06	3,100 00	15 00	1,900 00	636 05	800 00	151 05
Madrid	441	0	-	-	-	-	-	-	-	-
Magalloway Pl	79	0	-	-	-	-	-	-	-	-
Manchester	612	3	2,735 00	1,710 00	1,300 00	550 00	100 00	100 00	-	-
Mapleton	832	3	3,200 00	2,900 00	2,300 00	1,900 00	3,282 00	2,150 00	1,282 00	1,132 00
Mariaville	271	6	4,250 00	4,250 00	-	-	1,020 00	1,020 00	-	-
Marion	90	0	-	-	-	-	-	-	-	-

TABLE No. 12—Continued.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Marshfield	299	1	\$800 00	\$25 00	\$550 00	\$25 00	-	-	-	-
Mars Hill	537	5	1,600 00	755 00	1,000 00	-	\$1,010 00	\$467 50	\$200 00	\$27 50
Masardis	250	0	-	-	-	-	-	-	-	-
Mason	80	0	-	-	-	-	-	-	-	-
Matineus Isle Pl.	196	0	-	-	-	-	-	-	-	-
Mattawamkeag	633	0	-	-	-	-	-	-	-	-
Mattamiscontis	47	0	-	-	-	-	-	-	-	-
Maxfield	134	0	-	-	-	-	-	-	-	-
Mayfield Pl.	74	0	-	-	-	-	-	-	-	-
Mechanic Falls	1,850	8	14,900 00	4,912 98	10,500 00	2,202 98	13,771 50	7,798 24	10,900 00	6,323 34
Meddybemps	156	0	-	-	-	-	-	-	-	-
Medford	306	0	-	-	-	-	-	-	-	-
Medway	653	1	1,000 00	1,000 00	-	-	1,500 00	1,500 00	-	-
Mercer	584	1	945 00	945 00	500 00	500 00	183 00	103 00	100 00	83 00
Merrill Pl.	244	0	-	-	-	-	-	-	-	-
Mexico	355	1	3,200 00	2,650 00	1,800 00	1,550 00	1,148 40	407 15	600 00	407 15
Milbridge	1,963	1	3,000 00	50 00	1,000 00	-	-	-	-	-
Milford	835	1	300 00	300 00	250 00	250 00	101 62	82 00	100 00	82 00
*Millinockett	-	1	100 00	5 00	100 00	5 00	650 00	29 36	650 00	29 36
Milo	1,029	2	2,425 25	607 80	800 00	407 80	3,629 00	1,559 00	1,400 00	530 00
Milton Pl.	-	0	-	-	-	-	-	-	-	-
Minot	1,355	2	2,925 00	1,975 00	2,075 00	1,325 00	1,030 00	800 00	177 00	177 00
Monhegan Pl.	90	0	-	-	-	-	-	-	-	-
Monmouth	1,362	3	3,350 00	874 50	2,700 00	424 50	330 00	330 00	-	-
Monroe	1,079	1	1,500 00	1,500 00	1,200 00	1,200 00	400 00	50 00	-	-
Monson	1,237	4	4,396 28	1,921 28	1,500 00	725 00	1,500 00	900 00	-	-
Monticello	1,132	0	-	-	-	-	-	-	-	-
Montville	1,049	4	3,700 00	1,451 00	2,000 00	750 00	100 00	25 00	-	-
Moose River Pl.	170	0	-	-	-	-	-	-	-	-
Moro Pl.	199	0	-	-	-	-	-	-	-	-
Morrill	460	1	750 00	750 00	750 00	750 00	562 00	250 00	250 00	250 00

Moscow	422	0	-	-	-	-	-	-	-	-	-
Mount Chase	284	0	-	-	-	-	-	-	-	-	-
Mount Desert	1,355	4	1,100 00	800 00	800 00	-	220 00	130 00	-	-	-
Mount Vernon	940	4	2,396 00	1,741 00	1,550 00	795 00	-	-	-	-	-
Naples	846	1	1,250 00	1,250 00	1,000 00	1,000 00	450 00	312 85	200 00	200 00	-
Nashville Pl.	34	0	-	-	-	-	-	-	-	-	-
Newburgh	867	0	-	-	-	-	-	-	-	-	-
New Canada Pl.	301	0	-	-	-	-	-	-	-	-	-
Newcastle	1,282	2	750 00	45 00	50 00	15 00	-	-	-	-	-
Newfield	794	1	700 00	12 00	400 00	12 00	-	-	-	-	-
New Gloucester	1,234	4	3,025 00	1,547 00	1,900 00	700 00	2,368 63	1,852 63	1,400 00	1,200 00	-
New Limerick	567	1	150 00	150 00	-	-	100 00	100 00	-	-	-
Newport	1,188	4	4,250 00	1,631 50	3,350 00	931 50	1,400 00	361 00	150 00	11 00	-
New Portland	1,034	2	3,150 00	160 00	2,000 00	10 00	800 00	35 00	500 00	35 00	-
New Sharon	1,064	5	2,000 00	675 00	1,600 00	525 00	-	-	-	-	-
New Sweden	707	0	-	-	-	-	-	-	-	-	-
New Vineyard	660	0	-	-	-	-	-	-	-	-	-
Newry	343	0	-	-	-	-	-	-	-	-	-
Nobleborough	947	4	4,675 00	2,825 00	1,800 00	1,750 00	400 00	150 00	-	-	-
Norridgewock	1,656	6	15,400 00	9,600 50	10,550 00	3,595 50	10,510 84	4,020 44	6,000 00	2,914 44	-
North Berwick	1,803	1	50 00	50 00	-	-	25 00	25 00	-	-	-
Northfield	143	0	-	-	-	-	-	-	-	-	-
North Haven	552	0	-	-	-	-	-	-	-	-	-
Northport	691	3	1,700 00	1,023 00	1,300 00	623 00	700 00	417 00	200 00	17 00	-
North Yarmouth	709	3	4,900 00	3,105 00	3,200 00	1,905 00	1,400 00	900 00	-	-	-
Norway	2,665	10	26,100 00	3,234 21	21,000 00	2,354 35	12,159 94	6,205 20	9,600 00	4,715 59	-
†No. 3	-	1	-	-	-	-	2,985 00	2,567 82	2,000 00	2,000 00	-
No. 8 Pl.	31	1	757 40	757 40	400 00	400 00	-	-	-	-	-
No. 14 Pl.	112	0	-	-	-	-	-	-	-	-	-
No. 21 Pl.	81	2	1,750 00	1,750 00	-	-	424 00	424 00	-	-	-
No. 33 Pl.	112	0	-	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

*No. 3 Indian Purchase, Penobscot County

† 3 D Range, Franklin County.

TARLE No. 12—continued.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
†No. 39	136	1	\$800 00	\$39 50	\$500 00	\$39 50	\$1,000 00	\$17 00	\$1,000 00	\$17 00
Oakfield	720	1	1,435 12	1,435 12	800 00	509 00	350 50	350 50	600 00	350 50
Oakland	2,044	16	33,778 00	6,777 91	30,500 00	4,397 25	7,580 00	2,764 20	4,600 00	2,064 20
Old Orchard	877	3	80,200 00	210 75	17,500 00	194 08	-	-	-	-
Old Town	5,312	12	18,900 00	1,088 87	11,000 00	1,067 46	5,891 45	1,162 75	4,050 00	1,162 75
Orient	244	0	-	-	-	-	-	-	-	-
Orland	1,390	1	200 00	200 00	-	-	40 00	40 00	-	-
Orneville	492	0	-	-	-	-	-	-	-	-
Orono	2,790	2	450 00	450 00	-	-	350 00	350 00	-	-
Orrington	1,406	4	2,300 00	874 60	1,850 00	774 60	879 00	610 00	300 00	300 00
Otis	239	0	-	-	-	-	-	-	-	-
Otisfield	838	0	-	-	-	-	-	-	-	-
Oxbow Pl.	94	0	-	-	-	-	-	-	-	-
Oxford	1,455	6	8,890 00	5,497 00	7,800 00	3,707 00	9,818 14	6,132 41	9,300 00	5,062 82
Palermo	887	1	500 00	20 00	350 00	-	-	-	-	-
Palmyra	1,004	4	4,750 00	2,502 12	1,550 00	552 12	1,650 00	960 00	500 00	10 00
Paris	3,156	8	10,675 00	4,294 31	7,275 00	1,678 31	2,850 00	792 50	1,250 00	92 50
Parkman	813	0	-	-	-	-	-	-	-	-
Parsonsfield ..	1,398	1	1,700 00	1,700 00	1,700 00	-	1,000 00	450 00	-	-
Passadumkeag ..	343	0	-	-	-	-	-	-	-	-
Patten	936	1	1,200 00	14 00	600 00	14 00	-	-	-	-
Pembroke	1,514	0	-	-	-	-	-	-	-	-
Penobscot	1,313	5	2,800 00	560 00	1,900 00	260 00	100 00	10 00	100 00	10 00
Perham	438	1	500 00	500 00	-	-	250 00	200 00	-	-
Perkins	69	0	-	-	-	-	-	-	-	-
Perkins Pl.	94	0	-	-	-	-	-	-	-	-
Perry	945	1	300 00	300 00	-	-	75 00	75 00	-	-
Peru	692	3	1,000 00	135 95	700 00	60 95	300 00	300 00	-	-
Phillips	1,394	5	6,500 00	2,897 50	4,400 00	2,697 50	3,300 00	2,350 00	1,900 00	1,775 00
Phippsburg	1,396	7	8,556 00	1,966 00	5,000 00	1,016 00	2,065 00	299 00	300 00	49 00
Pittsfield	2,503	16	28,746 61	4,945 59	21,600 00	3,698 98	21,465 56	8,322 43	13,350 00	7,864 48

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Pittston	1,281	2	21,200 00	21,200 00	17,100 00	-	3,044 00	3,044 00	2,500 00	-
Pleasant Ridge Pl	128	0	-	-	-	-	-	-	-	-
Plymouth	689	4	3,136 40	1,916 10	1,525 00	1,054 70	1,885 00	1,340 00	-	-
Poland	1,500	2	5,000 00	5,000 00	3,700 00	3,700 00	2,285 00	1,985 00	300 00	300 00
Portage Lake Pl	140	2	1,000 00	1,000 00	400 00	400 00	100 00	100 00	-	-
Porter	1,015	0	-	-	-	-	-	-	-	-
Portland	36,425	218	821,869 00	71,148 51	666,560 07	44,296 29	774,620 54	90,403 55	272,023 86	73,431 24
Pownal	712	0	-	-	-	-	-	-	-	-
Prentiss	401	2	500 00	500 00	-	-	300 00	225 00	-	-
Presque Isle	3,046	15	26,550 00	9,093 70	15,558 00	4,418 70	11,200 00	5,291 17	5,100 00	1,871 72
Princeton	1,027	5	10,632 60	9,809 60	6,000 00	5,177 00	22,135 62	19,831 82	16,118 74	8,853 36
Prospect	697	0	-	-	-	-	-	-	-	-
Randolph	1,281	6	4,600 00	1,293 75	3,750 00	1,293 75	3,640 00	605 50	2,000 00	565 50
Rangeley	616	3	31,900 00	930 00	22,500 00	754 13	11,000 00	573 00	7,300 00	448 00
Rangeley Pl	38	0	-	-	-	-	-	-	-	-
Raymond	927	1	-	-	-	-	1,000 00	15 00	1,000 00	15 00
Readfield	1,176	3	4,497 00	1,528 89	2,925 00	956 89	1,019 00	789 00	425 00	425 00
Reed Pl	203	0	-	-	-	-	-	-	-	-
Richmond	3,082	7	73,150 00	51,224 40	2,350 00	54 40	1,750 00	901 43	1,150 00	551 43
Ripley	478	0	-	-	-	-	-	-	-	-
Robbinston	787	1	1,100 00	1,100 00	400 00	400 00	-	-	-	-
Rockland	8,174	53	170,557 63	21,955 68	111,985 00	13,550 82	79,165 74	8,383 31	62,845 00	6,296 00
Rockport	2,150	9	33,172 89	3,179 99	31,000 00	2,107 15	10,003 75	2,103 68	8,600 00	2,024 93
Rome	500	0	-	-	-	-	-	-	-	-
Roque Bluffs	154	0	-	-	-	-	-	-	-	-
Roxbury	222	1	2,000 00	2,000 00	1,550 00	1,550 00	5,870 00	4,770 00	3,450 00	3,350 00
Rumford	898	4	4,850 00	652 50	2,600 00	625 00	3,100 00	339 29	2,500 00	339 29
Saco	6,075	12	35,725 00	3,138 70	28,725 00	2,625 35	10,500 00	2,494 25	4,200 00	494 25
Salem	218	1	500 00	300 00	300 00	300 00	283 60	118 93	300 00	118 93
Sanford	4,201	11	29,700 00	9,399 99	18,300 00	6,626 74	26,831 88	16,190 71	15,850 00	8,142 33
Sangerville	1,236	2	3,600 00	3,029 75	2,450 00	2,029 75	1,200 00	400 00	-	-
Scarboro	1,794	6	10,375 00	7,925 75	5,300 00	3,900 75	3,330 61	1,714 86	1,000 00	414 86
Searsmont	1,144	0	-	-	-	-	-	-	-	-
Searsport	1,693	3	6,050 00	871 25	5,550 00	871 25	-	-	-	-
Sebago	681	2	460 00	460 00	300 00	50 00	294 00	194 00	200 00	50 00

† Unorganized, Hancock County.

TABLE No. 12—Continued.

	Population 1890.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Sebec.....	725	3	\$900 00	\$487 00	\$300 00	\$27 10	\$510 00	\$320 00	-	-
Seboeis Pl.....	0	0	-	-	-	-	-	-	-	-
Sedgwick.....	1,012	0	-	-	-	-	-	-	-	-
Shapleigh.....	968	3	675 00	675 00	-	-	260 00	250 00	-	-
Sherman.....	909	0	-	-	-	-	-	-	-	-
Shirley.....	291	1	3,200 00	3,200 00	2,850 00	1,850 00	1,000 00	750 00	\$300 00	\$150 00
Sidney.....	1,334	4	4,100 00	2,615 00	1,150 00	415 00	477 00	400 35	150 00	150 00
Silver Ridge Pl.....	195	0	-	-	-	-	-	-	-	-
Skowhegan.....	5,068	14	47,050 00	10,095 05	31,275 00	3,769 16	24,869 68	17,837 98	11,600 00	3,981 51
Smithfield.....	479	2	200 00	200 00	-	-	182 00	182 00	-	-
Smyrna.....	303	0	-	-	-	-	-	-	-	-
Solon.....	977	2	336 00	336 00	350 00	186 00	507 90	507 90	200 00	200 00
Somerville.....	453	0	-	-	-	-	-	-	-	-
Sorrento.....	115	0	-	-	-	-	-	-	-	-
South Berwick.....	3,434	1	800 00	180 00	650 00	180 00	-	-	-	-
Southport.....	533	0	-	-	-	-	-	-	-	-
South Portland.....	5,459	18	98,565 26	47,546 78	60,120 00	33,975 40	115,756 16	61,544 58	31,903 66	26,571 71
South Thomaston.....	1,534	5	6,495 00	4,304 00	5,850 00	3,159 00	1,483 27	957 35	550 00	334 75
Springfield.....	677	1	600 00	600 00	-	-	-	-	-	-
Stacyville Pl.....	250	3	5,773 84	1,816 84	3,000 00	1,043 00	3,687 50	3,205 35	2,300 00	2,017 85
Standish.....	1,841	5	4,450 00	1,968 50	3,500 00	418 50	1,000 00	380 00	600 00	30 00
Starks.....	766	1	1,800 00	10 00	1,500 00	10 00	-	-	-	-
Stetson.....	618	2	1,100 00	515 00	600 00	15 00	300 00	300 00	-	-
Steuben.....	982	1	900 00	10 35	900 00	10 35	100 00	28 55	100 00	28 55
Stockholm Pl.....	157	0	-	-	-	-	-	-	-	-
Stockton Springs.....	1,149	1	2,000 00	5 00	2,000 00	2 50	500 00	27 15	500 00	27 15
Stoneham.....	322	0	-	-	-	-	-	-	-	-
Stonington.....	0	0	-	-	-	-	-	-	-	-
Stow.....	291	1	400 00	400 00	-	-	-	-	-	-
Strong.....	627	4	1,650 00	171 65	1,200 00	119 65	550 00	179 35	500 00	129 35

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St. Agatha	-	0	-	-	-	-	-	-	-	-	-	-
St. Albans	1,206	1	600 00	10 00	600 00	10 00	-	-	-	-	-	-
St. Francis Pl.	461	0	-	-	-	-	-	-	-	-	-	-
St. George	2,491	5	1,800 00	837 00	1,899 99	437 00	812 17	602 17	500 00	340 00	-	-
St. John Pl.	226	1	1,926 68	1,926 68	1,500 00	1,500 00	3,421 25	3,421 25	2,000 00	2,000 00	-	-
Sullivan	1,379	3	1,570 00	1,570 00	900 00	900 00	390 00	390 00	100 00	100 00	-	-
Summer	901	3	1,868 00	1,693 00	800 00	725 00	150 00	120 00	-	-	-	-
Surry	986	2	1,339 00	1,339 00	1,050 00	300 00	261 83	186 83	150 00	100 00	-	-
Swan's Island	632	1	125 00	8 00	-	-	-	-	-	-	-	-
Swanville	689	0	-	-	-	-	-	-	-	-	-	-
Sweden	338	4	275 00	275 00	200 00	50 00	*165 00	210 00	-	-	-	-
Talmage	112	0	-	-	-	-	-	-	-	-	-	-
Temple	470	1	2,000 00	2,000 00	1,200 00	-	770 00	770 00	500 00	500 00	-	-
The Forks Pl.	195	0	-	-	-	-	-	-	-	-	-	-
Thomaston	3,009	5	8,637 00	267 00	7,350 00	230 00	1,850 00	320 17	1,800 00	226 32	-	-
Thornlike	589	1	25 00	25 00	-	-	40 00	40 00	-	-	-	-
Topsfield	375	1	300 00	300 00	-	-	-	-	-	-	-	-
Topsham	1,394	3	2,500 00	2,500 00	-	-	*3,000 00	4,220 00	-	-	-	-
Tremont	2,036	2	5,306 86	3,706 86	4,350 00	3,000 00	27,209 18	16,556 83	18,150 00	12,630 14	-	-
Trenton	528	1	700 00	700 00	500 00	500 00	712 83	712 83	600 00	600 00	-	-
Trescott	485	0	-	-	-	-	-	-	-	-	-	-
Troy	868	0	-	-	-	-	-	-	-	-	-	-
Turner	2,016	2	1,550 00	25 00	1,200 00	25 00	-	-	-	-	-	-
Union	1,436	1	4,800 00	730 00	3,400 00	730 00	1,300 00	315 00	800 00	315 00	-	-
Unity	922	0	-	-	-	-	-	-	-	-	-	-
Unity Pl.	62	0	-	-	-	-	-	-	-	-	-	-
Upton	232	0	-	-	-	-	-	-	-	-	-	-
Van Buren	1,168	0	-	-	-	-	-	-	-	-	-	-
Vanceboro	870	1	700 00	2 00	500 00	2 00	-	-	-	-	-	-
Vassalborough	2,052	7	8,075 00	6,090 00	6,000 00	4,015 00	10,808 61	4,881 83	8,475 00	3,137 01	-	-
Veazie	650	1	850 00	10 00	850 00	10 00	-	-	-	-	-	-
Verona	323	2	2,350 00	2,350 00	1,000 00	1,000 00	575 00	510 00	-	-	-	-
Vienna	495	0	-	-	-	-	-	-	-	-	-	-
Vinalhaven	2,617	2	10,000 00	8,230 00	4,300 00	1,265 00	19,000 00	5,379 50	2,700 00	1,309 50	-	-
Wade Pl.	158	0	-	-	-	-	-	-	-	-	-	-

* Full value not ascertained.

Willimantic	446	0	-	-	-	-	-	-	-	-
Williamsburg	162	0	-	-	-	-	-	-	-	-
Wilton	1,622	1	250 00	250 00	300 00	250 00	1,708 90	1,708 90	1,700 00	1,658 90
Windham	2,216	7	6,150 00	4,415 79	3,675 00	1,265 79	750 00	554 50	300 00	14 50
Windsor	853	2	950 00	950 00	700 00	425 00	380 00	380 00	100 00	100 00
Winn	936	0	-	-	-	-	-	-	-	-
Winslow	1,814	3	1,600 00	1,385 00	1,250 00	1,035 00	1,500 00	1,146 75	400 00	246 75
Winter Harbor	-	1	-	-	-	-	1,500 00	53 25	1,500 00	53 25
Winterport	1,926	9	9,225 00	5,989 00	6,825 00	4,434 00	5,830 00	4,048 88	2,200 00	1,513 88
Winterville Pl	72	0	-	-	-	-	-	-	-	-
Winthrop	2,111	8	11,650 00	9,681 70	7,200 00	5,231 70	2,048 55	1,618 55	550 00	450 00
Wiscasset	1,733	0	-	-	-	-	-	-	-	-
Woodland	885	1	300 00	300 00	-	-	200 00	200 00	-	-
Woodstock	859	0	-	-	-	-	-	-	-	-
Woodville	242	0	-	-	-	-	-	-	-	-
Woolwich	1,007	0	-	-	-	-	-	-	-	-
Yarmouth	2,038	8	106,750 00	335 68	100,750 00	335 68	806 00	93 50	200 00	85 00
York	2,444	11	11,229 00	10,104 00	9,950 00	4,575 00	4,434 00	3,401 86	3,875 00	217 86

TABLE No. 13.
Showing Classes of Property and Causes of Fires.

Property.	Cause of Fire.
Bakeries (5)	Smoking, 1; overheated stove, 1; incendiary, 1; spontaneous combustion, 1; caught from oven, 1.
Barber shops.....(6)	Smoking, 1; explosion of lamp, 1; exposure, 3; unknown, 1.
Barns and stables .....(187)	Lightning, 83; unknown, 38; tramps, 6; overturned lantern, 9; sparks from chimney, 3; fireworks, 1; carelessness, 3; explosion of lantern, 3; incendiary, 7; accidental, 2; children playing with matches, 1; exposure, 18; burning out of chimney, 2; matches, 1; sparks, 1; ashes, 3; sparks from locomotive, 1; bonfire, 2; smoking, 1; forest fire, 1.
Blacksmith shops .....(20)	Accidental, 2; sparks from chimney, 1; unknown, 10; exposure, 4; incendiary, 1; sparks, 1; caught from stove, 1.
Boarding houses..... (16)	Explosion of lamp, 1; overturned lamp, 1; defective chimney, 3; accidental, 2; unknown, 2; caught around chimney, 1; lightning, 2; caught from stove, 1; carelessness, 1; exposure, 2.
Boat and canoe shops.....(2)	Caught from engine, 1; unknown, 1.
Boat houses.....(2)	Carelessness, 1; unknown, 1.
Boiler house.....(1)	Unknown, 1.
Box factory.....(1)	Sparks, 1.
Broom-handle factory..... (1)	Overheated furnace, 1.
Brush factory.....(1)	Caught from oil stove, 1.
Caboose.....(1)	Unknown, 1.
Camps.....(2)	Overheated stove, 1; lightning, 1.
Canning factories.....(2)	Sparks from smokestack, 1; sparks from chimney, 1.
Carding mill.....(1)	Spontaneous combustion, 1.
Carpenter shops.....(4)	Exposure, 1; caught from gasoline engine, 1; lightning, 1; unknown, 1.
Carriage houses.....(2)	Children playing with matches, 1; unknown, 1.
Car shops.....(2)	Sparks from locomotive, 1; sparks from chimney, 1. Caught from gas jet, 1; overheated furnace, 2; fireworks, 1; overheated funnel, 1; caught from candle, 3; lightning, 6; caught from lamp, 1; defective chimney, 1; incendiary, 1; spontaneous combustion, 2; unknown, 2; exposure, 1; overheated stove, 1; ashes, 1; accidental, 1.
Churches.....(25)	Cigar stub in spittoon, 1.
Cigar and tobacco store.....(1)	Overturned lamp, 1; electric wires, 1; exposure, 1; unknown, 1.
Clothing stores.....(4)	Overheated stove, 1.
Clothing store and printing office.....(1)	Boiling over of kettle of wax, 1; matches, 1; unknown, 2.
Club rooms.....(4)	Spontaneous combustion, 1.
Coal.....(1)	Unknown, 1; spontaneous combustion, 3; sparks from locomotive, 1.
Coal sheds and wharf.....(5)	Defective chimney, 1; overturned stove, 1; carelessness, 1; unknown, 2; children playing with fire, 1; lightning, 3; overheated furnace, 1; bonfire, 1; explosion of lamp, 1; incendiary, 1; spontaneous combustion, 1; ashes, 1; overturned lamp, 2; sparks from chimney, 1.
College and school buildings.....(18)	Overheated oil stove, 1.
Confectionery store.....(1)	Unknown, 1.
Cooper shop.....(1)	Unknown, 1; matches, 1.
Cotton mills.....(2)	Spontaneous combustion, 1; unknown, 2.
Creameries.....(3)	Caught around chimney, 1.
Department store.....(1)	Sparks from chimney, 2; unknown, 1.
Powel and spool mills.....(3)	Unknown, 1; chemicals, 1; explosion of lamp, 1.
Drug stores.....(3)	Overturned lamp, 1; exposure, 1; overheated stove, 1; unknown, 1.
Dry goods stores.....(4)	Defective stove pipe, 1; caught around furnace, 1; spontaneous combustion, 1; overheated furnace, 1; incendiary, 1; unknown, 1.
Dry houses.....(6)	

TABLE No 13—Continued.

Property.	Cause of Fire.
Dwellings.....(961)	Burning out of chimney, 60; incendiary, 19; sparks from stove, 12; overturned lamp, 38; bonfire, 6; unknown, 106; caught from lamp, 27; caught from oil stove, 15; explosion of lamp, 48; lightning, 111; ashes, 13; overheated stove, 24; fireworks, 6; matches, 34; smoking, 6; caught from stove, 17; accidental, 48; boiling over of kettle of fat, 4; sparks from fireplace, 10; mice and matches, 5; overheated furnace, 3; breaking lamp, 4; sparks, 7; sparks from chimney, 35; explosion of gas, 1; thawing water-pipe, 3; children playing with matches, 22; explosion of oil stove, 5; exposure, 61; caught around chimney, 20; defective chimney, 104; defective flue, 27; defective stovepipe, 11; overheated funnel, 4; caught around fireplace, 3; overturned oil stove, 1; spontaneous combustion, 5; caught from gasoline stove, 1; caught around funnel, 1; chemicals, 1; overheated chimney, 5; forest fire, 1; overturned lantern, 1; caught from gas jet, 13; carelessness, 6; children playing with fire, 4; caught around stovepipe, 1; caught from candle, 1; overturned oil heater, 1.
Dwellings, barns and stables, (232)	Unknown, 54; lightning, 48; children playing with matches, 6; explosion of oil stove, 1; thawing water-pipe, 1; explosion of lamp, 5; burning out of chimney, 10; overturned lamp, 2; overheated chimney, 2; carelessness, 2; smoking, 4; fireworks, 2; sparks from chimney, 6; defective fireplace, 1; explosion of stove blacking, 1; exposure, 28; incendiary, 5; matches, 2; sparks, 1; defective chimney, 27; defective flue, 3; caught from lantern, 2; accidental, 3; explosion of lantern, 1; caught from stove, 1; overheated steam-pipe, 1; children playing with fire, 2; overturned lantern, 1; caught around chimney, 3; caught from oil stove, 1; tramps, 1; sparks from locomotive, 1; sparks from stove, 1; ashes, 2; sparks from engine, 1.
Dye house.....(1)	Sparks from chimney, 1.
Engine houses.....(2)	Lightning, 1; sparks, 1.
Extension case manufactory (1)	Burning out of chimney, 1.
Farm buildings.....(83)	Sparks from chimney, 2; defective chimney, 7; unknown, 32; incendiary, 4; caught around chimney, 2; overturned lantern, 1; lightning, 16; caught around furnace, 1; smoking, 1; bonfire, 2; overheated chimney, 2; tramps, 1; children playing with matches, 3; accidental, 1; burning out of chimney, 2; carelessness, 1; defective flue, 2; spontaneous combustion, 1; ashes, 1; defective stovepipe, 1.
Forest fires..... (16)	Unknown, 7; accidental, 1; bonfire, 4; sparks, 2; sparks from locomotive, 1; burning sawdust, 1.
Foundry. (1)	Unknown, 1.
Freight cars. (9)	Unknown, 4; overheated stove, 1; explosion of lamp, 1; caught from lamp, 1; exposure, 2.
Fruit stores.....(2)	Unknown, 1; exposure, 1.
Furniture factory..... (1)	Unknown, 1.
Furniture stores..... (3)	Unknown, 1; caught from oil stove, 1; exposure, 1.
Greenhouse.....(1)	Explosion of boiler, 1.
Grist mills (3)	Exposure, 1; burning out of chimney, 1; unknown, 1.
Grocery stores.....(11)	Accidental, 1; unknown, 3; explosion of lamp, 1; overheated stove, 1; defective chimney, 1; sparks from chimney, 1; exposure, 2; caught from oil stove, 1.
Halls... (7)	Caught from stove, 1; breaking lamp, 1; lightning, 2; exposure, 1; unknown, 1; overturned lamp, 1.

TABLE No. 13—Continued.

Property.	Cause of Fire.
Harness shops..... (4)	Boiling over of kettle of wax, 1; caught around chimney, 1; explosion of lamp, 1; overheated stove, 1.
Hen houses..... (4)	
Hotels..... (36)	Incendiary, 2; explosion of lamp, 1; exposure, 1. Overturned lamp, 1; lightning, 1; burning out of chimney, 1; sparks, 1; unknown, 8; caught around furnace, 1; exposure, 3; defective flue, 2; defective chimney, 3; bonfire, 1; sparks from chimney, 1; explosion of lamp, 3; caught from stove, 2; fireworks, 1; overheated chimney, 1; caught from lamp, 1; incendiary, 2; accidental, 1; overheated stove, 2.
Hotels and stables..... (7)	Caught from lamp, 1; exposure, 1; sparks from fireplace, 1; explosion of lamp, 1; defective chimney, 2; caught around boiler, 1.
Hotels and stores..... (3)	Exposure, 1; caught around boiler, 1; unknown, 1.
Ice houses..... (6)	Unknown, 1; tramps, 1; caught around smoke stack, 1; exposure, 1; incendiary, 1; lightning, 1.
Kindling wood factory..... (1)	Caught from kiln, 1.
Laundries..... (4)	Sparks from chimney, 2; unknown, 1; exposure, 1. Burning brick, 1; caught around furnace, 1; sparks from kiln, 1; caught from kiln, 1; incendiary, 1; caught from kiln yoke, 1; sparks, 1; accidental, 1; spontaneous combustion, 2.
Lime and brick kilns..... (10)	Sparks from locomotive, 1; exposure, 3; unknown, 1; bonfire, 2; sparks, 1.
Lumber..... (8)	Unknown, 1; caught around boiler, 1.
Lumber and starch mills... (2)	Unknown, 2; caught around boiler, 1; sparks from chimney, 1.
Machine shops..... (4)	Exposure, 1.
Marble shop..... (1)	Overturned lamp, 1; unknown, 1; caught from oil stove, 1.
Millinery stores..... (3)	Exposure, 1; explosion of oil stove, 1; cigar stub in spittoon, 1.
Offices..... (3)	Unknown, 1.
Oilcloth factory..... (1)	Sparks from chimney, 1; accidental, 1; unknown, 1.
Paint shops..... (3)	Unknown, 2.
Pavilions..... (2)	Caught in picker, 1.
Picker mill..... (1)	Sparks, 2; unknown, 1; sparks from engine, 1.
Planing mills..... (4)	Caught from oil stove, 1.
Pool room..... (1)	Unknown, 1.
Post office..... (1)	Accidental, 1.
Powder mill..... (1)	Caught around fireplace, 1; overturned lamp, 1.
Printing offices..... (2)	Unknown, 2; sparks from locomotive, 1; lightning, 1; caught from stove, 1.
Railroad stations..... (5)	Exposure, 1.
Railroad trestles..... (1)	Unknown, 5; caught from lamp, 2; spontaneous combustion, 1; overheated funnel, 1; smoking, 1; exposure, 1; explosion of lamp, 3; caught from oil stove, 1; overheated chimney, 1.
Restaurants and saloons... (16)	Sparks, 1.
Rolling mill..... (1)	Unknown, 1.
Saloon, bakery, billiard room and printing office..... (1)	Spontaneous combustion, 1.
Sardine factory..... (1)	Explosion of gasoline, 1; spontaneous combustion, 1.
Sash and blind factories... (2)	Sparks, 3; sparks from furnace, 1; exposure, 4; unknown, 7; lightning, 1; accidental, 2; caught around smoke-stack, 1; sparks from engine, 1; hot box, 2.
Saw mills..... (22)	Caught around funnel, 1; spontaneous combustion, 1; accidental, 1; matches, 1.
Shoe factory and shops.... (4)	Unknown, 1.
Shoe store..... (1)	Lightning, 1.
Shovel handle factory..... (1)	Accidental, 1; smoking, 1.
Smoke houses..... (2)	Unknown, 1; caught from lamp, 1; overturned lamp, 1.
Steamboats..... (3)	

TABLE No. 13—Concluded.

Property.	Cause of Fire.
Storehouses (24)	Unknown, 7; accidental, 3; caught from kiln, 1; incendiary, 2; exposure, 3; sparks from chimney, 1; sparks, 1; spontaneous combustion, 1; tramps, 1; ashes, 1; fireworks, 1; lightning, 1; sparks from locomotive, 1.
Stores (unclassified).....(130)	Explosion of lamp, 6; unknown, 35; matches, 3; overheated stove, 2; overheated funnel, 1; spontaneous combustion, 1; smoking, 2; boiling over of varnish, 1; defective chimney, 7; exposure, 30; caught from stove, 2; caught from lamp, 7; overturned lamp, 3; caught around chimney, 2; sparks, 1; explosion of gasoline, 1; caught from gasoline stove, 3; carelessness, 4; burning out of chimney, 2; cigar stub in spittoon, 1; overheated oil stove, 1; caught around furnace, 1; caught from gas jet, 2; overturned oil stove, 1; caught around boiler, 1; sparks from chimney, 1; accidental, 3; defective stovepipe, 1; caught from oil stove, 1; electric wires, 3; explosion of oil stove, 1.
Stores and dwellings..... (77)	Explosion of lamp, 8; defective chimney, 2; sparks from chimney, 2; accidental, 5; lightning, 2; unknown, 14; exposure, 12; carelessness, 1; defective flue, 3; caught from lamp, 1; burning out of chimney, 5; defective fireplace, 2; caught around fireplace, 1; mice and matches, 1; incendiary, 1; children playing with matches, 1; caught around chimney, 2; overheated oil stove, 1; smoking, 1; caught from stove, 1; spontaneous combustion, 1; thawing water-pipe, 1; overturned lamp, 2; sparks from stove, 1; overheated stove, 2; caught from oil stove, 1; electric wires, 1; matches, 1; overturned oil stove, 1.
Summer cottages..... (44)	Accidental, 2; defective chimney, 2; lightning, 4; incendiary, 3; exposure, 21; unknown, 4; defective fireplace, 1; caught from oil stove, 2; explosion of gasoline, 1; bonfire, 3; sparks, 1.
Tannery (1)	Unknown, 1.
Telegraph poles (1)	Sparks from locomotive, 1.
Tool factory (1)	Lightning, 1.
Tool house (1)	Lightning, 1.
Tow boat (1)	Unknown, 1.
Town houses (2)	Unknown, 1; lightning, 1.
Unclassified (5)	Unknown, 2; exposure, 1; sparks from locomotive 1; sparks from chimney, 1.
Undertakers shop (1)	Caught from oil heater, 1.
Variety store (1)	Unknown, 1.
Wood-sheds (3)	Sparks from engine, 1; incendiary, 1; unknown, 1.
Woolen mills (2)	Unknown, 1; spontaneous combustion, 1.
Workshop (1)	Unknown, 1.

TABLE No. 14.
Showing Classes, Value, etc., of Property Destroyed During 1899.

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	-	5	\$13,631 88	\$1,776 00	\$6,800 00	\$1,165 00	-	5	\$8,951 78	\$1,897 09	\$5,350 00	\$689 66
Barber shops	-	2	4,000 00	82 00	2,500 00	64 67	-	5	1,755 50	176 45	1,500 00	176 45
Barns and stables	107	75	92,504 28	57,973 48	50,088 00	19,491 39	84	43,517 48	30,115 21	15,875 00	6,873 04	
Blacksmith shops	-	9	13,714 25	7,427 87	4,950 00	1,730 87	5	20,226 62	3,839 13	3,525 00	886 79	
Boarding houses	6	5	27,744 32	16,416 57	22,150 00	7,344 25	11	10,144 48	2,421 02	7,700 00	1,249 79	
Boat and canoe shops	2	-	1,491 36	1,491 36	1,300 00	1,300 00	1	2,737 59	2,396 14	2,500 00	1,900 00	
Boat houses	1	1	110 00	70 00	50 00	50 00	1	144 00	119 00	50 00	50 00	
Boiler house	-	1	300 00	75 70	287 25	21 92	-	-	-	-	-	
Box factory	-	1	7,000 00	758 00	4,500 00	758 00	-	1	5,000 00	253 37	4,700 00	202 41
Broom handle factory	-	1	2,500 00	1,500 00	1,000 00	1,000 00	-	1	2,000 00	769 00	1,000 00	769 00
Brush factory	-	1	1,100 00	1,000 00	1,000 00	1,000 00	-	1	2,706 10	2,287 90	2,500 00	1,500 00
Caboose	-	1	700 00	310 24	700 00	310 24	-	-	-	-	-	-
Camps	1	1	350 00	117 40	174 06	17 40	1	40 00	40 00	-	-	-
Canning factories	-	2	1,600 00	10 58	1,500 00	10 58	-	1	-	-	-	-
Carding mill	1	-	300 00	300 00	-	-	-	1	500 00	409 00	-	-
Carpenter shops	2	2	2,400 00	612 00	1,100 00	412 00	1	2,281 55	1,303 54	800 00	773 00	
Carriage houses	1	1	375 00	114 00	50 00	50 00	-	2	180 00	37 00	-	-
Car shops	-	2	2,000 00	1,836 00	3,000 00	1,215 00	-	1	2,400 00	2,000 00	1,800 00	1,600 00
Churches, chapel and convent ..	4	20	165,075 00	25,109 85	99,900 00	12,168 67	2	15,700 00	5,009 70	9,950 00	1,681 58	
Cigar and tobacco store	-	1	1,500 00	7 00	1,000 00	7 00	-	1	250 00	15 00	-	-
Clothing stores	-	2	21,000 00	105 50	10,500 00	22 00	-	4	48,000 00	1,124 26	24,750 00	919 24
Clothing store and printing office ..	-	1	10,000 00	1,986 25	6,000 00	1,986 25	-	1	29,530 95	7,820 85	12,000 00	6,317 10
Club rooms	2	1	22,434 13	17,981 33	18,080 00	12,027 20	1	2,350 00	2,000 00	1,840 00	1,590 00	
Coal	-	1	12,000 00	688 46	12,000 00	688 46	-	-	-	-	-	-
Coal sheds and wharf	-	5	12,000 00	325 71	14,000 00	225 71	-	3	39,054 38	763 45	25,000 00	704 20
College and school buildings ..	5	13	90,106 28	9,443 95	64,806 00	8,059 01	3	11,830 00	2,230 35	3,500 00	994 35	
Confectionery store	-	1	2,500 00	302 05	2,000 00	302 05	-	5	350 00	245 00	300 00	-
Cooper shop	1	-	600 00	600 00	-	-	1	100 00	100 00	-	-	-
Cotton mills	-	2	*101,000 00	*153 06	*96,000 00	*153 06	-	-	-	-	-	-
Creameries	2	1	5,600 00	3,618 00	4,800 00	2,818 00	-	3	6,786 00	4,039 88	2,988 58	2,895 00

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Department store.....	-	1	4,000 00	1,500 00	4,000 00	-	1	8,879 94	6,329 24	7,500 00	5,069 34
Dowel and spool mills.....	1	2	10,000 00	5,575 00	6,300 00	2,075 00	1	20,000 00	15,250 00	10,468 74	5,850 00
Drug stores.....	1	1	2,475 00	493 00	1,600 00	418 00	1	3,701 75	276 90	2,700 00	175 15
Dry goods stores.....	1	2	22,000 00	3,281 64	12,700 00	2,981 64	1	81,021 87	13,501 76	59,200 00	10,134 19
Dry houses.....	3	3	42,750 00	2,060 00	110,000 00	1,000 00	3	75,875 00	945 00	-	-
Dwellings.....	134	674	1,257,406 86	166,965 77	980,465 65	103,906 20	58	428,176 40	72,786 99	308,178 44	41,394 13
Dwellings, barns and stables...	112	117	341,122 16	177,958 57	242,384 00	107,183 33	44	105,238 89	60,578 45	50,971 85	28 546 02
Dye house.....	-	1	400 00	5 05	200 00	5 05	-	-	-	-	-
Engine houses.....	-	2	2,000 00	65 00	700 00	40 00	-	-	-	-	-
Extension case manufactory...	-	1	-	-	-	-	1	2,750 00	8 25	2,250 00	8 25
Farm buildings.....	67	17	132,507 23	115,188 23	75,815 00	50,869 25	28	41	52,896 33	40,854 91	15,714 00
Forest fires.....	-	-	-	-	-	-	15	15	12,855 00	5,870 00	10,076 82
Foundry.....	-	1	3,500 00	293 91	3,500 00	293 91	1	-	800 00	800 00	-
Freight cars.....	-	6	71,200 00	2,753 57	43,100 00	1,659 46	3	8,400 00	646 08	8,400 00	646 08
Fruit stores.....	-	2	1,300 00	493 27	1,050 00	403 27	1	2,700 00	925 50	2,100 00	925 50
Furniture factory.....	1	1	3,500 00	3,500 00	3,500 00	1,000 00	1	8,000 00	8,000 00	5,000 00	5,000 00
Furniture stores.....	-	3	11,800 00	483 00	6,650 00	475 00	1	1,527 00	511 25	1,000 00	511 25
Greenhouse.....	-	-	-	-	-	-	1	100 00	65 00	100 00	65 00
Grist mills.....	2	1	1,250 00	485 00	1,200 00	255 00	1	2,695 90	2,665 90	2,700 00	1,658 90
Grocery stores.....	4	6	11,375 00	3,450 17	7,050 00	2,443 94	2	16,513 24	5,203 12	12,550 00	4,210 19
Halls.....	2	5	20,064 75	4,693 91	8,600 00	2,065 74	2	1,400 00	17 00	1,300 00	17 00
Harness shops.....	2	4	4,500 00	339 00	1,300 00	39 00	4	4,316 41	670 76	2,200 00	282 93
Heu houses.....	2	2	1,595 00	455 00	-	-	1	450 00	450 00	-	-
Hotels.....	6	27	389,865 15	66,304 26	228,953 09	29,387 36	32	76,480 60	18,927 61	46,550 00	11,898 89
Hotels and stables.....	4	2	33,100 00	27,183 47	20,225 00	13,514 13	1	10,977 80	6,868 25	4,975 00	3,043 25
Hotels and stores.....	-	3	102,000 00	4,431 90	83,500 00	2,599 55	3	15,211 57	2,431 20	10,500 00	2,237 45
Ice houses.....	5	1	113,350 00	93,500 00	23,233 00	-	4	18,155 30	16,472 37	16,050 00	7,545 49
Kindling wood mill.....	1	1	6,000 00	6,000 00	-	-	1	1,000 00	1,000 00	-	-
Laundries.....	1	3	5,430 00	2,113 75	4,050 00	1,971 88	1	1,220 00	474 50	1,100 00	474 50
Lime and brick kilns.....	2	7	43,022 89	11,694 89	34,500 00	4,697 05	2	14,795 00	1,730 00	10,000 00	1,059 62
Lumber.....	-	-	-	-	-	-	4	14,686 00	3,849 98	13,000 00	2,150 98
Lumber and starch mills.....	1	1	11,523 84	1,525 84	1,000 00	1,000 00	1	3,112 50	3,112 50	2,000 00	2,000 00
Machine shops.....	-	2	17,140 00	3,949 16	15,440 00	3,449 17	4	85,810 00	21,270 43	40,450 00	19,845 43
Marble shop.....	1	-	800 00	800 00	300 00	300 00	1	2,394 00	488 62	1,000 00	488 62
Millinery stores.....	1	1	1,400 00	595 00	600 00	195 00	1	5,574 73	2,346 56	3,500 00	2,346 56
Offices.....	1	1	200,200 00	525 00	102,000 00	284 77	2	5,200 00	177 50	4,700 00	127 50

* Includes contents.

Unable to ascertain.

† Includes insurance on contents.

|| Full values not obtainable.

TABLE No. 14—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.
Oil cloth factory.....	1	-	\$4,600 00	\$4,000 00	\$3,000 00	*\$1,274 11	1	-	\$15,000 00	\$15,000 00	\$4,000 00	*\$2,412 51
Paint shops.....	1	2	5,250 00	511 00	2,550 00	256 50	1	2	1,850 00	579 30	1,000 00	29 30
Pavilions.....	2	-	5,000 00	5,000 00	3,700 00	2,350 00	1	1	2,700 00	2,175 00	1,800 00	1,225 00
Picker mill.....	1	-	900 00	900 00	250 00	-	1	-	1,400 00	1,400 00	850 00	-
Planing mills.....	-	4	16,400 00	2,088 00	8,797 99	1,788 00	-	4	25,064 79	7,221 47	14,372 01	6,280 23
Pool room.....	-	1	400 00	100 00	-	-	-	1	120 00	100 00	-	-
Post office.....	-	1	900 00	100 00	900 00	-	-	-	-	-	-	-
Powder mill.....	1	-	200 00	200 00	-	-	-	-	-	-	-	-
Printing offices.....	-	1	3,000 00	7 41	2,500 00	7 41	-	1	1,200 00	32 50	1,000 00	32 50
Railroad stations.....	3	2	8,837 90	5,642 90	7,300 00	2,600 00	3	1	5,530 42	4,777 69	8,650 00	3,438 03
Railroad trestles.....	-	1	6,000 00	300 00	6,000 00	300 00	-	-	-	-	-	-
Restaurants and saloons.....	1	12	21,200 00	2,755 71	15,956 36	2,405 71	1	11	7,963 89	2,442 97	4,750 00	1,515 44
Rolling mill.....	-	1	50,000 00	34,000 00	24,050 00	24,050 00	-	1	103,590 20	54,310 50	23,703 66	21,593 17
Saloon, bakery, billiard room and printing office.....	1	-	8,000 00	8,000 00	5,500 00	5,500 00	-	1	8,942 63	8,539 63	6,650 00	6,398 73
Sardine factory.....	-	1	4,600 00	3,000 00	3,750 00	2,400 00	-	1	26,676 98	16,024 63	17,750 00	12,230 14
Sash and blind factories.....	-	2	11,500 00	941 50	10,000 00	441 50	-	2	13,500 00	1,512 28	6,250 00	1,392 60
Saw mills.....	12	6	45,801 12	40,892 12	21,175 00	8,346 00	9	9	35,922 55	21,725 76	19,275 00	10,905 96
Shoe factory and shop.....	1	1	30,010 00	60 00	27,000 00	50 02	1	3	265,510 00	1,139 17	235,500 00	973 62
Shoe store.....	-	1	10,000 00	691 60	6,000 00	691 60	-	1	3,336 36	1,001 68	2,200 00	1,001 68
Shovel handle factory.....	-	1	1,500 00	106 00	800 00	106 00	-	1	4,000 00	119 00	1,200 00	119 00
Smoke houses.....	1	1	145 00	45 00	-	-	1	1	290 00	100 00	-	-
Steamboats.....	1	1	18,000 00	3,158 85	10,000 00	158 85	-	1	350,000 00	100 00	-	-
Store houses.....	12	12	87,135 12	4,773 22	57,000 00	1,762 47	4	5	5,416 56	4,398 05	4,100 00	3,648 05
Stores (unclassified).....	15	90	544,335 40	63,530 45	409,887 82	50,801 58	-	90	514,117 19	145,322 07	336,177 00	109,083 08
Stores and dwellings.....	6	62	161,927 14	26,313 07	116,286 40	20,279 26	-	52	189,247 59	49,540 53	126,144 00	38,268 73
Summer cottages.....	29	15	50,493 00	37,334 15	33,400 00	21,591 15	6	30	14,757 09	7,192 12	8,550 00	4,629 78
Tannery.....	-	1	28,492 79	19,384 01	11,500 00	11,500 00	-	1	84,577 10	31,549 86	26,500 00	26,500 00
Telegraph poles.....	1	-	75 00	75 00	-	-	-	-	-	-	-	-
Tool factory.....	1	-	5,500 00	25 00	5,000 00	22 92	-	-	-	-	-	-
Tool house.....	1	-	200 00	200 00	100 00	100 00	-	1	150 00	25 00	-	-

Towboat	-	1	6,000 00	1,775 00	2,000 00	1,775 00	-	-	-	-	-	-
Town houses	1	1	1,400 00	477 97	1,000 00	77 97	1	-	75 00	-	-	-
Unclassified	-	1	600 00	3 27	600 00	3 27	1	3	3,464 00	2,799 82	2,525 00	2,223 66
Undertaker's shop	-	1	750 00	300 00	800 00	300 00	-	1	1,000 00	246 95	300 00	196 95
Variety store	-	1	400 00	187 50	300 00	187 50	-	1	1,000 00	678 00	800 00	678 04
Wood sheds	1	2	1,145 00	932 74	1,000 00	537 74	-	1	3,140 19	1,161 44	900 00	-
Woolen mills	-	2	78,839 00	3,217 00	†155,100 00	38 70	-	1	54,220 04	42,538 00	-	-
Work shop ..	-	1	5,000 00	30 00	4,000 00	30 00	-	-	-	-	-	-
Total	590	1,287	\$4,698,170 85	\$1,131,673 19	\$3,403,354 62	\$571,244 69	294	1,035	\$3,083,214 29	\$810,237 39	\$1,628,883 28	\$453,736 85

* Balance of insurance in unauthorized companies.

† Includes insurance on contents.

TABLE No. 15.
Causes of Fires in Maine During the Year 1899.

Cause of Fire.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Accidental	81	9	72	\$465,116 78	\$53,232 58
Ashes	21	3	18	95,761 28	9,515 48
Boiling over of kettle of fat	4	-	4	6,000 00	70 25
Boiling over of kettle of wax	2	-	2	8,500 00	79 70
Boiling over of varnish	1	-	1	11,000 00	174 00
Bonfire	21	9	12	25,294 00	19,543 25
Breaking lamp	5	-	5	10,300 00	198 50
Burning brick	1	-	1	1,000 00	50 00
Burning out of chimney	84	6	78	165,779 81	13,722 09
Burning sawdust	1	-	1	*	1,750 00
Carelessness	20	3	17	84,925 60	13,665 20
Caught around boiler	5	-	5	62,980 00	18,735 87
Caught around furnace	5	1	4	13,460 00	3,726 45
Caught around smoke stack	2	-	2	34,380 30	33,052 37
Caught from candle	4	-	4	13,100 00	89 80
Caught from engine	1	1	-	2,687 50	2,687 50
Caught from gas jet	17	-	17	85,000 00	512 65
Caught from gasoline engine	1	-	1	3,426 70	1,098 69
Caught from gasoline stove	4	-	4	13,300 00	254 70
Caught from kiln	4	2	2	17,460 00	7,450 00
Caught from lamp	41	1	40	111,500 00	4,001 89
Caught from lantern	2	-	2	9,105 00	4,678 40
Caught from oil heater	1	-	1	1,750 00	546 95
Caught from oil stove	26	-	26	69,628 68	11,291 02
Caught from oven	1	-	1	2,631 88	823 70
Caught from stove	26	2	24	103,994 63	4,782 52
Caught in picker	1	1	-	2,300 00	2,300 00
Chemicals	2	-	2	3,000 00	80 15
Children playing with fire	6	3	3	8,450 00	4,291 96
Children playing with matches	34	4	30	55,670 00	9,030 49
Cigar stub in spittoon	3	-	3	223,569 21	7,272 35
Defective chimneys and flues	272	50	222	747,251 69	254,135 74
Electric wires	5	-	5	72,627 50	2,463 47
Explosion of boiler	1	-	1	100 00	65 00
Explosion of gas	1	-	1	4,000 00	6 10
Explosion of gasoline	3	-	3	6,184 10	2,080 49
Explosion of lamp	82	-	82	222,126 45	22,874 97
Explosion of lantern	4	2	2	4,558 00	4,132 40
Explosion of oil stove	8	-	8	18,900 00	1,588 82
Explosion of stove blacking	1	-	1	3,500 00	24 75
Fireworks	12	2	10	29,868 84	12,013 84
Forest fires	2	2	-	575 00	575 00
Hot box	2	1	1	8,570 00	7,470 00
Incendiary	53	24	29	135,452 90	84,834 46
Lightning	289	51	238	490,659 90	167,394 84
Matches	44	-	44	337,450 00	2,148 46
Mice and matches	6	-	6	16,625 00	1,667 34
Overheated furnace	8	1	7	50,475 00	7,083 14
Overheated oil stove	3	-	3	16,350 00	598 05
Overheated steam pipe	1	-	1	2,600 00	6 00
Overheated stove	38	1	37	159,820 86	28,808 69
Overturnd lamp	55	2	53	556,366 31	6,518 02
Overturnd lantern	12	8	4	13,425 43	12,650 61
Overturnd oil heater	1	-	1	2,000 00	25 00
Overturnd oil stove	3	-	3	4,800 00	92 70
Overturnd stove	1	-	1	2,000 00	25 00
Smoking	19	2	17	30,202 55	5,774 77
Sparks	26	3	23	252,794 97	128,385 23
Sparks from chimney	64	11	53	82,662 00	20,729 49
Sparks from engine	4	2	2	5,200 00	3,404 16
Sparks from fire place	11	-	11	31,925 00	315 28
Sparks from furnace	1	1	-	5,095 26	5,095 26
Sparks from kiln	1	-	1	9,900 00	9,010 00
Sparks from locomotive	10	1	9	17,784 20	10,862 00
Sparks from smoke stack	1	-	1	1,000 00	5 00
Sparks from stove	14	-	14	23,450 00	916 00
Spontaneous combustion	27	1	26	486,963 29	80,265 98
Thawing water pipe	5	-	5	9,512 20	2,428 80
Tramps	10	4	6	17,025 00	14,460 00
Unknown	393	105	288	2,190,452 32	812,267 21
Total	1,920	319	1,601	\$7,781,385 14	\$1,941,910 58

* No value given.

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, 1899.

MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WM. B. SNOW, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received. (Marine).....		\$107,771 97
Interest on real estate mortgage loans.....	\$2,150 00	
Interest on collateral loans.....	920 00	
Interest and dividends on stocks and bonds.....	3,488 00	
Interest from all other sources.....	372 92	
Total interest and rents.....		\$6,925 92
Total income.....		\$114,697 89
Net ledger assets Dec. 31, 1898.....		197,960 24
Total.....		\$312,658 13

DISBURSEMENTS.

Net amount paid for losses. (Marine).....	\$94,528 77
Interest and dividends to stockholders.....	8,000 00
Commissions to agents.....	13,983 57
Rents.....	200 00
Salaries and other compensation of officers and office employes.....	3,950 00
Taxes on investments.....	141 83
Insurance department fees and agents' licenses.....	33 50
Advertising, printing, stationery and miscellaneous items.....	1,627 62
Legal expenses.....	13 88
Loss on sale or maturity of ledger assets.....	120 18
Premiums on securities.....	2,743 00
Total disbursements.....	\$125,342 35
Balance.....	\$187,315 78

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$53,500 00
Loans secured by collateral.....	23,000 00
Book value of stocks and bonds, excluding interest.....	73,650 00
Cash in office and in bank.....	16,386 81
Bills receivable.....	20,778 97
Ledger assets, per balance.....	\$187,315 78

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$1,238 24	
Interest due and accrued on collateral loans	2,800 00	
Total interest.....		\$4,038 24
Market value of bonds and stocks over book value.		13,505 00
Net uncollected premiums, not more than three months due.....		22,056 87
Total admitted assets..		\$226,915 89

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Bangor and Aroostook Railroad Co., 1943, 5%	\$6,000	\$6,000	\$6,810
Maine Central Railroad Co., 1912, 7%	1,000	1,000	1,360
City of St. Paul, 1900, 6%	2,000	2,000	2,020
City of Kingman, 1919, 4%	2,000	2,000	2,000
City of Omaha, 1912, 5%	4,000	4,000	4,520
City of Galveston, 1928, option 1908, 5%	5,000	5,000	5,350
City of Zanesville, 1915, 4%	1,000	1,000	1,070
City of Newark, 1917, 5%	5,000	5,000	6,050
City of Brewer, 1911, 4%	16,000	16,000	16,640
Wood County, 1900, 5%	5,600	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
Demand note, secured, 4%	3,000	3,000	3,000
Total	\$53,000	\$53,000	\$57,010

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	\$21,000
Union Insurance Co., Bangor	2,400	2,400	4,800
First National Bank, Bangor.....	600	600	900
Kenduskeag National Bank, Bangor	2,650	2,650	3,445
Total.....	\$20,650	\$20,650	\$30,145

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	1,135	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	8,400	6,000
Beacon Trust Company, Boston, stock	1,000	1,000	1,000
North National Bank, Rockland, stock	500	550	500
First National Bank, Bangor, stock	6,000	9,000	6,000
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	\$33,825	\$23,000

LIABILITIES.

Losses in process of adjustment		\$30,228 32
Unearned premiums on outstanding risks		63,369 42
All other liabilities		137 00
		<hr/>
Total liabilities, except capital		\$93,734 74
Cash capital	\$100,000 00	
Surplus over all liabilities	33,181 15	
		<hr/>
Surplus to policy holders		\$133,181 15
Total liabilities and surplus		\$226,915 89

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$1,237,415	\$58,362 33
Written during the year	21,117,001	129,642 61
	<hr/>	<hr/>
Total	\$22,354,416	\$188,004 94
Expired and terminated	20,997,583	124,635 52
	<hr/>	<hr/>
In force at end of the year.....	\$1,356,833	\$63,369 42

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$21,117,001 00
Premiums received.....	129,642 61
Losses paid	100,958 88
Losses incurred	92,683 94
Amount at risk.....	1,356,833 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).....		\$133,505 74
Interest on real estate mortgage loans	\$174 79	
Interest on collateral loans	55 33	
Interest and dividends on stocks and bonds.....	12,630 71	
Interest from all other sources.....	1,412 88	
Total interest		<u>\$14,273 71</u>
Total income		\$147,779 45
Net ledger assets Dec. 31, 1898		<u>307,329 18</u>
Total		\$455,108 63

DISBURSEMENTS.

Net amount paid for losses. (Marine).....		\$114,951 49
Interest and dividends to stockholders.....		16,000 00
Commissions to agents.....		6,315 83
Rents		500 00
Salaries and other compensation of officers and office employes.....		4,590 00
Insurance department fees and agents' licenses		25 50
Advertising, printing and stationery		200 65
Legal expenses		101 05
Loss on sale or maturity of ledger assets		2,152 50
All other disbursements		2,305 89
Total disbursements.....		<u>\$147,142 91</u>
Balance		\$307,965 72

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$1,250 00
Book value of stocks and bonds, excluding interest	247,773 90
Cash in office and in bank	27,525 17
Bills receivable.....	31,416 65
Ledger assets, per balance	<u>\$307,965 72</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$37 50
Interest due and accrued on bonds	1,592 49
Total interest.....	\$1,629 99
Market value of bonds and stocks over book value.....	12,430 25
Gross uncollected premiums, not more than three months due	22,981 67
Gross assets.....	\$345,007 63

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due.....	\$226 00
Total admitted assets	\$344,781 63

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%	\$27,582 50	\$25,000	\$27,500 00
City of Stillwater, 1906, 5%	16,380 00	16,000	16,960 00
City of Bangor, 1905, 6%	7,000 00	7,000	7,700 00
City of St. Paul, 1903, 7% }	15,600 00	{ 10,000	10,500 00
City of St. Paul, 1904, 5% }		{ 5,000	5,200 00
City of Bath, 1902, 6%	4,070 00	4,000	4,120 00
Maine Central Railroad Co., 1900, 6%	2,000 00	2,000	2,000 00
Bangor and Katahdin Iron Works R. R. Co., 1901, 6%	9,290 00	9,000	9,180 00
City of Galion, 1900 and 1904, 5%	5,140 00	5,000	5,100 00
City of Galion, 1906, 6%	5,599 00	5,000	5,599 00
Atehison, Topeka & Santa Fe R. R. Co., 1905, 4%..... }	20,956 25	{ 19,000	19,000 00
Atehison, Topeka & Santa Fe R. R. Co., adjustment }		{ 10,000	8,500 00
Eastern Manufacturing Co., 1905, 5%	5,000 00	5,000	5,100 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%	3,630 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	5,010 00
Concord and Montreal R. R. Co., 1920, 4%	10,650 00	10,000	10,900 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
Arizona, 1942, 5%	11,550 00	11,000	11,550 00
City of Galveston, 1928, 5%	10,725 00	10,000	10,725 00
Alleghany & Western R. R. Co., 1908, 4%	5,125 00	5,000	5,125 00
City of Bellefontaine, 1905 and 1906, 6%	5,578 90	5,000	5,578 90
South Milwaukee, 1913, 5%	5,537 50	5,000	5,537 50
Total	\$211,498 90	\$210,000	\$219,584 16

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	\$8,000
European and North American Railway Company	25,850	23,300	32,620
Total.....	\$36,275	\$33,300	\$40,620

LIABILITIES.

Losses in process of adjustment		\$25,212 50
Unearned premiums on outstanding risks		83,025 63
Total liabilities, except capital		<u>\$108,238 13</u>
Cash capital	\$100,000 00	
Surplus over all liabilities	<u>136,543 50</u>	
Surplus to policy holders		\$236,543 50
Total liabilities and surplus		<u>\$344,781 63</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$1,188,947	\$87,743 70
Written during the year	<u>5,745,491</u>	<u>158,508 50</u>
Total	\$6,934,438	\$246,252 20
Expired and terminated	<u>5,858,629</u>	<u>163,226 57</u>
In force at end of the year	\$1,075,809	\$83,025 63

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$5,745,491 00
Premiums received	158,508 50
Losses paid	114,951 49
Losses incurred	104,661 88
Amount at risk	<u>1,075,809 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, 1899.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President.*

WM. H. KING, *Secretary.*

Principal Office, No. 666 Main St.

Cash Capital, \$4,000,000.

INCOME.

Net premiums received. Fire, \$3,646,520.83; marine, \$257,639.80	\$3,934,160 63
Deposits received on perpetual risks.....	4,398 18
Rents	\$4,949 69
Interest on real estate mortgage loans	1,138 78
Interest on collateral loans	180 00
Interest and dividends on stocks and bonds	505,228 55
Interest from all other sources	5,109 28
Total interest and rents	\$516,606 30
Total income	\$4,455,165 11
Net ledger assets Dec. 31, 1898	10,468,256 88
Total	\$14,923,421 99

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,271,003.87; marine, \$172,351.31	\$2,443,335 18
Deposit premiums returned	1,323 5
Interest and dividends to stockholders.....	720,000 00
Commissions to agents.....	631,610 84
Salaries and other compensation of officers and office employes.....	286,958 16
Taxes on premiums, \$65,941.18; real estate, \$440.45; internal revenue, } \$22,692.78	89,075 04
Insurance department fees and agents' licenses	19,089 17
Municipal licenses, \$7,517.04; tax on franchise, \$230.00.....	7,747 04
Advertising, printing and stationery	37,781 30
Legal expenses	5,691 71
Repairs and expenses on real estate.....	655 55
Furniture and fixtures	1,111 38
Loss on sale or maturity of ledger assets	18,287 99
All other disbursements, viz: Agents' balances uncollectable, \$9,630.83; miscellaneous, \$260,058.49.....	269,689 32
Total disbursements	\$4,532,355 93
Balance	\$10,391,066 0

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$298,059 35
Loans on mortgage of real estate	15,600 00
Loans secured by collateral	11,100 00
Book value of stocks and bonds, excluding interest	9,136,640 02
Cash in office and in bank	705,916 24
Agents' balances	223,750 45
Ledger assets, per balance	<u>\$10,891,066 06</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$271 00
Interest accrued on collateral loans	142 08
Interest accrued on other assets	312 50
Total interest	<u>\$725 58</u>
Market value of bonds and stocks over book value	2,283,973 83
Net uncollected premiums, not more than three months due	428,269 99
Gross assets	<u>\$13,104,035 46</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$16,564 91
Depreciation on real estate	68,059 35
Total	<u>\$84,624 26</u>
Total admitted assets	<u>\$13,019,411 20</u>

LIABILITIES.

Losses adjusted and unpaid	\$100,087 17
Losses in process of adjustment	378,015 39
Losses resisted	18,746 23
Total claims for losses	<u>\$496,848 79</u>
Deduct re-insurance due and accrued	85,215 46
Net amount of unpaid losses	<u>\$411,633 33</u>
Unearned premiums on outstanding risks	3,212,271 54
Amount reclaimable on perpetual fire policies	66,583 28
Commissions and other charges due agents and brokers	107,067 49
Due for return premiums and re-insurance	64,240 49
Total liabilities, except capital	<u>\$3,861,796 13</u>
Cash capital	\$4,000,000 00
Surplus over all liabilities	<u>5,157,615 07</u>
Surplus to policy holders	<u>\$9,157,615 07</u>
Total liabilities and surplus	<u>\$13,019,411 20</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$553,225,998	\$6,352,442 54	\$6,226,316	\$155,728 56
Written during the year	407,465,549	4,537,066 43	140,823,106	390,598 89
Total	\$960,691,547	\$10,889,508 97	\$147,049,422	\$546,327 45
Expired and terminated.....	374,316,392	4,282,879 44	140,142,938	365,051 41
In force at end of the year.....	\$586,375,155	\$6,606,629 53	\$6,906,484	\$181,276 04
Deduct amount re-insured	54,361,122	580,469 20	1,244,112	28,661 45
Net amount in force.....	\$532,014,033	\$6,026,160 33	\$5,662,372	\$152,614 59

Perpetual risks in force, \$3,028,128; premiums on same, \$70,087.65.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$8,426,207 00
Premiums received	108,278 59
Losses paid	75,335 97
Losses incurred	75,040 48
Amount at risk	13,774,462 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).....	\$887,383 71
Rents	\$5,915 08
Interest on real estate mortgage loans	48,668 08
Interest on collateral loans	8,859 53
Interest and dividends on stocks and bonds	23,743 64
Interest from all other sources.....	3,987 75
Total interest and rents.....	\$91,174 08
Profit on sale or maturity of ledger assets.....	12,495 14
Income from all other sources, viz: Profit and loss.....	5,877 22
Total income.....	\$996,930 15
Net ledger assets Dec. 31, 1898.....	2,164,096 90
Total	\$3,161,027 05

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$572,347 48
Interest and dividends to stockholders.....	49,765 00
Commissions to agents.....	172,132 12
Salaries and allowances to agents.....	34,429 56
Salaries and other compensation of officers and office employes.....	58,946 85
Taxes on premiums, \$23,191.69; real estate, \$5,057.68; other invest- ments, \$4,950.99.....	33,230 36
Insurance department fees and agents' licenses.....	9,399 44
Municipal and state licenses.....	3,561 74
Advertising, printing and stationery.....	7,231 10
Legal expenses.....	622 48
Repairs and expenses on real estate.....	1,459 17
Furniture and fixtures.....	361 80
Loss on sale or maturity of ledger assets.....	18,891 86
Miscellaneous expenses.....	59,898 51
Profit and loss.....	9,026 85
Total disbursements.....	\$1,031,304 32
Balance.....	\$2,129,722 73

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$282,772 42
Loans on mortgage of real estate.....	849,332 72
Loans secured by collateral.....	211,291 01
Book value of stocks and bonds, excluding interest.....	506,975 99
Cash in office and in bank.....	144,447 36
Bills receivable and agents' balances.....	134,903 23
Ledger assets, per balance.....	\$2,129,722 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$23,769 98
Interest due and accrued on stocks and bonds.....	4,509 08
Interest due and accrued on collateral loans.....	7,011 12
Interest accrued on other assets.....	867 61
Total interest.....	\$36,157 79
Market value of real estate over book value.....	31,602 58
Market value of bonds and stocks over book value.....	20,045 26
Due from other companies for re-insurance.....	6,633 30
Gross assets.....	\$2,224,161 66

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due.....	\$2,336 20
Depreciation in ledger assets.....	12,695 91
Total.....	\$15,032 11
Total admitted assets.....	\$2,209,129 55

LIABILITIES.

Losses adjusted and unpaid	\$48,265 68	
Losses in process of adjustment.....	74,417 00	
Losses resisted.....	13,361 00	
Total claims for losses	\$136,043 68	
Deduct re-insurance due and accrued	44,203 41	
Net amount of unpaid losses.....	\$91,840 27	
Unearned premiums on outstanding risks.....	1,030,971 94	
Dividends remaining unpaid	240 00	
Due for return premiums and re-insurance.....	23,854 83	
Total liabilities, except capital	\$1,146,907 04	
Cash capital.....	\$500,000 00	
Surplus over all liabilities	562,222 51	
Surplus to policy holders.....	\$1,062,222 51	
Total liabilities and surplus	\$2,209,129 55	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$290,396,300	\$2,412,238 48
Written during the year	155,256,500	1,319,424 00
Total	\$445,652,800	\$3,731,662 48
Expired and terminated	193,800,000	1,542,415 48
In force at end of the year.....	\$251,852,800	\$2,189,247 00
Deduct amount re-insured	13,539,000	96,887 00
Net amount in force	\$238,313,800	\$2,092,560 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written.....	\$596,400 00	\$7,100 00	\$603,500 00
Premiums received	8,627 00	34 00	8,661 00
Losses paid	1,242 00	-	1,242 00
Losses incurred	1,786 00	-	1,786 00
Amount at risk	1,247,100 00	7,100 00	1,254,200 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).....		\$202,487 93
Interest on collateral loans	\$562 50	
Interest and dividends on stocks and bonds	20,925 65	
Interest from all other sources	688 02	
Total interest		\$22,176 17
Income from all other sources, viz: Profit and loss.....		1,090 00
Total income		\$225,754 10
Net ledger assets Dec. 31, 1898.....		489,990 41
Total		\$715,744 51

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$125,533 21
Interest and dividends to stockholders	18,000 00
Commissions to agents	43,790 13
Salaries and other compensation of officers and office employes	18,131 61
Taxes on premiums	3,787 20
Insurance department fees and agents' licenses	1,039 04
Municipal licenses, \$895.00; tax on franchise, \$2,988.27	3,383 27
Advertising, printing and stationery	1,315 99
Loss on Globe Bank stock	17,000 00
Underwriters' board, rent and miscellaneous expenses	17,684 92
Total disbursements	\$249,665 37
Balance	\$466,079 14

Invested as follows:

LEDGER ASSETS.

Loans secured by collateral	\$15,000 00
Book value of stocks and bonds, excluding interest	423,799 00
Cash in office and in bank.....	20,638 96
Agents' balances.....	6,641 18
Ledger assets, per balance	\$466,079 14

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,819 48	
Interest accrued on collateral loans	90 00	
Total interest		\$2,909 48
Market value of bonds and stocks over book value.....		140,880 75
Net uncollected premiums, not more than three months due.....		18,333 52
Total admitted assets.....		<u>\$628,202 89</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$1,268 54	
Losses in process of adjustment.....	25,044 45	
Total claims for losses		<u>\$26,312 99</u>
Deduct re-insurance due and accrued	3,732 22	
Net amount of unpaid losses.		\$22,580 77
Unearned premiums on outstanding risks.....		152,187 58
Salaries, rents, taxes and expenses due and accrued		3,286 62
Due for return premiums and re-insurance.....		5,001 97
Total liabilities, except capital		<u>\$183,056 94</u>
Cash capital	\$300,000 00	
Surplus over all liabilities.....	145,145 95	
Surplus to policy holders.....		<u>\$445,145 95</u>
Total liabilities and surplus.....		<u>\$628,202 89</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$29,193,468	\$323,433 63
Written during the year.....	26,940,252	279,104 04
Total	<u>\$56,133,660</u>	<u>\$602,537 67</u>
Expired and terminated	21,684,967	233,832 74
In force at end of the year	\$34,448,693	\$368,704 93
Deduct amount re-insured	8,174,989	90,201 61
Net amount in force.....	<u>\$26,273,704</u>	<u>\$278,503 32</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$522,317 00
Premiums received	6,100 00
Losses paid	4,341 99
Losses incurred.....	4,437 44
Amount at risk.....	799,951 00

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

E. O. DOREMUS, *President*.J. H. WORDEN, *Secretary*.

Principal Office, No. 746 Broad St.

Cash Capital, \$600,000.

INCOME.

Net premiums received. (Fire)	\$1,010,741 96
Rents—including company's use of own buildings.	\$2,797 11
Interest on real estate mortgage loans	84,787 34
Interest on collateral loans	4 66
Interest and dividends on stocks and bonds.	55,654 34
Interest from all other sources.....	54 35
Total interest and rents	\$143,297 80
Total income	\$1,154,039 76
Net ledger assets Dec. 31, 1898	2,986,390 99
Total	\$4,140,430 75

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$389,299 59
Interest and dividends to stockholders.....	60,600 00
Commissions to agents.	147,818 42
Salaries and other compensation of officers and office employes.....	66,241 22
State and local taxes	31,946 85
Advertising, printing, stationery, agency and miscellaneous expenses	63,357 87
Premiums on securities.....	13,051 78
Cash dividends to policy holders.....	1,090 00
Total disbursements.	\$773,405 73
Balance	\$3,367,025 02

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$272,859 29
Loans on mortgage of real estate.....	1,750,261 75
Book value of stocks and bonds, excluding interest	1,258,104 40
Cash in office and in bank	77,955 18
Due from other companies for re-insurance	7,844 40
Ledger assets, per balance.....	\$3,367,025 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$27,069 77
Interest accrued on stocks and bonds	12,660 41
Rents due on company's property.....	1,501 23
Total interest and rents.....	\$41,231 41
Market value of bonds and stocks over book value	655 60
Net uncollected premiums, not more than three months due.....	128,710 55
Bills receivable.....	55,267 57
Gross assets	\$3,592,890 15

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$70,000 00
Total admitted assets	\$3,522,890 15

LIABILITIES.

Losses adjusted and unpaid.....	\$11,767 14
Losses in process of adjustment.....	113,031 51
Losses resisted	2,000 00
Total claims for losses	\$126,798 65
Deduct re-insurance due and accrued.....	40,094 01
Net amount of unpaid losses	\$86,704 64
Unearned premiums on outstanding risks	1,415,791 42
Dividends remaining unpaid	4,547 60
Due for re-insurance.....	3,917 20
Agents credit balances.....	1,386 23
Total liabilities, except capital	\$1,512,347 09
Cash capital.....	\$600,000 00
Surplus over all liabilities.....	1,410,543 06
Surplus to policy holders	\$2,010,543 06
Total liabilities and surplus	\$3,522,890 15

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$274,975,390	\$2,998,818 54
Written during the year.....	260,005,996	1,456,642 99
Total.....	\$534,981,386	\$4,455,461 53
Expired and terminated.....	249,460,454	1,461,126 27
In force at end of the year.....	\$285,520,932	\$2,994,335 26
Deduct amount re-insured.....	26,289,215	321,974 40
Net amount in force.....	\$259,231,717	\$2,672,360 86

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$436,423 00
Premiums received.....	4,702 76
Losses paid.....	1,242 49
Losses incurred.....	1,242 49
Amount at risk.....	\$74,191 00

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)	\$794,166 85
Interest on real estate mortgage loans	725 00
Interest on collateral loans	1,450 00
Interest and dividends on stocks and bonds	31,153 15
Interest from all other sources	3,765 75
Total interest	\$37,093 90
Profit on sale or maturity of ledger assets	101,167 56
Total income.....	\$932,428 31
Net ledger assets Dec. 31, 1898	1,036,989 35
Total	\$1,969,417 66

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$486,140 16
Commissions to agents.....	154,760 54
Rents—including company's use of own buildings	8,785 17
Salaries and other compensation of officers and office employes	58,374 83
Taxes on premiums, \$14,158.11; franchise, \$672.11; other investments, \$10.00	14,840 22
Insurance department fees and agents' licenses	6,934 04
Municipal licenses.....	1,969 52
Advertising, printing and stationery	8,905 24
Legal expenses	569 45
Furniture and fixtures.....	265 15
Miscellaneous expenses	34,975 55
Total disbursements	\$776,519 87
Balance	\$1,192,897 79

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$14,500 00
Loans secured by collateral	25,000 00
Book value of stocks and bonds, excluding interest.....	1,033,045 50
Cash in office and in bank	120,352 29
Ledger assets, per balance	\$1,192,897 79

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$83 42
Interest accrued on stocks and bonds	3,295 83
Interest accrued on collateral loans	160 83
Total interest	\$3,540 80
Net uncollected premiums, not more than three months due	192,181 74
Due from other companies for re-insurance	9,419 25
Gross assets	\$1,398,038 86

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$705 50
Total admitted assets	\$1,397,333 36

LIABILITIES.

Losses adjusted and unpaid	\$35,425 75
Losses in process of adjustment	79,529 47
Losses resisted	6,610 36
Total claims for losses	\$121,565 58
Deduct re-insurance due and accrued	13,882 49
Net amount of unpaid losses	\$107,683 09
Unearned premiums on outstanding risks	549,222 73
Due for return premiums and re-insurance	8,587 33
Total liabilities, except capital	\$665,493 15
Cash capital	\$400,000 00
Surplus over all liabilities	331,840 21
Surplus to policy holders	\$731,840 21
Total liabilities and surplus	\$1,397,333 36

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$117,103,257	\$817,383 50
Written during the year	165,463,094	1,200,235 17
Total	\$282,566,351	\$2,017,618 67
Expired and terminated	125,580,506	842,956 12
In force at end of the year	\$156,985,845	\$1,174,662 55
Deduct amount re-insured	17,747,680	135,914 16
Net amount in force	\$139,238,165	\$1,038,748 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$405,196 00
Premiums received	5,861 68
Losses paid	1,693 16
Losses incurred	4,206 16
Amount at risk	324,157 00

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire)	\$1,203,561 30
Deposits received on perpetual risks	20,971 94
Rents—including company's use of own buildings	\$10,186 63
Interest on real estate mortgage loans	56,170 88
Interest on collateral loans	2,062 05
Interest and dividends on stocks and bonds	40,796 97
Interest from all other sources	226 19
Total interest and rents	\$109,442 72
Profit on sale or maturity of ledger assets	5,538 00
Income from all other sources, viz: Profit on perpetual policies cancelled \$1,795.41, surveys and transfers \$330.50, ground rents \$289.20	2,415 11
Total income	\$1,341,929 07
Net ledger assets Dec. 31, 1898	2,680,900 42
Total	\$4,022,829 49

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$857,513 96
Deposit premiums returned	17,313 04
Interest and dividends to stockholders.....	40,000 00
Commissions to agents	255,597 98
Salaries and allowances to agents	66,420 00
Rents—including company's use of own buildings	6,000 00
Salaries and other compensation of officers and office employes.....	49,200 00
Taxes on premiums \$18,842.32; real estate \$2,405.00	21,247 32
Insurance department fees and agents' licenses	5,190 44
Municipal licenses \$9,940.14; tax on franchise \$2,061.15.	12,001 29
Revenue stamps.....	8,223 27
Advertising, printing and stationery	20,550 40
Legal expenses	1,100 00
Repairs and expenses on real estate	6,870 80
Furniture and fixtures	2,100 30
Loss on sale or maturity of ledger assets	3,564 07
Miscellaneous expenses.....	50,860 97
Total disbursements	\$1,423,753 84
Balance	\$2,599,075 65

Invested as follows:

LEDGER ASSETS.	
Book value of real estate	\$408,451 74
Loans on mortgage of real estate	1,011,477 71
Loans secured by collateral	53,100 00
Book value of stocks and bonds, excluding interest	814,708 43
Cash in office and in bank.....	163,229 52
Agents' balances.....	120,003 13
Interest and rents due.....	6,785 12
Ground rents	21,320 00
	\$2,599,075 65
Ledger assets, per balance	

NON-LEDGER ASSETS.	
Interest accrued on mortgages.....	\$15,455 64
Interest accrued on collateral loans	62 50
Rents accrued on company's property.....	214 57
	\$15,732 71
Total interest and rents.....	
Market value of bonds and stocks over book value	11,632 82
	\$2,626,441 18
Total admitted assets	

LIABILITIES.	
Losses adjusted and unpaid	\$62,581 36
Losses in process of adjustment.....	103,208 24
Losses resisted	4,595 72
	\$170,385 32
Total unpaid losses.....	
Unearned premiums on outstanding risks	979,300 31
Amount reclaimable on perpetual fire policies	569,820 94
Commissions and other charges due agents and brokers.	18,000 05
	\$1,737,506 62
Total liabilities, except capital	
Cash capital	\$500,000 00
Surplus over all liabilities	388,934 56
	\$888,934 56
Surplus to policy holders	
Total liabilities and surplus	\$2,626,441 18

RISKS AND PREMIUMS.		
	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$178,805,751	\$1,984,403 26
Written during the year.....	140,846,046	1,592,447 75
	\$319,651,797	\$3,576,851 01
Total.....		
Expired and terminated	129,000,387	1,475,138 64
	\$190,651,410	\$2,101,712 37
In force at end of the year		
Deduct amount re-insured	13,864,173	151,625 32
	\$176,787,237	\$1,950,087 05
Net amount in force.....		
Perpetual risks in force, \$23,238,872; premiums on same \$623,325.73.		

BUSINESS IN MAINE.	
	<i>Fire.</i>
Risks written.....	\$620,797 00
Premiums received	9,306 14
Losses paid	4,011 58
Losses incurred	4,541 58

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Principal Office, No. 415 Locust St.

Cash Capital, \$600,000.

INCOME.

Net premiums received. (Fire)	\$828,211	57
Rents—including company's use of own buildings	\$14,839	27
Interest and dividends on stocks and bonds.....	63,601	02
Total interest and rents	\$78,440	29
Profit on sale or maturity of ledger assets	8,000	06
Income from all other sources, viz: Commercial Bank in liquidation,	507	50
Total income	\$915,159	36
Net ledger assets Dec. 31, 1898	1,582,962	63
Total	\$2,498,121	99

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$530,620	19
Interest and dividends to stockholders	60,000	00
Commissions to agents	136,942	63
Rents—including company's use of own buildings.....	5,000	00
Salaries and other compensation of officers and office employes.....	74,161	08
Taxes	24,721	70
Advertising	454	55
Postage, express, exchange and telegraph.....	9,149	20
Loss on sale or maturity of ledger assets	3,980	00
Miscellaneous expenses.....	130,007	54
Total disbursements	\$975,036	89
Balance	\$1,523,085	10

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$500,000	00
Loans on mortgage of real estate	45,703	45
Loans secured by collateral	30,500	00
Book value of stocks and bonds, excluding interest.....	886,035	75
Cash in office and in bank	60,845	90
Ledger assets, per balance	\$1,523,085	10

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$290,389 25
Net uncollected premiums, not more than three months due.....	109,246 04
Gross assets	<u>\$1,922,720 39</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$675 00
Total admitted assets	<u>\$1,922,045 39</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$26,819 07
Losses in process of adjustment.....	65,947 49
Losses resisted.....	10,737 18
Total claims for losses	<u>\$103,503 74</u>
Deduct re-insurance due and accrued	29,724 53
Net amount of unpaid losses	\$73,779 21
Unearned premiums on outstanding risks.....	693,744 79
Total liabilities, except capital	<u>\$767,524 00</u>
Cash capital.....	\$600,000 00
Surplus over all liabilities	554,521 39
Surplus to policy holders.....	<u>\$1,154,521 39</u>
Total liabilities and surplus.....	<u>\$1,922,045 39</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$113,213,570	\$1,345,786 52
Written during the year.....	87,427,251	1,049,146 00
Total	<u>\$200,640,821</u>	<u>\$2,394,932 52</u>
Expired and terminated.....	81,737,998	1,019,768 41
In force at end of the year.....	\$118,902,823	\$1,375,164 11
Deduct amount re-insured.....	2,672,517	30,687 90
Net amount in force.....	<u>\$116,230,306</u>	<u>\$1,344,476 21</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$251,423 00
Premiums received.....	3,927 92
Losses paid.....	1,485 31
Losses incurred	1,494 40
Amount at risk.....	407,476 00

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).....	\$208,928 56
Rents—including company's use of own buildings.....	\$3,006 37
Interest on real estate mortgage loans	17,896 31
Interest on collateral loans	3,462 00
Total interest and rents.....	\$24,364 68
Borrowed money	32,500 00
Income from all other sources	1,241 66
Total income.....	\$267,034 90
Net ledger assets Dec. 31, 1898.....	387,920 66
Total.....	\$654,955 56

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$159,296 50
Interest and dividends to stockholders	9,620 00
Commissions to agents.....	58,132 49
Rents—including company's use of own buildings..	2,000 00
Salaries and other compensation of officers and office employes.....	7,640 00
Taxes on premiums, \$2,238.47; real estate, \$883.65.....	3,122 12
Insurance department fees and agents' licenses.....	1,673 79
All other disbursements, viz: Adjusting, agency and general expenses	11,094 05
Total disbursements..	\$251,978 95
Balance	\$402,976 61

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$54,791 46
Loans on mortgage of real estate.....	283,527 00
Loans secured by collateral.....	26,140 00
Book value of stocks and bonds, excluding interest	34,606 50
Cash in office and in bank.....	3,911 65
Ledger assets, per balance.....	\$402,976 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,819 84	
Interest accrued on stocks and bonds.....	350 00	
Rents accrued on company's property.....	483 00	
Total interest and rents.....		\$6,652 84
Market value of real estate over book value.....		1,415 71
Market value of stocks and bonds over book value.....		2,533 50
Net uncollected premiums, not more than three months due.....		26,857 21
Gross assets.....		\$440,435 87

DEDUCT ASSETS NOT ADMITTED.

Loans on company's stock.....	\$5,000 00
Total admitted assets.....	\$435,435 87

LIABILITIES.

Losses adjusted and unpaid.....	\$8,475 00
Losses in process of adjustment.....	17,525 00
Total unpaid losses.....	\$26,000 00
Unearned premiums on outstanding risks.....	142,841 74
Dividends remaining unpaid.....	1,527 00
Due and to become due for borrowed money.....	32,500 00
All other liabilities.....	441 66
Total liabilities, except capital.....	\$203,310 40
Cash capital.....	\$250,000 00
Impairment of capital.....	17,874 53
Surplus to policy holders.....	\$232,125 47
Total liabilities and surplus.....	\$435,435 87

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$22,862,432	\$266,253 54
Written during the year.....	17,900,375	224,963 49
Total.....	\$40,762,807	\$491,217 03
Expired and terminated.....	16,658,900	203,167 69
In force at end of the year.....	\$24,103,907	\$288,049 34
Deduct amount re-insured.....	1,333,720	15,685 45
Net amount in force.....	\$22,770,187	\$272,363 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$251,758 00
Premiums received.....	21,840 49
Losses paid.....	4,655 00
Losses incurred.....	5,715 00
Amount at risk.....	251,758 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, \$430,343.95; marine, \$756,313.38	\$1,186,657 33
Rents	\$38 20
Interest on real estate mortgage loans	40,611 84
Interest on collateral loans	750 00
Interest and dividends on stocks and bonds	59,195 12
Interest from all other sources	6,646 68
Total interest and rents	\$107,241 84
Profit on sale or maturity of ledger assets	3,621 73
Increased value of stocks and bonds	47,148 00
Refund bank tax	5,842 84
Increase outstanding premium accounts	55,718 21
Total income	\$1,406,229 55
Net ledger assets Dec. 31, 1898	3,085,159 43
Total	\$4,491,389 38

DISBURSEMENTS.

Net amount paid for losses. Fire, \$246,727.84; marine, \$709,068.79	\$955,796 63
Interest and dividends to stockholders	100,000 00
Commissions to agents	139,603 69
Salaries and allowances to agents	13,724 50
Rents	11,057 55
Salaries and other compensation of officers and office employes	112,473 25
Taxes on premiums, \$11,468.16; real estate, \$28.16	11,496 32
Insurance department fees and agents' licenses	5,525 83
Municipal licenses, \$1,640.17; tax on franchise, \$10,419.71	12,059 88
Advertising, printing and stationery	10,606 39
Legal expenses	884 32
Repairs and expenses on real estate	161 24
Furniture and fixtures	460 54
Loss on securities	14,744 63
Loss on sale of real estate	300 00
All other disbursements, viz: Internal revenue tax, \$6,514.08; profit and loss, \$45.65; miscellaneous expenses, \$40,703.58	47,663 31
Total disbursements	\$1,436,558 17
Balance	\$3,054,831 21

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$20,000 00
Loans on mortgage of real estate	977,050 00
Loans secured by collateral	15,000 00
Book value of stocks and bonds, excluding interest	1,510,041 75
Cash in office and in bank	189,168 63
Bills receivable and agents' balances	342,118 25
All other assets, viz: Balance re-insurance premiums, \$122.58; Atlantic Mutual Insurance Companies scrip, \$1,330.00.	1,452 58
Ledger assets, per balance	<u>\$3,054,831 21</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,716 76
Interest accrued on stocks and bonds	3,872 50
Interest accrued on collateral loans	53 92
Total interest	<u>\$8,443 18</u>
Gross assets	<u>\$3,063,274 39</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$79,573 30
Bills receivable, past due	8,663 41
Premiums more than three months due.	10,473 96
Total	<u>\$98,710 67</u>
Total admitted assets	<u>\$2,964,563 72</u>

LIABILITIES.

Losses adjusted and unpaid	\$17,237 03
Losses in process of adjustment	173,248 31
Total claims for losses	<u>\$190,485 34</u>
Deduct re-insurance due and accrued	14,006 90
Net amount of unpaid losses	<u>\$176,478 44</u>
Unearned premiums on outstanding risks	545,945 92
Commissions and other charges due agents and brokers.	22,381 74
Total liabilities, except capital	<u>\$744,806 10</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>1,219,757 62</u>
Surplus to policy holders	<u>\$2,219,757 62</u>
Total liabilities and surplus	<u>\$2,964,563 72</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$42,122,364	\$407,942 66	\$5,881,443	\$387,485 25
Written during the year	64,271,560	632,424 27	161,106,082	926,220 06
Total	<u>\$106,393,924</u>	<u>\$1,040,366 33</u>	<u>\$166,987,525</u>	<u>\$1,313,705 31</u>
Expired and terminated	41,039,544	378,126 41	160,487,335	912,621 76
In force at end of the year	<u>\$65,354,380</u>	<u>\$662,239 92</u>	<u>\$6,500,190</u>	<u>\$401,083 55</u>
Deduct amount re-insured	10,490,803	105,149 37	640,501	24,021 24
Net amount in force	<u>\$54,863,577</u>	<u>\$557,090 55</u>	<u>\$5,859,689</u>	<u>\$377,062 31</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$1,033,128 00	\$918,914 00	\$1,952,042 00
Premiums received	14,353 38	10,703 02	25,056 40
Losses paid	3,255 53	9,112 82	12,368 35
Losses incurred	3,105 53	8,762 82	11,868 35

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).....	\$117,104 07
Interest on real estate mortgage loans	\$5,955 79
Interest and dividends on stocks and bonds	5,712 00
Total interest	\$11,667 79
Total income	\$128,771 86
Net ledger assets Dec. 31, 1898.....	297,739 40
Total	\$426,511 26

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$57,592 56
Commissions to agents. ?.....	28,496 02
Rents.....	450 00
Salaries and other compensation of officers and office employes	6,610 08
Taxes on premiums, \$2,596.64; other investments, \$398.51	2,995 15
Insurance department fees and agents' licenses	789 85
Municipal licenses, \$250.00; tax on franchise, \$129.19.....	379 19
Advertising, printing and stationery.....	950 22
Legal expenses	75 00
Furniture and fixtures.....	151 72
All other disbursements, viz: Miscellaneous expenses, \$4,541.70; internal revenue tax, \$706.85.....	5,248 55
Total disbursements	\$103,738 34
Balance	\$322,772 92

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$120,975 00
Book value of stocks and bonds, excluding interest	174,506 00
Cash in office and in bank.....	27,291 92
Ledger assets, per balance	\$322,772 92

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$1,401 00	
Interest accrued on stocks and bonds	277 08	
Total interest		\$1,678 08
Market value of bonds and stocks over book value.....		4,000 00
Net uncollected premiums, not more than three months due.....		11,617 17
Total admitted assets		<u>\$340,068 17</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$1,855 31	
Losses in process of adjustment.....	15,519 80	
Losses resisted	750 00	
Total unpaid losses		\$18,125 11
Unearned premiums on outstanding risks		80,371 95
Total liabilities, except capital		<u>\$98,497 06</u>
Cash capital	\$200,000 00	
Surplus over all liabilities.....	41,571 11	
Surplus to policy holders.....		\$241,571 11
Total liabilities and surplus.....		<u>\$340,068 17</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$11,914,596	\$120,286 27
Written during the year.....	14,460,505	143,095 90
Total.....	<u>\$26,375,101</u>	<u>\$263,382 17</u>
Expired and terminated	10,810,606	109,101 32
In force at end of the year	\$15,564,495	\$154,280 85
Deduct amount re-insured	528,294	3,823 04
Net amount in force.....	<u>\$15,036,201</u>	<u>\$150,457 81</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$50,050 00
Premiums received	562 23
Amount at risk.....	<u>78,205 00</u>

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).....	\$350,506 39
Rents—including company's use of own buildings	\$19,780 39
Interest on real estate mortgage loans	25,646 50
Interest on collateral loans	4,182 44
Interest and dividends on stocks and bonds	31,721 76
Interest from all other sources.....	2,286 34
Total interest and rents.....	\$83,617 43
Income from all other sources	1,768 55
Total income	\$435,892 37
Net ledger assets Dec. 31, 1898.....	\$1,896,902 88
Total	\$2,332,795 25

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$154,180 24
Interest and dividends to stockholders.....	60,000 00
Commissions to agents.....	84,948 65
Rents—including company's use of own buildings.....	2,000 00
Salaries and other compensation of officers and office employes	27,198 73
Taxes on premiums, \$5,798.23; real estate, \$7,454.96.....	13,253 19
Insurance department fees and agents' licenses	1,090 84
Municipal licenses.....	554 15
Advertising, printing and stationery	1,999 80
Legal expenses	221 40
Repairs and expenses on real estate	6,070 90
Furniture and fixtures	479 00
All other disbursements, viz: Sundries, \$15,290.74; traveling expenses, \$2,772.71; premiums on securities, \$460.00; profit and loss, \$3,605.97; personal tax, \$2,524.02; national tax, \$2,293.42	26,946 86
Total disbursements	\$378,938 76
Balance	\$1,953,856 49

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$309,080 01
Loans on mortgage of real estate.....	471,410 00
Loans secured by collateral	85,900 00
Book value of stocks and bonds, excluding interest	946,136 86
Cash in office and in bank.....	140,152 62
Bills receivable	1,177 00
Ledger assets, per balance	\$1,953,856 49

NON-LEDGER ASSETS.

Interest due on mortgages	\$6,119 23
Interest accrued on stocks and bonds	5,564 51
Rents due on company's property.....	1,955 33
Total interest and rents.....	\$13,639 07
Net uncollected premiums, not more than three months due	36,196 08
Total admitted assets.....	\$2,003,691 64

LIABILITIES.

Losses adjusted and unpaid	\$1,619 20
Losses in process of adjustment.....	25,733 66
Losses resisted.....	1,600 00
Total unpaid losses	\$28,952 86
Unearned premiums on outstanding risks	312,409 63
Total liabilities, except capital	\$341,362 49
Cash capital.....	\$200,000 00
Surplus over all liabilities	1,462,329 15
Surplus to policy holders.....	\$1,662,329 15
Total liabilities and surplus	\$2,003,691 64

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$60,329,140	\$596,219 36
Written during the year	44,595,458	425,995 10
Total	\$104,924,598	\$1,022,214 46
Expired and terminated	39,135,387	395,628 27
In force at end of the year	\$65,789,211	\$626,586 19
Deduct amount re-insured	2,906,715	25,825 80
Net amount in force	\$62,882,496	\$600,760 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$122,875 00
Premiums received	1,361 17
Losses paid	1,412 69
Losses incurred	1,412 69
Amount at risk	224,200 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. 2 South Main St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)		\$208,347 68
Rents	\$5,177 33	
Interest on real estate mortgage loans	6,211 51	
Interest and dividends on stocks and bonds.	<u>7,279 12</u>	
Total interest and rents		<u>\$18,667 96</u>
Total income		\$227,015 64
Net ledger assets Dec. 31, 1898		<u>393,834 44</u>
Total		\$620,850 08

DISBURSEMENTS.

Net amount paid for losses. (Fire)		\$154,842 01
Interest and dividends to stockholders		8,000 00
Commissions to agents		47,983 67
Rents		599 09
Salaries and other compensation of officers and office employes		12,848 37
Taxes on premiums \$5,431.85; real estate \$1,051.70; other investments, \$86.48		6,570 03
Insurance department fees and agents' licenses		1,081 70
Advertising, printing and stationery		1,623 53
Legal expenses		960 10
Repairs and expenses on real estate		1,262 16
Furniture and fixtures		14 00
Loss on sale or maturity of ledger assets		1,003 79
Borrowed money		2,000 00
All other disbursements, viz: Miscellaneous expenses, \$5,191.15; internal revenue, \$1,194.35		<u>6,385 50</u>
Total disbursements		\$245,173 95
Balance		\$375,676 13

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$93,397 70
Loans on mortgage of real estate.....	99,055 58
Book value of stocks and bonds, excluding interest ..	160,745 84
Cash in office and in bank	22,477 01
	<hr/>
Ledger assets, per balance.....	\$375,676 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,901 24
Interest accrued on stocks and bonds	896 67
Interest accrued on other assets.....	73 07
Rents due on company's property.....	605 83
	<hr/>
Total interest and rents.....	\$3,476 81
Market value of real estate over book value.	10,289 33
Market value of bonds and stocks over book value	9,684 16
Net uncollected premiums, not more than three months due.....	36,123 13
Due from other companies for re-insurance.....	1,303 64
	<hr/>
Total admitted assets	\$436,553 20

LIA BILITIES.

Losses adjusted and unpaid.....	\$4,451 53
Losses in process of adjustment.....	12,819 44
Losses resisted	177 98
	<hr/>
Total claims for losses	\$17,448 95
Deduct re-insurance due and accrued.....	482 74
	<hr/>
Net amount of unpaid losses	\$16,966 21
Unearned premiums on outstanding risks	151,957 93
Salaries, rents, taxes and expenses due and accrued	7,279 35
Due for return premiums and re-insurance.....	6,892 79
Due and to become due for borrowed money	11,000 00
	<hr/>
Total liabilities, except capital	\$194,096 28
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	42,456 92
	<hr/>
Surplus to policy holders	\$242,456 92
	<hr/>
Total liabilities and surplus	\$436,553 20

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$27,333,704	\$347,321 13
Written during the year.....	28,415,159	326,764 68
	<hr/>	<hr/>
Total.....	\$55,748,863	\$674,085 81
Expired and terminated.....	25,417,100	300,611 05
	<hr/>	<hr/>
In force at end of the year.....	\$30,331,763	\$373,474 76
Deduct amount re-insured.....	6,515,755	94,102 34
	<hr/>	<hr/>
Net amount in force	\$23,816,008	\$279,372 42

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,656,898 40
Premiums received.....	26,332 91
Losses paid.....	13,692 93
Losses incurred.....	13,121 49

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)	\$107,313 88
Rents	\$6,433 95
Interest on real estate mortgage loans	1,851 40
Interest on collateral loans	628 09
Interest and dividends on stocks and bonds	8,199 61
Total interest and rents	\$17,113 05
Income from all other sources	186 28
Total income	\$124,613 21
Net ledger assets Dec. 31, 1898	365,915 47
Total	\$490,528 68

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$61,033 78
Interest and dividends to stockholders.	16,000 00
Commissions to agents.....	22,995 06
Salaries and other compensation of officers and office employes.....	13,421 19
Taxes on premiums, \$5,125.64; real estate, \$1,656.55.....	6,782 19
Insurance department fees and agents' licenses	910 60
Municipal licenses	207 91
Advertising, printing and stationery	2,286 17
Legal expenses	235 95
Repairs and expenses on real estate.....	832 53
Furniture and fixtures	658 44
Loss on sale or maturity of ledger assets.....	5,250 00
All other disbursements, viz: Premiums on securities, \$4,851.57; traveling, coal, postage, light and expressage, \$3,353.51; taxes and repairs on other real estate, \$732.22	8,937 30
Total disbursements	\$139,551 12
Balance	\$350,977 56

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$79,000 00
Loans on mortgage of real estate	43,500 00
Loans secured by collateral	13,400 00
Book value of stocks and bonds, excluding interest.....	200,000 00
Cash in office and in bank	8,525 04
Agents' balances.....	6,552 52
Ledger assets, per balance	<u>\$350,977 56</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,216 66
Rents accrued on company's property.....	929 98
Total interest and rents	\$2,146 64
Market value of bonds and stocks over book value.....	48,500 00
Net uncollected premiums, not more than three months due	726 10
Total admitted assets	<u>\$402,350 30</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$3,100 00
Losses in process of adjustment.....	10,440 00
Losses resisted	550 00
Total unpaid losses.	\$14,090 00
Unearned premiums on outstanding risks	79,435 23
Salaries, rents, taxes and expenses due and accrued	10 20
Due for return premiums and re-insurance	122 86
Total liabilities, except capital	<u>\$93,658 29</u>
Cash capital	\$200,000 00
Surplus over all liabilities	108,692 01
Surplus to policy holders	<u>\$308,692 01</u>
Total liabilities and surplus.....	\$402,350 30

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$16,042,555	\$167,801 63
Written during the year.....	12,506,146	124,237 46
Total.....	\$28,548,701	\$292,039 09
Expired and terminated	11,480,253	125,420 76
In force at end of the year	\$17,068,448	\$166,618 33
Deduct amount re-insured	908,632	8,326 36
Net amount in force.....	<u>\$16,159,816</u>	<u>\$158,291 97</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$142,000 00
Premiums received.....	1,711 09
Losses paid	911 48
Losses incurred	1,071 48
Amount at risk.....	231,560 00

COMMERCIAL UNION FIRE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

Principal Office, No. 58 Williams St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$128,143 41
Interest and dividends on stocks and bonds	8,159 08
Total income	\$136,302 49
Net ledger assets Dec. 31, 1898	270,709 86
Total	\$407,012 35

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$64,784 01
Interest and dividends to stockholders.....	10,000 00
Commissions to agents	24,161 23
Salaries and other compensation of officers and office employes.....	4,144 13
Taxes on premiums	2,132 98
Insurance department fees and agents' licenses	1,500 50
Municipal licenses	336 40
Advertising, printing and stationery	839 50
All other disbursements, viz: Internal revenue, \$1,136.89; miscellaneous, \$1,853.26; depreciation in book value of securities, \$640.00.....	3,630 15
Total disbursements	\$111,528 90
Balance	\$295,483 45

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$277,000 00
Cash in office and in bank	18,810 73
Due from other companies for re-insurance.....	172 72
Ledger assets, per balance	\$295,483 45

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,788 75
Net uncollected premiums, not more than three months due	28,377 99
Gross assets	\$325,650 19

COMMERCIAL UNION FIRE INSURANCE COMPANY. I 13

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$972 50
Total admitted assets	<u>\$324,677 69</u>

LIABILITIES.

Losses adjusted and unpaid	\$10,395 00
Losses in process of adjustment	14,500 00
Losses resisted.	<u>4,900 00</u>
Total claims for losses	\$29,795 00
Deduct re-insurance due and accrued.....	<u>10,891 00</u>
Net amount of unpaid losses.....	\$18,904 00
Unearned premiums on outstanding risks.....	80,816 88
Due for return premiums and re-insurance	<u>3,379 44</u>
Total liabilities, except capital.....	\$103,100 32
Cash capital	\$200,000 00
Surplus over all liabilities	<u>21,577 37</u>
Surplus to policy holders	<u>\$221,577 37</u>
Total liabilities and surplus.....	<u>\$324,677 69</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$16,573,153	\$160,769 45
Written during the year.....	28,002,292	<u>258,480 95</u>
Total	\$44,575,445	\$419,250 40
Expired and terminated	<u>19,164,304</u>	<u>176,410 58</u>
In force at end of the year	\$25,411,141	\$242,839 82
Deduct amount re-insured	<u>9,426,280</u>	<u>93,905 53</u>
Net amount in force	\$15,984,861	\$148,934 29

BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i> \$211,568 00
Premiums received	<u>3,284 34</u>

CONCORDIA FIRE INSURANCE COMPANY,
MILWAUKEE, WIS.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

GEO. BRUMDER, *President.*

FRANK DAMKOEHLER, *Secretary.*

Principal Office, Germania Building.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$514,365 32
Rents	\$248 00
Interest on real estate mortgage loans	22,795 45
Interest and dividends on stocks and bonds	13,290 47
Total interest and rents	\$36,333 92
Total income	\$550,699 24
Net ledger assets Dec. 31, 1898	781,535 01
Total	\$1,332,234 25

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$274,963 18
Interest and dividends to stockholders	20,000 00
Commissions to agents	136,011 75
Rents	2,400 00
Salaries and other compensation of officers and office employes	35,984 30
Taxes on premiums, \$14,182.75; real estate, \$373.61	14,556 36
Insurance department fees and agents' licenses	4,133 24
Advertising, printing and stationery	13,152 69
Legal expenses	1,691 02
Furniture and fixtures	96 50
All other disbursements	30,716 08
Total disbursements	\$533,705 12
Balance	\$798,529 13

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$8,535 83
Loans on mortgage of real estate	448,880 00
Book value of stocks and bonds, excluding interest	292,738 79
Cash in office and in bank	48,374 51
Ledger assets, per balance	\$798,529 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,087 43	
Interest accrued on stocks and bonds	5,294 58	
Total interest.....		\$12,382 01
Market value of real estate over book value.....		464 17
Net uncollected premiums, not more than three months due.....		99,243 03
Gross assets		<u>\$910,618 34</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds		\$3,447 26
Total admitted assets.....		<u>\$907,171 08</u>

LIABILITIES.

Losses adjusted and unpaid	\$23,887 23	
Losses in process of adjustment	31,260 43	
Losses resisted	6,600 00	
Total claims for losses	<u>\$61,747 66</u>	
Deduct re-insurance due and accrued	13,794 77	
Net amount of unpaid losses.....		\$47,952 89
Unearned premiums on outstanding risks		475,256 76
Total liabilities, except capital.....		<u>\$523,209 65</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	183,967 43	
Surplus to policy holders		<u>\$383,967 43</u>
Total liabilities and surplus		<u>\$907,171 08</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$81,678,923	\$896,502 51
Written during the year	64,411,452	704,606 33
Total	<u>\$146,090,375</u>	<u>\$1,601,108 84</u>
Expired and terminated	50,834,141	564,896 30
In force at end of the year.....	\$95,256,234	\$1,036,212 54
Deduct amount re-insured	13,512,454	\$153,006 35
Net amount in force	<u>\$81,743,780</u>	<u>\$883,206 19</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$515,753 00
Premiums received.....	7,898 58
Losses paid	4,004 49
Losses incurred.....	2,854 49
Amount at risk	<u>351,463 00</u>

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. (Fire).....	\$1,857,854	79
Rents	\$3,968	62
Interest on real estate mortgage loans	55,794	93
Interest and dividends on stocks and bonds.....	90,785	53
Interest from all other sources.....	2,473	27
Total interest and rents	\$153,022	35
Profit on sale or maturity of ledger assets.....	27,008	83
Total income	\$2,037,885	97
Net ledger assets Dec. 31, 1898	3,522,287	62
Total	\$5,560,173	59

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,061,967	15
Interest and dividends to stockholders.....	100,000	00
Commissions to agents.....	343,464	80
Rents	8,615	87
Salaries and other compensation of officers and office employes	158,385	77
Taxes on premiums	45,222	24
Insurance department fees and agents' licenses	12,124	30
Municipal licenses	5,357	52
Advertising, printing and stationery	37,311	91
Legal expenses	4,692	44
Furniture and fixtures	2,184	41
Loss on sale or maturity of ledger assets	13,547	63
All other disbursements	88,246	48
Total disbursements.....	\$1,881,120	52
Balance	\$3,679,053	07

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$221,700	00
Loans on mortgage of real estate.....	1,100,840	00
Loans secured by collateral	50,000	00
Book value of stocks and bonds, excluding interest.....	1,990,900	32
Cash in office and in bank	224,656	65
Bills receivable and agents' balances	90,956	10
Ledger assets, per balance.....	\$3,679,053	07

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$106,998 68
Net uncollected premiums, not more than three months due.....	83,400 00
Total admitted assets	<u>\$3,869,451 75</u>

LIABILITIES.

Losses adjusted and unpaid	\$84,445 21
Losses in process of adjustment	127,544 47
Losses resisted.	6,600 00
Total claims for losses	<u>\$218,589 68</u>
Deduct re-insurance due and accrued.....	17,874 78
Net amount of unpaid losses	\$200,714 90
Unearned premiums on outstanding risks.....	1,599,897 14
Total liabilities, except capital	<u>\$1,800,612 04</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities	1,068,839 71
Surplus to policy holders.....	<u>\$2,068,839 71</u>
Total liabilities and surplus.....	<u>\$3,869,451 75</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$246,585,929	\$2,940,397 89
Written during the year.....	188,995,838	2,167,825 75
Total	<u>\$435,581,767</u>	<u>\$5,108,223 64</u>
Expired and terminated	158,885,513	1,881,339 23
In force at end of the year.....	\$276,696,254	\$3,226,884 41
Deduct amount re-insured.....	12,502,671	157,298 81
Net amount in force	<u>\$264,193,583</u>	<u>\$3,069,585 60</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,578,900 00
Premiums received	41,204 83
Losses paid	29,781 99
Losses incurred.	30,127 68

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).....	\$3,876,078 89
Rents.....	\$62,814 47
Interest on real estate mortgage loans	4,481 55
Interest and dividends on stocks and bonds	369,239 05
Interest from all other sources	15,754 64
Total interest and rents.....	\$452,289 71
Profit on sale or maturity of ledger assets	25,978 98
Total income.....	\$4,354,347 58
Net ledger assets Dec. 31, 1898	8,419,426 18
Total.....	\$12,773,773 76

DISBURSEMENTS.

Net amount paid for losses. (Fire)....	\$2,274,159 68
Interest and dividends to stockholders	250,150 00
Commissions to agents.....	806,043 60
Rents.....	7,317 48
Salaries and other compensation of officers and office employes.....	320,861 85
Taxes on premiums, \$97,016.30; real estate, \$15,924.64	112,940 94
Insurance department fees and agents' licenses	12,816 92
Municipal licenses, \$7,404.88; tax on franchise, \$1,440.00	8,844 88
Advertising, printing and stationery.....	41,936 78
Legal expenses.....	4,842 07
Repairs and expenses on real estate.....	31,255 20
Furniture and fixtures	4,060 96
All other disbursements.....	189,399 41
Total disbursements	\$4,064,629 77
Balance.....	\$8,709,143 99

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,106,250 00
Loans on mortgage of real estate.....	78,710 00
Book value of stocks and bonds, excluding interest.....	7,030,035 00
Cash in office and in bank.....	494,148 99
Ledger assets, per balance.....	\$8,709,143 99

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,344 67	
Interest accrued on stocks and bonds	60,557 66	
Interest accrued on other assets	791 53	
Rents accrued on company's property	1,364 42	
Total interest and rents		\$64,058 28
Market value of bonds and stocks over book value.....		370,715 00
Net uncollected premiums, not more than three months due.....		665,743 56
Total admitted assets.....		\$9,809,660 83

LIABILITIES.

Losses in process of adjustment.....	\$316,467 65	
Losses resisted.....	34,179 00	
Total claims for losses.....	\$350,646 65	
Deduct re-insurance due and accrued.....	26,243 78	
Net amount of unpaid losses.....		\$324,402 87
Unearned premiums on outstanding risks.....		3,968,336 70
Interest due and accrued		6,090 24
Salaries, rents, taxes and expenses due and accrued		15,000 00
Commissions and other charges due agents and brokers.....		118,894 91
Due for re-insurance		13,440 00
Scrip or certificates of profit unpaid.....		28,501 00
Reserve for contingencies		300,000 00
Total liabilities, except capital		\$4,774,665 72
Cash capital	\$1,000,000 00	
Surplus over all liabilities.....	4,034,995 11	
Surplus to policy holders		\$5,034,695 11
Total liabilities and surplus		\$9,809,660 83

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$806,309,741	\$7,406,102 73
Written during the year	512,214,400	4,499,179 37
Total.....	\$1,318,524,141	\$11,905,282 10
Expired and terminated.....	472,635,202	4,089,469 73
In force at end of the year	\$845,888,939	\$7,815,812 37
Deduct amount re-insured.....	16,764,802	182,444 08
Net amount in force.....	\$829,124,137	\$7,633,368 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,542,218 00
Premiums received.....	33,026 55
Losses paid.....	13,926 94
Losses incurred.....	12,931 76
Amount at risk.....	5,391,142 00

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

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

Cash Capital, \$702,875.

INCOME.

Net premiums received. (Fire).....	\$698,369 86
Deposits received on perpetual risks	12,505 88
Rents—including company's use of own buildings	\$9,963 55
Interest on real estate mortgage loans	8,494 12
Interest and dividends on stocks and bonds.....	44,409 17
Interest from all other sources.....	1,596 27
Total interest and rents	\$64,463 11
Profit on sale or maturity of ledger assets	478 74
Income from all other sources.....	125 00
Total income	\$775,942 59
Net ledger assets Dec. 31, 1898.....	1,472,789 63
Total	\$2,248,732 22

DISBURSEMENTS.

Net amount paid for losses. Fire, \$437,866.06; marine, \$537.70	\$438,403 76
Deposit premiums returned.	6,084 12
Interest and dividends to stockholders	42,172 50
Commissions to agents	149,118 72
Rents—including company's use of own buildings.....	8,362 84
Salaries and other compensation of officers and office employes.....	73,026 13
Taxes on premiums, \$22,313.20; real estate, \$1,958.04.....	24,271 24
Insurance department fees and agents' licenses.....	3,867 04
Municipal licenses, \$4,009.68; tax on franchise, \$2,095.13	6,104 81
Advertising, printing and stationery.....	9,743 05
Repairs and expenses on real estate	4,138 18
Furniture and fixtures	2,111 98
All other disbursements	41,074 93
Total disbursements.....	\$808,479 80
Balance	\$1,440,252 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$155,264 50
Loans on mortgage of real estate	128,700 00
Loans secured by collateral	75,000 00
Book value of stocks and bonds, excluding interest	964,934 90
Cash in office and in bank.....	67,888 80
Bills receivable and agents' balances.....	48,416 72
All other assets	48 00
Ledger assets, per balance	\$1,440,252 92

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,818 34	
Interest accrued on stocks and bonds.....	13,102 83	
Interest accrued on collateral loans	245 83	
Rents accrued on company's property	639 23	
Total interest and rents		\$15,806 23
Market value of real estate over book value		4,735 50
Market value of bonds and stocks over book value.....		13,304 77
Net uncollected premiums, not more than three months due		110,254 79
Premiums on perpetual policies in course of collection.....		919 75
Total admitted assets		\$1,585,273 96

LIABILITIES.

Losses adjusted and unpaid	\$3,460 28	
Losses in process of adjustment	82,076 72	
Losses resisted.....	2,240 00	
Total claims for losses	\$87,777 00	
Deduct re-insurance due and accrued.....	21,807 00	
Net amount of unpaid losses		\$65,970 00
Unearned premiums on outstanding risks.....		577,142 84
Amount reclaimable on perpetual fire policies.....		102,645 50
Dividends remaining unpaid		97 00
Total liabilities, except capital		\$745,855 34
Cash capital	\$702,875 00	
Surplus over all liabilities	136,543 62	
Surplus to policy holders		\$839,418 62
Total liabilities and surplus		\$1,585,273 96

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$105,982,042	\$1,213,973 80
Written during the year	82,980,838	925,171 54
Total	\$188,962,880	\$2,142,145 34
Expired and terminated	72,972,622	840,043 62
In force at end of the year	\$115,990,258	\$1,302,101 72
Deduct amount re-insured	12,615,330	163,864 30
Net amount in force	\$103,374,928	\$1,138,237 42

Perpetual risks in force, \$4,060,016; premiums on same, \$111,863.92.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$487,969 00
Premiums received	7,612 00
Losses paid	3,740 00
Losses incurred	4,335 00
Amount at risk	872,674 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, \$400,000.
—

INCOME.

Net premiums received. Fire, \$349,913.82; marine, \$1,270.53	\$351,184 35
Rents	\$7,052 83
Interest on real estate mortgage loans	8,361 49
Interest on collateral loans	2,610 37
Interest and dividends on stocks and bonds	17,194 55
Total interest and rents	\$35,219 24
Profit on sale or maturity of ledger assets	2,810 00
Income from all other sources	125 00
Total income	\$389,338 59
Net ledger assets Dec. 31, 1898	\$707,870 68
Increase of paid-up capital during 1899	100,000 00
Total	\$1,197,209 27

DISBURSEMENTS.

Net amount paid for losses. Fire, \$193,438.10; marine, \$218.51	\$193,656 61
Interest and dividends to stockholders	24,500 00
Commissions to agents	65,344 29
Salaries and other compensation of officers and office employees	31,164 12
Taxes on premiums, \$6,871.01; real estate, \$1,975.05	8,846 06
Insurance department fees and agents' licenses	5,342 13
Municipal licenses, \$386.59; tax on franchise, \$13.54	400 13
Advertising, printing and stationery	6,859 87
Repairs and expenses on real estate	3,350 15
Miscellaneous expenses	18,938 61
All other disbursements	7,845 85
Total disbursements	\$366,247 82
Balance	\$830,961 45

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$124,000 00
Loans on mortgage of real estate	142,100 00
Loans secured by collateral	62,000 00
Book value of stocks and bonds, excluding interest	399,500 00
Cash in office and in bank	31,775 54
Agents' balances	71,585 91
	<hr/>
Ledger assets, per balance	\$850,961 45

NON-LEDGER ASSETS.

Rents accrued on company's property	\$1,285 00
Market value of bonds and stocks over book value	47,382 25
	<hr/>
Gross assets	\$879,628 70

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection more than three months due ..	\$795 06
Total admitted assets	<hr/>
	\$878,833 64

LIABILITIES.

Losses adjusted and unpaid	\$8,022 00
Losses in process of adjustment	23,956 00
Losses resisted	3,500 00
	<hr/>
Total unpaid losses	\$35,478 00
Unearned premiums on outstanding risks	254,251 05
Salaries, rents, taxes and expenses due and accrued	2,500 00
Commissions and other charges due agents and brokers	8,034 90
Due for return premiums and re-insurance	2,000 00
	<hr/>
Total liabilities, except capital	\$302,263 95
Cash capital	\$400,000 00
Surplus over all liabilities	176,569 69
	<hr/>
Surplus to policy holders	\$576,569 69
Total liabilities and surplus	<hr/>
	\$878,833 64

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$39,255,042	\$429,762 69	\$23,621	\$462 12
Written during the year	38,084,271	410,390 23	228,659	1,284 86
	<hr/>	<hr/>	<hr/>	<hr/>
Total	\$77,339,313	\$840,152 92	\$252,280	\$1,746 98
Expired and terminated	29,222,604	321,954 40	241,697	1,351 57
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year	\$48,116,709	\$518,198 52	\$10,583	\$395 41
Deduct amount re-insured	2,264,744	23,927 08	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force	\$45,851,965	\$494,271 44	\$10,583	\$395 41

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$319,558 00
Premiums received	3,987 62
Losses paid	1,743 02
Losses incurred	1,618 02

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, \$263,014.26; marine, \$547.27	\$263,561 53
Rents—including company's use of own buildings	\$105 00
Interest on real estate mortgage loans	33,061 80
Interest on collateral loans	165 00
Interest from all other sources	486 88
Total interest and rents	\$33,818 68
Total income	\$297,380 21
Net ledger assets Dec. 31, 1898	747,059 82
Total	\$1,044,440 03

DISBURSEMENTS.

Net amount paid for losses. Fire, \$170,523.76; marine, \$141,355.43	\$311,879 19
Interest and dividends to stockholders	10,000 00
Commissions to agents	63,191 24
Rents—including company's use of own buildings	1,200 00
Salaries and other compensation of officers and office employes	26,912 83
State and local taxes	6,812 68
Taxes on premiums	2,861 07
Insurance department fees and agents' licenses	1,553 63
Advertising, printing and stationery	3,268 15
Legal expenses	603 17
Furniture and fixtures	1,964 36
All other disbursements, viz: Internal revenue, \$1,822.74; miscellaneous, \$3,821.60; profit and loss, \$54.10; traveling expenses, \$3,064.78	8,763 22
Total disbursements	\$439,009 54
Balance	\$605,430 49

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$2,847 74
Loans on mortgage of real estate	511,498 60
Loans secured by collateral	3,500 00
Cash in office and in bank	41,555 41
Agents' balances	46,028 74
Ledger assets, per balance	\$605,430 49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$9,448 84
Total admitted assets	<u>\$614,879 33</u>

LIABILITIES.

Losses adjusted and unpaid	\$6,889 76
Losses in process of adjustment	11,434 72
Losses resisted	<u>2,950 00</u>
Total unpaid losses	\$21,274 48
Unearned premiums on outstanding risks	233,301 75
All other liabilities, viz: Maps and attorney's fees	<u>6,255 00</u>
Total liabilities, except capital	\$260,831 23
Cash capital	\$200,000 00
Surplus over all liabilities	<u>154,048 10</u>
Surplus to policy holders	\$354,048 10
Total liabilities and surplus	<u>\$614,879 33</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$35,394,224	\$331,760 92	\$2,098,469	\$64,561 30
Written during the year	<u>40,383,884</u>	<u>371,120 17</u>	-	<u>1,471 08</u>
Total	\$75,778,108	\$702,881 09	\$2,098,469	\$66,032 38
Expired and terminated	<u>28,625,991</u>	<u>258,100 71</u>	<u>2,098,469</u>	<u>66,032 38</u>
In force at end of the year	\$47,152,117	\$444,780 38	-	-
Deduct amount re-insured	<u>893,977</u>	<u>7,916 25</u>	-	-
Net amount in force	\$46,258,140	\$436,864 13	-	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$115,450 00
Premiums received	1,449 42
Losses paid	48 00
Losses incurred	658 00
Amount at risk	<u>103,302 00</u>

FIDELITY FIRE INSURANCE COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

J. W. MIDDENDORF, *President.*JAMES H. STONE, *Secretary.*

Principal Office, No. 4 South St.

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire)		\$295,779 78
Rents	\$375 03	
Interest on collateral loans	3,200 97	
Interest and dividends on stocks and bonds.....	5,010 00	
	<u> </u>	
Total interest and rents		\$8,586 00
Capital stock		500,000 00
Surplus contributed by stockholders.....		250,000 00
		<u> </u>
Total income		\$1,054,365 78

DISBURSEMENTS.

Net amount paid for losses. (Fire).....		\$107,318 23
Commissions to agents		40,759 61
Salaries and other compensation of officers and office employes.....		17,145 52
Taxes on premiums, real estate, and other investments	}	9,177 57
Insurance department fees and agents' licenses		
Municipal licenses, and tax on franchise		
Advertising, printing and stationery.....		1,407 66
Furniture and fixtures		591 38
Commissions paid for re-insurance of business of other companies		103,956 89
All other disbursements, viz: Maps, \$1,274.12; stamps, \$792.04; traveling expenses, \$3,379.38; general expenses, \$9,054.56		14,500 10
		<u> </u>
Total disbursements		\$294,856 96
Balance.....		\$759,508 82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$35,000 00
Loans secured by collateral	241,650 00
Book value of stocks and bonds, excluding interest.....	461,638 07
Cash in office and in bank	19,720 75
Bills receivable.....	1,500 00
	<u> </u>
Ledger assets, per balance	\$759,508 82

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$5,856 57	
Interest accrued on collateral loans	2,184 67	
Total interest		\$8,041 24
Market value of bonds and stocks over book value.....		420 78
Net uncollected premiums, not more than three months due.....		28,428 05
Gross assets		\$796,398 89

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security.....		\$1,500 00
Total admitted assets		\$794,898 89

LIABILITIES.

Losses adjusted and unpaid	\$7,273 25	
Losses in process of adjustment	16,853 46	
Total claims for losses	\$24,126 71	
Deduct re-insurance due and accrued	10,984 55	
Net amount of unpaid losses		\$13,142 16
Unearned premiums on outstanding risks		183,011 93
Due for return premiums and re-insurance		6,794 21
Total liabilities, except capital		\$202,948 30
Cash capital	\$500,000 00	
Surplus over all liabilities	91,950 59	
Surplus to policy holders		\$591,950 59
Total liabilities and surplus		\$794,898 89

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year.....	\$58,775,225	\$609,084 91
Expired and terminated.....	19,901,547	219,916 27
In force at end of the year	\$38,873,678	\$389,168 64
Deduct amount re-insured	4,792,455	42,212 47
Net amount in force	\$34,081,223	\$346,956 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$51,300 00
Premiums received.....	904 73
Losses paid.....	686 73
Losses incurred.....	686 73

FIRE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

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

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire).....	\$2,495,752 67
Deposits received on perpetual risks.....	62,301 39
Rents	\$9,868 75
Interest on real estate mortgage loans	107,616 98
Interest on collateral loans.....	4,524 93
Interest and dividends on stocks and bonds	137,717 72
Interest from all other sources.....	1,953 68
Total interest and rents	\$261,682 06
Profit on sale or maturity of ledger assets.....	73,645 75
Total income.....	\$2,893,381 87
Net ledger assets Dec. 31. 1898.....	5,353,485 01
Total	\$8,246,866 88

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,806,862 43
Deposit premiums returned.....	47,998 50
Interest and dividends to stockholders	200,000 00
Commissions to agents.....	531,390 14
Salaries and allowances to agents	28,262 73
Salaries and other compensation of officers and office employes.....	245,966 81
Taxes on premiums, \$45,805.77; real estate, \$14,833.82	60,639 59
Insurance department fees and agents' licenses.....	11,693 70
Tax on franchise	10,807 50
Advertising, printing and stationery.....	20,503 09
Legal expenses	2,643 53
Repairs and expenses on real estate	7,950 60
Miscellaneous expenses	127,849 57
Total disbursements	\$3,102,568 19
Balance.....	\$5,144,298 69

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$353,043 03
Loans on mortgage of real estate	1,764,208 89
Loans secured by collateral.....	141,828 13
Book value of stocks and bonds, excluding interest	2,715,956 38
Cash in office and in bank	169,262 26
Ledger assets, per balance.....	\$5,144,298 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$46,272 26
Interest accrued on stocks and bonds	24,912 00
Interest accrued on collateral loans	471 77
Rents due and accrued on company's property	1,530 00
Total interest and rents	\$73,186 03
Market value of bonds and stocks over book value	240,847 87
Net uncollected premiums, not more than three months due	671,299 58
Due from other companies for re-insurance and rebate	17,564 45
Gross assets	\$6,147,196 62

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$74,000 00
Depreciation on real estate	20,893 03
Total	\$94,893 03
Total admitted assets	\$6,052,303 59

LIABILITIES.

Losses adjusted and unpaid	\$162,667 42
Losses in process of adjustment	204,331 00
Losses resisted	38,206 81
Total claims for losses	\$405,205 23
Deduct re-insurance due and accrued	44,665 24
Net amount of unpaid losses	\$360,539 99
Unearned premiums on outstanding risks	2,081,075 26
Amount reclaimable on perpetual fire policies	1,957,342 20
Due for return premiums and re-insurance	208,806 33
Total liabilities, except capital	\$4,607,763 78
Cash capital	\$500,000 00
Surplus over all liabilities	944,539 81
Surplus to policy holders	\$1,444,539 81
Total liabilities and surplus	\$6,052,303 59

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$387,791,683	\$4,167,874 75
Written during the year	268,750,929	3,263,694 34
Total	\$656,542,612	\$7,431,569 09
Expired and terminated	267,551,289	3,069,945 17
In force at end of the year	\$388,991,323	\$4,361,622 92
Deduct amount re-insured	26,738,621	320,544 94
Net amount in force	\$362,252,702	\$4,041,078 98

Perpetual risks in force, \$88,876,287.93; premiums on same, \$2,127,074.60.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,734,773 00
Premiums received	41,349 46
Losses paid	31,361 00
Losses incurred	31,801 94
Amount at risk	3,842,993 00

*FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA,

PHILADELPHIA, PA.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHAS. R. PECK, *President.*

E. A. LAW, *Secretary.*

Principal Office, No. 110 South Fourth St.

Cash Capital, \$400,000.

INCOME.

Net premiums received. (Fire).....		\$132,373 39
Deposits received on perpetual risks		6,879 03
Rents	\$1,947 42	
Interest on real estate mortgage loans	11,923 43	
Interest on collateral loans	1,356 12	
Interest and dividends on stocks and bonds	23,045 07	
Interest from all other sources.....	2,368 48	
Total interest and rents.....		\$40,640 52
Profit on sale or maturity of ledger assets.....		287 65
Discounts on perpetual premiums		502 69
Total income		\$180,683 28
Net ledger assets Dec. 31, 1898.....		826,924 94
Total		\$1,007,608 22

DISBURSEMENTS.

Net amount paid for losses. (Fire).....		\$82,556 78
Deposit premiums returned.		8,187 80
Interest and dividends to stockholders.....		24,000 00
Commissions to agents	}	29,778 18
Salaries and allowances to agents.....		
Salaries and other compensation of officers and office employes		13,085 17
Taxes on premiums, \$3,256.90; real estate, \$1,155.16; franchise, \$1,764.60..		6,176 66
Insurance department fees and agents' licenses		1,098 80
Municipal licenses		293 38
Advertising, printing and stationery.		2,768 56
Legal expenses		55 10
Repairs and expenses on real estate		588 07
Furniture and fixtures		78 21
All other disbursements, viz: Miscellaneous, \$7,204.90; patrol and compact, \$3,471.77.....		10,676 67
Total disbursements		\$179,343 38
Balance		\$828,264 84

* Admitted March 6, 1900.

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$52,667 31
Loans on mortgage of real estate and ground rents	225,050 00
Loans secured by collateral	57,200 00
Book value of stocks and bonds, excluding interest	470,222 79
Cash in office and in bank	18,107 24
Perpetual deposits in other companies	5,017 50
	<hr/>
Ledger assets, per balance	\$828,264 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages and ground rents.....	\$3,421 09	
Interest accrued on collateral loans.....	339 40	
Rents due on company's property.....	197 50	
	<hr/>	
Total interest and rents.....		\$3,957 99
Market value of real estate over book value	18,332 69	
Market value of stocks and bonds over book value	57,701 96	
Net uncollected premiums, not more than three months due	33,055 39	
Due from other companies for re-insurance.....	3,399 47	
	<hr/>	
Total admitted assets		\$944,712 32

LIABILITIES.

Losses adjusted and unpaid	\$7,464 24	
Losses in process of adjustment	13,528 00	
	<hr/>	
Total claims for losses	\$20,992 24	
Deduct re-insurance due and accrued	4,120 77	
	<hr/>	
Net amount of unpaid losses.....		\$16,871 47
Unearned premiums on outstanding risks	96,229 42	
Amount reclaimable on perpetual fire policies.....	231,843 40	
Commissions and other charges due agents and brokers	8,007 18	
Due for re-insurance	4,426 65	
	<hr/>	
Total liabilities, except capital.....		\$357,378 12
Cash capital.	\$400,000 00	
Surplus over all liabilities	187,334 20	
	<hr/>	
Surplus to policy holders.....		\$587,334 20
	<hr/>	
Total liabilities and surplus		\$944,712 32

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$18,278,678	\$189,280 71
Written during the year	24,275,397	246,955 94
	<hr/>	<hr/>
Total	\$42,554,075	\$436,236 65
Expired and terminated	17,998,541	177,673 40
	<hr/>	<hr/>
In force at end of the year	\$24,555,534	\$258,563 25
Deduct amount re-insured	7,454,288	78,097 85
	<hr/>	<hr/>
Net amount in force	\$17,101,246	\$180,465 40

Perpetual risks in force, \$10,537,610; premiums on same, \$256,028.56.

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

WM. J. DUTTON, *President.*BERNARD FAYMONVILLE, *Secretary.*

Principal Office, No. 401 California St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. Fire, \$1,415,323.00; marine, \$393,607.04.....	\$1,808,930 04
Rents—including company's use of own buildings.....	\$28,657 83
Interest on real estate mortgage loans	21,241 30
Interest on collateral loans	8,994 01
Interest and dividends on stocks and bonds	106,724 73
Interest from all other sources	2,437 35
Total interest and rents	\$168,055 22
Profit on sale or maturity of ledger assets	1,263 00
Income from all other sources, viz.: Appreciation of securities	20,620 97
Total income	\$1,998,869 23
Net ledger assets Dec. 31, 1898	3,458,801 77
Total	\$5,457,671 00

DISBURSEMENTS.

Net amount paid for losses. Fire, \$854,375.93; marine, \$357,633.46.....	\$1,212,009 39
Interest and dividends to stockholders	120,000 00
Commissions to agents.....	239,406 35
Rents—including company's use of own buildings.....	8,400 00
Salaries and other compensation of officers and office employes.....	226,497 40
Taxes on premiums, \$27,512.50; real estate, \$5,967.20; other investments, } \$4,296.70	37,776 40
Insurance department fees and agents' licenses	9,780 00
Municipal licenses, \$5,200.00; tax on franchise, \$571.50	5,771 50
Internal revenue tax	10,914 86
Advertising, printing and stationery	14,346 84
Legal expenses	2,020 80
Loss on sale or maturity of ledger assets.....	1,910 00
Profit and loss	8,873 33
Decrease in ledger liabilities	15,848 11
All other disbursements	153,929 83
Total disbursements.....	\$2,067,484 81
Balance	\$3,390,186 19

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$491,700 00
Loans on mortgage of real estate	422,791 79
Loans secured by collateral	153,000 00
Book value of stocks and bonds, excluding interest	2,107,876 88
Cash in office and in bank	202,449 53
Bills receivable	3,716 11
All other assets, viz.: Warrants, \$1,454.20; due from other companies for re-insurance, \$7,197.68	8,651 88
Ledger assets, per balance	\$3,390,186 91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$15,085 44
Interest accrued on collateral loans	311 56
Interest accrued on other assets	858 62
Total interest	\$16,255 62
Market value of bonds and stocks over book value	10,163 12
Net uncollected premiums, not more than three months due	408,189 04
Total admitted assets	\$3,824,793 97

LIABILITIES.

Losses adjusted and unpaid	\$30,025 45
Losses in process of adjustment	279,248 26
Losses resisted	3,775 00
Total claims for losses	\$313,048 71
Deduct re-insurance due and accrued	141,363 54
Net amount of unpaid losses	\$171,685 17
Unearned premiums on outstanding risks	1,316,823 19
Agents' credit balances and special deposits	15,369 24
All other liabilities	8,195 73
Total liabilities, except capital	\$1,512,073 33
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,312,720 64
Surplus to policy holders	\$2,312,720 64
Total liabilities and surplus	\$3,824,793 97

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$214,173,190	\$2,573,359 38	\$11,263,225	\$294,901 67
Written during the year	169,974,634	1,982,409 70	107,281,183	835,796 31
Total	\$384,147,824	\$4,555,769 08	\$118,544,408	\$1,130,697 98
Expired and terminated	158,198,165	1,863,475 43	106,051,294	822,590 60
In force at end of the year	\$225,949,659	\$2,692,293 65	\$12,493,114	\$308,107 38
Deduct amount re-insured	28,678,592	337,112 40	3,626,506	126,588 06
Net amount in force	\$197,271,067	\$2,355,181 25	\$8,866,608	\$181,519 32

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,261,021 85
Premiums received	15,229 36
Losses paid	12,918 01
Losses incurred	15,090 14

FIREMENS INSURANCE COMPANY,
NEWARK, NEW JERSEY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

DANIEL H. DUNHAM, *President.*

A. H. HASSINGER, *Secretary.*

Principal Office, Nos. 784 and 786 Broad St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. (Fire)	\$387,451 57
Rents	\$10,262 06
Interest on real estate mortgage loans	62,315 43
Interest and dividends on stocks and bonds.....	<u>46,432 50</u>
Total interest and rents.....	\$119,007 99
Premium on stocks sold	29,000 00
Income from all other sources	<u>254 00</u>
Total income.....	\$535,713 56
Net ledger assets Dec. 31, 1898	<u>2,026,650 99</u>
Total	<u>\$2,562,364 55</u>

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$186,340 84
Interest and dividends to stockholders	100,000 00
Salaries and allowances to agents	80,089 46
Salaries and other compensation of officers and office employes.....	30,629 37
Taxes on premiums, \$11,734.84; real estate, \$4,340.32; other investments, { \$3,905.87	} 19,981 03
Repairs and expenses on real estate	2,697 36
Loss on sale or maturity of ledger assets	701 07
All other disbursements, viz: Adjusting losses, \$3,445.43; agents' expenses, \$16,813.87; general expenses, \$7,553.58; scrip or certificates of profit redeemed in cash, \$1.36	<u>27,819 24</u>
Total disbursements	<u>\$448,258 37</u>
Balance	\$2,114,106 18

Invested as follows :

LEDGER ASSETS.

Book value of real estate	\$132,810 88
Loans on mortgage of real estate	1,256,600 00
Book value of stocks and bonds, excluding interest	703,900 00
Cash in office and in bank	<u>20,795 30</u>
Ledger assets, per balance	<u>\$2,114,106 18</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$19,889 76	
Interest due and accrued on stocks and bonds	7,800 00	
Rents due on company's property	233 64	
		<hr/>
Total interest and rents		\$27,923 40
Market value of bonds and stocks over book value.		306,710 00
Net uncollected premiums, not more than three months due.....		49,295 38
Salvage due on losses already paid		500 00
		<hr/>
Total admitted assets		\$2,498,534 96

LIABILITIES.

Losses adjusted and unpaid	\$41,953 64	
Losses resisted.....	1,012 00	
		<hr/>
Total claims for losses	\$42,965 64	
Deduct re-insurance due and accrued	4,058 66	
		<hr/>
Net amount of unpaid losses		\$38,966 98
Unearned premiums on outstanding risks.....		356,584 84
Interest due and accrued		497 55
Due for return premiums and re-insurance		9,597 73
All other liabilities		1,896 00
		<hr/>
Total liabilities, except capital		\$406,483 10
Cash capital	\$1,000,000 00	
Surplus over all liabilities.....	1,092,051 86	
		<hr/>
Surplus to policy holders.....		\$2,092,051 86
		<hr/>
Total liabilities and surplus.....		\$2,498,534 96

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$66,837,809	\$593,058 51
Written during the year	45,251,627	478,728 29
		<hr/>
Total	\$112,089,436	\$1,076,786 80
Expired and terminated.....	33,706,196	378,586 45
		<hr/>
In force at end of the year.....	\$78,383,240	\$698,200 35
Deduct amount re-insured.....	3,065,004	26,543 92
		<hr/>
Net amount in force.....	\$75,318,236	\$671,656 43

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$173,800 00
Premiums received.....	2,545 54
Amount at risk.....	168,325 00

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).....	\$485,613 10
Deposits received on perpetual risks.....	8,750 93
Rents	\$7,144 02
Interest on real estate mortgage loans	10,567 44
Interest on collateral loans.....	4,857 84
Interest and dividends on stocks and bonds	102,346 16
Interest from all other sources.....	3,770 57
Total interest and rents	\$128,686 03
Total income	\$623,050 06
Net ledger assets Dec. 31, 1898.....	3,028,779 53
Total	\$3,651,829 59

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$304,105 82
Deposit premiums returned.....	37,565 01
Interest and dividends to stockholders	79,855 00
Commissions to agents.....	104,107 91
Salaries and other compensation of officers and office employes	40,412 50
Taxes on premiums, \$10,972.37; real estate, \$3,395.08	} 17,603 02
Internal revenue, \$3,235.57	
Insurance department fees and agents' licenses	3,045 35
Municipal licenses, \$991.66; tax on franchise, \$4,788.00.....	5,779 66
Advertising, printing and stationery.....	9,306 02
Legal expenses	1,500 00
Repairs and expenses on real estate.....	4,989 20
Miscellaneous expenses	6,120 36
Loss on sale or maturity of ledger assets.....	11,340 54
All other disbursements, viz: Agency expenses.....	61,637 04
Total disbursements	\$687,367 43
Balance	\$2,964,462 16

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$212,954	95
Loans on mortgage of real estate	152,158	00
Loans secured by collateral	130,000	00
Book value of stocks and bonds, excluding interest	2,392,108	82
Cash in office and in bank.....	77,240	39
Ledger assets, per balance	\$2,964,462	16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,297	37
Interest due and accrued on collateral loans.....	166	62
Total interest	\$2,463	99
Market value of real estate over book value	18,545	05
Market value of bonds and stocks over book value.....	58,016	18
Net uncollected premiums, not more than three months due.....	63,404	77
Total admitted assets	\$3,106,892	15

LIABILITIES.

Losses adjusted and unpaid.....	\$4,486	02
Losses in process of adjustment.....	20,068	15
Losses resisted.....	1,200	00
Total claims for losses	\$25,754	17
Deduct re-insurance due and accrued.....	295	98
Net amount of unpaid losses.....	\$25,458	19
Unearned premiums on outstanding risks.....	491,162	96
Amount reclaimable on perpetual fire policies.....	1,085,893	21
Dividends remaining unpaid	145	00
Total liabilities, except capital	\$1,602,659	36
Cash capital.....	\$400,000	00
Surplus over all liabilities.....	1,104,232	79
Surplus to policy holders.....	\$1,504,232	79
Total liabilities and surplus.....	\$3,106,892	15

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$84,541,968	\$918,665 10
Written during the year.....	55,207,530	603,351 37
Total.....	\$139,749,498	\$1,522,016 47
Expired and terminated	49,988,067	565,576 34
In force at end of the year	\$89,761,431	\$956,440 13
Deduct amount re-insured	5,435,693	57,220 12
Net amount in force.....	\$84,325,738	\$899,220 01

Perpetual risks in force, \$53,967,581; premiums on same, \$1,180,417.35.

BUSINESS IN MAINE.

	<i>Fi e.</i>
Risks written	\$336,241 66
Premiums received	4,084 90
Losses paid.....	9,109 02
Losses incurred	6,959 29

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, No. 35 Nassau St.

Cash Capital, \$400,000.

INCOME.

Net premiums received. (Fire)	\$223,238 27
Interest and dividends on stocks and bonds	34,320 56
Profit on sale or maturity of ledger assets	21,547 97
Total income	\$279,106 80
Net ledger assets Dec. 31, 1898	832,893 55
Total	\$1,112,000 35

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$193,321 70
Commissions to agents.....	44,518 41
Salaries and other compensation of officers and office employes.....	1,775 00
Taxes on premiums	11,519 24
Insurance department fees and agents' licenses	6,890 38
Municipal licenses, \$849.23; tax on franchise, \$130.00.....	979 23
Advertising, printing and stationery	57 13
Legal expenses	2,781 97
All other disbursements	10 80
Total disbursements	\$261,853 92
Balance	\$850,146 43

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$843,015 23
Cash in bank.....	7,131 20
Ledger assets, per balance	\$850,146 43

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$32,801 77
Net uncollected premiums, not more than three months due	42,740 92
Total admitted assets	\$925,689 12

LIABILITIES.

Losses adjusted and unpaid.....	\$32,551 08	
Losses in process of adjustment.....	23,146 00	
Losses resisted.....	240 00	
Total unpaid losses.....		\$55,937 08
Unearned premiums on outstanding risks.....		186,976 00
Salaries, rents, taxes and expenses due and accrued.....		135 52
Due for return premiums.....		11 75
Total liabilities, except capital.....		\$243,060 35
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	282,628 77	
Surplus to policy holders.....		\$682,628 77
Total liabilities and surplus.....		\$925,689 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$35,108,715	\$274,555 75
Written during the year.....	41,407,069	322,131 07
Total.....	\$76,515,784	\$596,686 82
Expired and terminated.....	31,448,609	256,728 50
In force at end of the year.....	\$45,067,175	\$339,958 32

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$166,250 00
Premiums received.....	2,513 37
Losses paid.....	996 64
Losses incurred.....	996 64
Amount at risk.....	235,816 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, Cor. Liberty and Nassau Sts.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. (Fire)	\$2,687,637 16
Rents.....	\$642 00
Interest on real estate mortgage loans	2,120 00
Interest and dividends on stocks and bonds.....	332,201 29
Interest from all other sources	656 00
Total interest and rents	\$335,619 29
Profit on sale or maturity of ledger assets.....	103,654 97
Total income.....	\$3,126,911 42
Net ledger assets Dec. 31, 1898.....	7,325,714 05
Total.....	\$10,452,625 47

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,801,900 34
Interest and dividends to stockholders.....	300,000 00
Commissions to agents.....	443,584 26
Rents	36,536 61
Salaries and other compensation of officers and office employes.....	213,278 99
Taxes on premiums, \$74,545.12; real estate, \$198.69.....	74,743 81
Insurance department fees and agents' licenses	11,373 33
Municipal licenses, \$9,851.30; tax on franchise, \$190.00.....	10,041 30
Advertising, printing and stationery	37,042 19
Repairs and expenses on real estate.....	414 51
Furniture and fixtures	6,098 10
All other disbursements	253,674 44
Total disbursements	\$3,188,687 88
Balance	\$7,263,937 59

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	6,986,828 06
Cash in office and in bank.....	209,109 53
Ledger assets, per balance.....	\$7,263,937 59

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$338 00
Market value of bonds and stocks over book value....	436,323 94
Net uncollected premiums, not more than three months due.....	424,735 89
Total admitted assets.....	\$8,125,840 42

LIABILITIES.

Losses adjusted and unpaid.....	\$115,458 00
Losses in process of adjustment.....	295,410 00
Losses resisted.....	28,797 40
Total claims for losses.....	\$439,665 40
Deduct re-insurance due and accrued.....	100,647 00
Net amount of unpaid losses.....	\$339,018 40
Unearned premiums on outstanding risks.....	2,740,475 94
Salaries, rents, taxes and expenses due and accrued.....	8,503 88
Due for return premiums and re-insurance.....	91,265 31
Total liabilities, except capital.....	\$3,179,263 63
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	3,946,576 79
Surplus to policy holders.....	\$4,946,576 79
Total liabilities and surplus.....	\$8,125,840 42

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$660,610,385	\$5,474,216 14
Written during the year.....	475,024,068	4,056,307 51
Total.....	\$1,135,634,453	\$9,530,523 65
Expired and terminated.....	414,716,630	3,689,335 16
In force at end of the year.....	\$720,917,823	\$5,841,188 49
Deduct amount re-insured.....	76,969,071	518,800 56
Net amount in force.....	\$643,948,752	\$5,322,387 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,662,317 00
Premiums received.....	36,322 66
Losses paid.....	19,518 47
Losses incurred.....	21,440 47
Amount at risk.....	5,484,627 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)	\$222,106 03
Rents—including company's use of own buildings	\$215 85
Interest on real estate mortgage loans	17,556 90
Interest on collateral loans	2,102 57
Interest and dividends on stocks and bonds.	3,277 07
Interest from all other sources	526 60
Total interest and rents	\$23,678 99
Total income	\$245,785 02
Net ledger assets Dec. 31, 1898	464,261 99
Total	\$710,047 01

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$132,446 41
Interest and dividends to stockholders	20,000 00
Commissions to agents	61,960 79
Rents—including company's use of own buildings	2,410 00
Salaries and other compensation of officers and office employes	11,500 00
Taxes on premiums, \$4,886.01; real estate, \$37.47; internal revenue, } \$1,421.42	6,344 90
Insurance department fees and agents' licenses	1,782 65
Municipal licenses	320 00
Advertising, printing and stationery	8,407 16
Legal expenses	360 00
Furniture and fixtures	275 00
All other disbursements	4,638 36
Total disbursements	\$250,445 27
Balance	\$459,601 74

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,025 22
Loans on mortgage of real estate.....	286,790 00
Loans secured by collateral	48,550 00
Book value of stocks and bonds, excluding interest ..	90,447 64
Cash in office and in bank	31,788 88
Ledger assets, per balance.	<u>\$459,601 74</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,716 78
Interest accrued on stocks and bonds	584 70
Interest accrued on collateral loans	16 67
Total interest	<u>\$5,318 15</u>
Market value of real estate over book value.....	174 78
Market value of bonds and stocks over book value	4,369 86
Net uncollected premiums, not more than three months due.....	40,591 64
Total admitted assets	<u>\$510,056 17</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$26,096 06
Deduct re-insurance due and accrued.....	3,877 26
Net amount of unpaid losses	<u>\$22,218 80</u>
Unearned premiums on outstanding risks	185,271 09
Salaries, rents, taxes and expenses due and accrued	1,457 03
Total liabilities, except capital	<u>\$208,946 92</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities	101,109 25
Surplus to policy holders	<u>\$301,109 25</u>
Total liabilities and surplus	<u>\$510,056 17</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$27,612,966	\$321,629 87
Written during the year.....	25,728,101	284,284 58
Total.....	<u>\$53,341,067</u>	<u>\$605,914 45</u>
Expired and terminated.....	19,929,812	237,704 75
In force at end of the year.....	\$33,411,255	\$368,209 70
Deduct amount re-insured.....	1,451,756	17,581 82
Net amount in force.....	<u>\$31,959,499</u>	<u>\$350,627 88</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$37,583 00
Premiums received.....	1,573 95
Losses paid.....	1,751 02
Losses incurred.....	1,831 02

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)	\$1,199,417	75
Rents	\$22,482	46
Interest on real estate mortgage loans.....	16,000	33
Interest and dividends on stocks and bonds	132,707	47
Interest from all other sources	7,769	29
Total interest and rents.....	\$178,959	55
Profit on sale or maturity of ledger assets	112,761	51
Total income.....	\$1,491,138	81
Net ledger assets Dec. 31, 1898.....	4,518,011	60
Total.....	\$6,009,150	41

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$702,631	58
Interest and dividends to stockholders.....	150,000	00
Commissions to agents	193,688	18
Rents.....	23,942	92
Salaries and other compensation of officers and office employes.....	136,224	61
Taxes on premiums, \$21,952.49; real estate, \$6,771.49	} 38,649	10
Internal revenue, \$9,925.12		
Insurance department fees and agents' licenses	9,258	09
Municipal licenses, \$1,532.50; tax on franchise, \$640.00.....	2,172	50
Advertising, printing and stationery	15,207	16
Legal expenses	2,976	91
Repairs and expenses on real estate.....	15,814	02
Miscellaneous expenses	47,617	70
All other disbursements.....	18,739	11
Total disbursements	\$1,356,921	88
Balance	\$4,652,238	53

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$690,324	27
Loans on mortgage of real estate	378,500	00
Book value of stocks and bonds, excluding interest	3,297,009	64
Cash in office and in bank	75,481	95
Agents' balances	186,084	06
Cash in hands of managers	24,828	61
Ledger assets, per balance	\$4,652,228	53

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$8,543	73
Interest accrued on stocks and bonds	2,500	00
Rents due and accrued on company's property	2,219	17
Total interest and rents	\$13,262	90
Market value of bonds and stocks over book value	102,054	61
Net uncollected premiums, not more than three months due	14,315	51
Total admitted assets	\$4,781,861	55

LIABILITIES.

Losses adjusted and unpaid	\$48,119	65
Losses in process of adjustment	76,075	87
Losses resisted	5,700	00
Total claims for losses	\$129,895	52
Deduct re-insurance due and accrued	38,083	16
Net amount of unpaid losses	\$91,812	36
Unearned premiums on outstanding risks	1,588,646	34
Total liabilities, except capital	\$1,680,458	70
Cash capital	\$1,000,000	00
Surplus over all liabilities	2,101,402	85
Surplus to policy holders	\$3,101,402	85
Total liabilities and surplus	\$4,781,861	55

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$370,162,277	\$2,996,131 21
Written during the year	232,632,215	1,747,749 30
Total	\$602,794,492	\$4,743,880 51
Expired and terminated	199,934,778	1,586,689 09
In force at end of the year	\$402,859,714	\$3,157,191 42
Deduct amount re-insured	19,519,563	134,599 98
Net amount in force	\$383,340,151	\$3,022,591 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$742,995 00
Premiums received	9,265 01
Losses paid	3,869 59
Losses incurred	2,983 79
Amount at risk	1,517,703 00

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)	\$341,253 64
Rents	\$1,830 00
Interest on real estate mortgage loans.....	961 92
Interest and dividends on stocks and bonds.....	17,385 25
Interest from all other sources	123 33
Total interest and rents.....	\$20,300 50
Profit on sale or maturity of ledger assets.....	462 69
Total income.....	\$362,016 83
Net ledger assets Dec. 31, 1898.....	477,056 09
Total	\$839,072 92

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$217,535 98
Interest and dividends to stockholders	12,000 00
Commissions to agents.....	64,316 76
Rents.....	1,447 50
Salaries and other compensation of officers and office employes.....	11,380 00
Taxes on premiums, \$3,348.09; real estate, \$546.24.....	3,894 33
Insurance department fees and agents' licenses	558 50
Tax on franchise.....	2,025 00
United States internal revenue.....	2,049 40
Advertising, printing and stationery	3,836 59
Legal expenses	646 92
Repairs and expenses on real estate.....	601 62
Furniture and fixtures	77 90
All other disbursements, viz: Inspections, adjustment of losses and miscellaneous items.....	17,583 57
Total disbursements.....	\$337,954 07
Balance.....	\$501,118 85

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$31,400 00
Loans on mortgage of real estate	16,400 00
Book value of stocks and bonds, excluding interest	408,713 90
Cash in office and in bank.....	44,604 95
Ledger assets, per balance.....	\$501,118 85

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$228 47	
Interest accrued on stocks and bonds	1,610 65	
Total interest.....		\$1,839 12
Market value of stocks over book value		7,505 37
Net uncollected premiums, not more than three months due.....		38,654 89
Due from other companies for re-insurance.....		149 20
Gross assets		<u>\$549,267 43</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on bonds	\$1,565 52
Total admitted assets..	<u>\$547,701 91</u>

LIABILITIES.

Losses adjusted and unpaid	\$23,771 62
Losses in process of adjustment	22,778 50
Losses resisted	1,300 00
Total claims for losses	<u>\$47,850 12</u>
Deduct re-insurance due and accrued	10,416 61
Net amount of unpaid losses.	\$37,433 51
Unearned premiums on outstanding risks	210,379 33
Salaries, rents, taxes and expenses due and accrued	1,341 99
Due for return premiums and re-insurance.....	11,430 20
Total liabilities, except capital.....	<u>\$260,585 03</u>
Cash capital	\$200,000 00
Surplus over all liabilities	87,116 88
Surplus to policy holders	<u>\$287,116 88</u>
Total liabilities and surplus	<u>\$547,701 91</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$44,926,324	\$526,779 54
Written during the year	35,354,660	449,011 15
Total	<u>\$80,280,984</u>	<u>\$975,790 69</u>
Expired and terminated	34,690,173	435,507 30
In force at end of the year.....	\$45,581,811	\$540,283 39
Deduct amount re-insured	12,499,795	147,450 17
Net amount in force	<u>\$33,082,016</u>	<u>\$392,833 22</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$7,157,317 00
Premiums received.....	105,410 83
Losses paid	43,655 80
Losses incurred.....	44,915 46
Amount at risk	<u>10,825,750 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, \$964,209.73; marine, \$152,363.74	\$1,116,573 47
Rents—including company's use of own buildings	\$16,500 00
Interest and dividends on stocks and bonds	46,064 52
Interest from all other sources	47 71
Total interest and rents	\$62,612 23
Borrowed money	117,000 00
Bills payable	50 25
Total income	\$1,296,235 95
Net ledger assets Dec. 31, 1898	1,166,652 06
Total	\$2,462,888 01

DISBURSEMENTS.

Net amount paid for losses. Fire, \$649,915.36; marine, \$147,758.20	\$797,673 56
Interest and dividends to stockholders	20,000 00
Commissions to agents	216,327 49
Rents - including company's use of own buildings	12,000 00
Salaries and other compensation of officers and office employes	139,962 21
Taxes on premiums, \$17,426.18; real estate, \$4,258.85	21,685 03
Insurance department fees and agents' licenses	10,921 50
Advertising, printing and stationery	21,337 54
Repairs and expenses on real estate	704 21
Furniture and fixtures	442 16
Internal revenue	8,687 58
Miscellaneous expenses	105,392 28
Total disbursements	\$1,355,134 36
Balance	\$1,107,753 65

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$127,500 00
Book value of stocks and bonds, excluding interest	930,379 31
Cash in office and in bank	34,040 86
Bills receivable and agents' balances	15,833 48
Ledger assets, per balance	\$1,107,753 65

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$122,500 00
Market value of bonds and stocks over book value	249,520 69
Net uncollected premiums, not more than three months due	187,478 79
Gross assets	<u>\$1,667,253 13</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets.....	\$5,000 00
Total admitted assets.....	<u>\$1,662,253 13</u>

LIABILITIES.

Losses adjusted and unpaid	\$11,537 25
Losses in process of adjustment.....	161,747 83
Losses resisted	20,909 50
Total claims for losses	<u>\$194,194 58</u>
Deduct re-insurance due and accrued	40,123 82
Net amount of unpaid losses.....	\$154,070 76
Unearned premiums on outstanding risks	811,024 64
Amount reclaimable on perpetual fire policies	931 50
Salaries, rents, taxes and expenses due and accrued	5,000 00
Due for return premiums and re-insurance.....	22,937 43
Due and to become due for borrowed money	117,050 25
All other liabilities, viz: Reserve for contingencies	5,000 00
Total liabilities, except capital	<u>\$1,116,014 58</u>
Cash capital	\$200,000 00
Surplus over all liabilities	346,238 55
Surplus to policy holders	<u>\$546,238 55</u>
Total liabilities and surplus	<u>\$1,662,253 13</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$236,963,960	\$1,466,858 52	\$2,417,150	\$81,557 75
Written during the year	168,091,106	1,332,250 60	55,765,614	187,363 51
Total	<u>\$405,055,066</u>	<u>\$2,799,109 12</u>	<u>\$58,182,764</u>	<u>\$268,921 26</u>
Expired and terminated.....	142,017,234	1,114,612 55	56,092,560	199,515 97
In force at end of the year.....	<u>\$263,037,832</u>	<u>\$1,684,496 57</u>	<u>\$2,090,204</u>	<u>\$69,405 29</u>
Deduct amount re-insured.....	27,194,493	213,471 37	37,910	1,348 85
Net amount in force.....	<u>\$235,843,339</u>	<u>\$1,471,025 20</u>	<u>\$2,052,294</u>	<u>\$68,056 44</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,128,792 00
Premiums received	9,290 60
Losses paid.....	4,844 52
Losses incurred.....	4,979 51
Amount at risk.....	<u>1,401,288 00</u>

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President.*CHARLES A. SHAW, *Secretary.*

Principal Office, No. 34 Pine St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. (Fire).....	\$1,488,540 67
Rents—including company's use of own buildings.....	\$27,599 79
Interest on real estate mortgage loans	278 53
Interest and dividends on stocks and bonds	89,977 12
Interest from all other sources	436 86
Total interest and rents.....	\$118,292 30
Profit on sale or maturity of ledger assets	68,535 50
Total income.....	\$1,675,368 47
Net ledger assets Dec. 31, 1898	2,613,884 21
Total	\$4,289,252 68

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,094,720 37
Interest and dividends to stockholders	100,000 00
Commissions to agents.....	278,364 42
Rents—including company's use of own buildings.....	15,339 50
Salaries and other compensation of officers and office employees.....	152,448 58
Taxes on premiums, \$32,749.89; real estate, \$6,820.10	50,444 67
Internal revenue, \$10,874.08	
Insurance department fees and agents' licenses	8,692 12
Advertising, printing and stationery.....	21,373 40
Legal expenses.....	1,133 60
Repairs and expenses on real estate.....	3,175 54
Furniture and fixtures	519 72
Loss on sale or maturity of ledger assets	8,572 24
All other disbursements.....	59,887 20
Total disbursements	\$1,794,670 76
Balance	\$2,494,581 92

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$402,368 75
Loans on mortgage of real estate.....	3,500 00
Book value of stocks and bonds, excluding interest.....	1,957,172 69
Cash in office and in bank.....	113,540 48
Ledger assets, per balance.....	\$2,494,581 92

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58	
Interest accrued on stocks and bonds	25,295 00	
Rents due on company's property	960 00	
Total interest and rents		\$26,269 58
Market value of real estate over book value		29,631 25
Market value of bonds and stocks over book value.....		270,163 31
Net uncollected premiums, not more than three months due.....		219,349 83
Due from other companies for re-insurance		12,483 47
Total admitted assets.....		\$3,052,479 36

LIABILITIES.

Losses adjusted and unpaid.....	\$106,426 68	
Losses in process of adjustment.....	111,765 08	
Losses resisted.....	13,515 68	
Total claims for losses.....	\$231,707 44	
Deduct re-insurance due and accrued.....	36,498 82	
Net amount of unpaid losses.....		\$195,208 62
Unearned premiums on outstanding risks.....		1,211,176 72
Due for re-insurance		27,275 33
Total liabilities, except capital		\$1,433,660 67
Cash capital	\$1,000,000 00	
Surplus over all liabilities.....	618,818 69	
Surplus to policy holders		\$1,618,818 69
Total liabilities and surplus		\$3,052,479 36

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$212,630,242 88	\$2,329,869 72
Written during the year	192,034,365 97	1,999,773 77
Total.....	\$404,664,608 85	\$4,329,643 49
Expired and terminated.....	152,401,501 60	1,687,301 29
In force at end of the year	\$252,263,107 25	\$2,642,342 20
Deduct amount re-insured.....	25,883,567 80	273,507 13
Net amount in force.	\$226,379,539 45	\$2,368,835 07

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,977,588 32
Premiums received.....	30,534 27
Losses paid.....	24,382 52
Losses incurred.....	22,069 78
Amount at risk.....	4,174,801 67

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).....		\$6,224,178 52
Rents	\$14,082 73	
Interest on real estate mortgage loans	69,322 91	
Interest on collateral loans	690 00	
Interest and dividends on stocks and bonds.....	326,153 20	
Interest from all other sources.....	8,936 70	
Total interest and rents	\$419,185 54	
Profit on sale or maturity of ledger assets.....	10,268 62	
Increase in re-insurance reserve deposit.....	37,051 13	
Income from all other sources	272 10	
Total income	\$6,690,955 91	
Net ledger assets Dec. 31, 1898.....	10,098,182 73	
Total	\$16,789,138 64	

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$4,113,095 42
Interest and dividends to stockholders.....	400,000 00
Commissions to agents.....	1,049,458 81
Salaries and other compensation of officers and office employes	470,265 76
Taxes on premiums, \$106,161.44; real estate, \$5,752.87; internal revenue, } \$20,155.31	132,069 62
Insurance department fees and agents' licenses	26,690 54
Municipal licenses	8,330 17
Advertising, printing and stationery.	77,249 93
Legal expenses	16,473 89
Depreciation in value of printing plant.....	5,155 85
Bonds and stocks marked off.....	17,742 50
Agency balances marked off.	1,139 02
All other disbursements	815,334 31
Total disbursements.....	\$7,133,005 82
Balance	\$9,656,132 82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$780,631 94
Loans on mortgage of real estate.....	1,225,700 00
Loans secured by collateral	14,800 00
Book value of stocks and bonds, excluding interest.....	6,300,573 43
Cash in office and in bank.....	604,627 42
Agents balances	705,624 88
All other assets, viz: Printing plant	24,175 15
Ledger assets, per balance.....	\$9,656,132 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$32,354 00
Interest due on stocks and bonds	2,500 00
Interest accrued on collateral loans.....	66 46
Rents accrued on company's property.....	1,271 79
Total interest and rents.....	\$36,192 25
Market value of real estate over book value	30,368 06
Market value of bonds and stocks over book value.....	789,105 96
Net uncollected premiums, not more than three months due.....	467,500 00
Re-insurance due from other companies.....	23,288 93
Total admitted assets.....	\$11,002,588 02

LIABILITIES.

Losses adjusted and unpaid	\$251,329 11
Losses in process of adjustment	349,816 78
Losses resisted	54,438 01
Total unpaid losses	\$655,583 90
Unearned premiums on outstanding risks.....	5,286,799 62
Total liabilities, except capital	\$5,942,383 52
Cash capital.....	\$1,250,000 00
Surplus over all liabilities	3,810,204 50
surplus to policy holders.....	\$5,060,204 50
Total liabilities and surplus.....	\$11,002,588 02

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$853,116,357	\$9,772,537 04
Written during the year	694,749,682	7,989,050 77
Total.....	\$1,547,866,039	\$17,761,587 81
Expired and terminated	618,080,565	7,288,572 10
In force at end of the year.....	\$929,785,474	\$10,473,015 71
Deduct amount re-insured	6,784,804	73,694 23
Net amount in force.....	\$923,000,670	\$10,399,321 48

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,075,993 00
Premiums received	75,442 95
Losses paid	31,324 49
Losses incurred.....	45,682 64

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, *President*.THOMAS B. GREENE,
AREMIAH M. BURTES, } *Secretaries.*

Principal Office, No. 119 Broadway.

Cash Capital, \$3,000,000.

INCOME.

Net premiums received. Fire, \$4,300,441.03; marine, \$241,124.21	\$4,541,565 24
Rents—including company's use of own buildings.....	\$161,640 84
Interest on real estate mortgage loans	15,582 96
Interest on collateral loans	4,473 37
Interest and dividends on stocks and bonds	359,707 29
Interest from all other sources.....	6,924 58
Total interest and rents	\$548,329 04
Profit on sale or maturity of ledger assets	101,010 00
Income from all other sources, viz: Profit and loss.	2,896 71
Total income.....	\$5,193,800 99
Net ledger assets Dec. 31, 1898.....	10,739,670 34
Total	\$15,933,471 33

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,420,935.11; marine, \$199,471.78	\$2,620,406 89
Interest and dividends to stockholders.....	300,000 00
Commissions to agents	822,112 17
Rents—including company's use of own buildings.....	53,131 36
Salaries and other compensation of officers and office employes.....	409,789 04
Taxes on premiums, \$75,893.15; real estate, \$22,009.69	} 131,790 15
Government tax, \$33,887.31.....	
Insurance department fees and agents' licenses	17,589 25
Municipal licenses, \$7,518.83; tax on franchise, \$1,503.00.	9,021 83
Advertising, printing and stationery	61,509 34
Legal expenses.....	2,236 32
Repairs and expenses on real estate.....	37,183 97
Loss on sale or maturity of ledger assets	5,500 00
All other disbursements, viz: Miscellaneous expenses, \$269,720.56; profit and loss, \$24,394.00.	294,114 56
Total disbursements	\$4,764,384 88
Balance	\$11,169,086 45

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$1,753,973 36
Loans on mortgage of real estate.....	194,250 00
Loans secured by collateral	234,125 00
Book value of stocks and bonds, excluding interest.....	7,972,023 35
Cash in bank	650,877 87
Bills receivable and agents' balances	363,836 87
Ledger assets, per balance.....	\$11,169,086 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,794 50	
Interest accrued on stocks and bonds	42,493 50	
Interest accrued on collateral loans	2,174 37	
Interest accrued on other assets	<u>1,152 02</u>	
Total interest		\$49,614 39
Market value of bonds and stocks over book value.....	1,317,945 29	
Net uncollected premiums, not more than three months due.....	<u>248,303 34</u>	
Gross assets		\$12,784,949 47

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$9,382 23	
Bills receivable, past due	207 58	
Depreciation on stocks and bonds	<u>16,736 15</u>	
Total		\$26,325 96
Total admitted assets		\$12,758,623 51

LIABILITIES.

Losses adjusted and unpaid	\$85,358 14	
Losses in process of adjustment	832,881 26	
Losses resisted	<u>38,557 71</u>	
Total claims for losses ..		\$956,797 11
Deduct re-insurance due and accrued.....	<u>422,389 79</u>	
Net amount of unpaid losses		\$534,407 32
Unearned premiums on outstanding risks	4,381,073 00	
Due for re-insurance.....	<u>211,206 78</u>	
Total liabilities, except capital.....		\$5,126,687 10
Cash capital	\$3,000,000 00	
Surplus over all liabilities	<u>4,631,936 41</u>	
Surplus to policy holders.....		\$7,631,936 41
Total liabilities and surplus.....		\$12,758,623 51

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$908,508,619	\$8,380,050 00	\$13,368,428	\$280,436 00
Written during the year.....	<u>732,702,441</u>	<u>6,211,610 08</u>	<u>88,384,029</u>	<u>463,113 48</u>
Total	\$1,641,211,060	\$14,591,660 08	\$101,752,457	\$743,543 48
Expired and terminated	<u>664,523,667</u>	<u>5,828,641 08</u>	<u>83,251,111</u>	<u>300,538 48</u>
In force at end of the year.....	\$976,687,393	\$8,763,019 00	\$18,501,346	\$443,005 00
Deduct amount re-insured.....	<u>114,863,532</u>	<u>535,649 00</u>	<u>6,044,537</u>	<u>144,286 00</u>
Net amount in force	\$861,823,861	\$8,227,370 00	\$12,456,809	\$298,719 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,357,768 00
Premiums received	58,557 32
Losses paid.....	61,229 21
Losses incurred.....	63,898 87
Amount at risk.....	<u>6,697,210 00</u>

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, \$357,795.28; marine, \$56,289.35.....	\$414,084 63
Rents—including company's use of own buildings	\$9,545 90
Interest on real estate mortgage loans	21,726 17
Interest on collateral loans	2,119 50
Interest and dividends on stocks and bonds	12,408 40
Interest from all other sources.	781 78
Total interest and rents	\$46,581 75
Income from all other sources.....	768 32
Total income	\$461,434 70
Net ledger assets Dec. 31, 1898.....	889,647 59
Total	\$1,351,082 29

DISBURSEMENTS.

Net amount paid for losses. Fire, \$214,982.98; marine, \$37,953.95	\$252,936 93
Interest and dividends to stockholders	36,000 00
Commissions to agents	67,462 00
Salaries and allowances to agents	7,315 22
Rents—including company's use of own buildings.....	5,280 00
Salaries and other compensation of officers and office employes.....	54,586 86
Taxes on premiums, \$6,436.62; real estate, \$1,634.38;.....	} 12,659 74
Other investments, \$4,588.74.....	
Insurance department fees and agents' licenses.....	3,517 17
Municipal licenses, \$542.74; tax on franchise, \$45.15.....	587 89
Advertising, printing and stationery.....	5,986 46
Legal expenses	32 75
Repairs and expenses on real estate	448 55
Miscellaneous expenses.....	11,872 29
Loss on sale or maturity of ledger assets	2,590 00
All other disbursements	1,932 66
Total disbursements.....	\$463,208 60
Balance	\$887,873 69

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$227,729 35
Loans on mortgage of real estate	280,686 62
Loans secured by collateral	33,000 00
Book value of stocks and bonds, excluding interest	266,462 20
Cash in office and in bank	79,995 52
Ledger assets, per balance	\$887,873 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,177 25
Interest accrued on collateral loans	137 50
Total interest	\$2,314 75
Market value of real estate over book value	520 65
Net uncollected premiums, not more than three months due	77,167 52
Gross assets	\$967,876 61

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$14,767 20
Total admitted assets	\$953,109 41

LIABILITIES.

Losses adjusted and unpaid	\$2,219 86
Losses in process of adjustment	11,873 37
Losses resisted	450 00
Total claims for losses	\$14,543 23
Deduct re-insurance due and accrued	21 52
Net amount of unpaid losses	\$14,521 71
Unearned premiums on outstanding risks	321,361 89
All other liabilities, viz: Marine bills payable, \$882.50; agents' credit balances, \$414.96.	1,297 46
Total liabilities, except capital	\$337,181 06
Cash capital	\$300,000 00
Surplus over all liabilities	315,928 35
Surplus to policy holders	\$615,928 35
Total liabilities and surplus	\$953,109 41

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$44,469,808	\$584,798 04	\$656,218	\$37,456 25
Written during the year.....	38,964,749	484,306 21	4,413,207	70,948 31
Total.....	\$83,434,557	\$1,069,104 25	\$5,069,425	\$108,404 56
Expired and terminated.....	34,331,370	433,262 55	4,326,503	64,529 01
In force at end of the year.....	\$49,103,187	\$635,841 70	\$742,922	\$43,875 55
Deduct amount re-insured.....	4,015,548	58,238 71	94,925	4,698 24
Net amount in force	\$45,087,639	\$577,602 99	\$647,994	\$39,177 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$126,318 60
Premiums received	1,607 91
Losses paid	351 50
Losses incurred	351 50

LIABILITIES.

Losses adjusted and unpaid	\$2,593 13	
Losses in process of adjustment	4,002 22	
Losses resisted.....	50 00	
Total claims for losses	<u>\$6,645 35</u>	
Deduct re-insurance due and accrued	538 42	
Net amount of unpaid losses		\$6,106 93
Unearned premiums on outstanding risks		50,228 75
Salaries, rents, taxes and expenses due and accrued		1,213 65
Due for return premiums and re-insurance.....		<u>1,767 26</u>
Total liabilities, except capital		\$59,316 59
Cash capital	\$200,000 00	
Surplus over all liabilities	82,561 30	
Surplus to policy holders		<u>\$282,561 30</u>
Total liabilities and surplus		\$341,877 89

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$2,274,722	\$22,178 21
Written during the year	12,892,676	127,901 78
Total	<u>\$15,167,398</u>	<u>\$150,079 99</u>
Expired and terminated.....	4,725,598	43,768 99
In force at end of the year	\$10,441,800	\$106,311 00
Deduct amount re-insured	1,417,584	16,967 15
Net amount in force	<u>\$9,024,216</u>	<u>\$89,343 85</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$74,450 00
Premiums received.....	970 04
Amount at risk.....	<u>42,413 00</u>

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, \$4,000,543.81; marine, \$2,011,715.51	\$6,012,259 32
Deposits received on perpetual risks.....	18,326 86
Rents	\$19,972 88
Interest on real estate mortgage loans	138,253 71
Interest on collateral loans.....	930 34
Interest and dividends on stocks and bonds	232,236 35
Interest from all other sources.....	9,769 99
Total interest and rents	\$401,163 27
Profit on sale or maturity of ledger assets.....	79,916 85
Income from all other sources, viz: Perpetual fees, \$3,062.77; from wrecking company, \$3,987.86; dividends from bad debts, \$871.31	7,921 94
Total income.....	\$6,519,588 24
Net ledger assets Dec. 31, 1898.....	8,619,231 07
Total	\$15,138,819 31

DISBURSEMENTS.

Net amount paid for losses. Fire, \$2,473,368.19; marine, \$1,923,007.41	\$4,396,375 60
Deposit premiums returned.....	23,823 95
Interest and dividends to stockholders	360,000 00
Commissions to agents.....	1,028,387 00
Salaries and allowances to agents	60,865 23
Rents.....	18,946 98
Salaries and other compensation of officers and office employes.....	267,834 06
Taxes on premiums, \$117,053.24; real estate, \$9,099.29.....	126,152 53
Insurance department fees and agents' licenses.....	15,171 24
Municipal licenses, \$7,536.69; tax on franchise, \$22,793.89	30,330 58
Advertising, printing and stationery.....	36,132 80
Legal expenses	12,570 33
Repairs and expenses on real estate	12,367 46
Furniture and fixtures	958 78
All other disbursements, viz: Bad debts charged off, \$14,841.32; reduction in book value of sundry investments, \$38,329.19; miscellaneous, \$186,744.90.....	239,915 41
Total disbursements	\$6,629,881 95
Balance.....	\$8,508,987 36

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$825,477 03
Loans on mortgage of real estate	1,855,929 20
Loans secured by collateral.....	34,500 00
Book value of stocks and bonds, excluding interest	4,393,270 00
Cash in office and in bank	771,860 05
Bills receivable and agents' balances	600,540 28
All other assets, viz: Book accounts, \$19,723.36; re-insurance due from other companies, \$7,687.44.....	27,410 80
Ledger assets, per balance.....	\$8,508,987 36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$25,234 90
Market value of bonds and stocks over book value.....	408,462 00
Net uncollected premiums, not more than three months due.....	288,000 00
Gross assets	\$9,230,684 26

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$36,000 00
Bills receivable, past due	816 13
Total	\$36,816 13
Total admitted assets	\$9,193,868 13

LIABILITIES.

Losses adjusted and unpaid	\$120,065 48
Losses in process of adjustment	584,821 27
Losses resisted.	27,987 50
Total claims for losses.....	\$732,824 25
Deduct re-insurance due and accrued.....	157,437 90
Net amount of unpaid losses.....	\$575,386 35
Unearned premiums on outstanding risks.....	3,186,344 67
Amount reclaimable on perpetual fire policies.....	772,172 69
Total liabilities, except capital.....	\$4,533,903 71
Cash capital	\$3,000,000 00
Surplus over all liabilities	1,659,964 42
Surplus to policy holders	\$4,659,964 42
Total liabilities and surplus.....	\$9,193,868 13

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums</i>
In force December 31, 1898.....	\$620,445,361	\$5,957,931 70	\$5,336,798	\$254,621 13
Written during the year	531,065,576	4,738,516 17	392,422,764	2,255,894 32
Total	\$1,151,510,937	\$10,696,447 87	\$397,759,562	\$2,510,515 45
Expired and terminated.....	519,578,392	4,522,401 97	392,811,637	2,286,300 12
In force at end of the year.....	\$631,932,545	\$6,174,045 90	\$4,947,925	\$224,215 33
Deduct amount re-insured	31,048,155	303,640 83	-	-
Net amount in force.....	\$600,884,390	\$5,870,405 07	\$4,947,925	\$224,215 33
Perpetual risks in force, \$33,641,661.50; premiums on same, \$848,860.53.				

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,243,033 00
Premiums received	78,291 62
Losses paid.....	43,404 43
Losses incurred	45,975 92

INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA,

PHILADELPHIA, PA.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

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

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$274,568 15
Deposits received on perpetual risks	9,828 00
Rents—including company's use of own buildings.	\$20,364 00
Interest on real estate mortgage loans	2,464 40
Interest and dividends on stocks and bonds	10,246 34
Total interest and rents.....	\$33,074 74
Profit on sale or maturity of ledger assets.	400 00
Income from all other sources, viz: Transfer fees, \$46.75; retained on perpetuals cancelled, \$578.24; suspense account, \$2,084.10; borrowed money, \$20,000.00	22,709 09
Total income	\$340,580 88
Net ledger assets Dec. 31, 1898.....	630,977 51
Total	\$971,558 39

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$185,798 39
Deposit premiums returned.	7,588 09
Interest and dividends to stockholders.....	12,000 00
Commissions to agents.....	60,012 89
Salaries and allowances to agents	20,079 23
Rents—including company's use of own buildings.	9,000 00
Salaries and other compensation of officers and office employes	16,945 00
Taxes on premiums, \$7,227.04; real estate, \$3,595.18; capital, \$600.00.....	11,422 22
Insurance department fees and agents' licenses	1,373 33
Municipal licenses, \$380.00; internal revenue, \$1,792.98	2,172 98
Advertising, printing and stationery.	1,063 61
Repairs and expenses on real estate	8,164 79
Furniture and fixtures	81 75
All other disbursements, viz: Maps, \$275.50; suspense account, \$401.52; interest, \$1,635.04; adjusting, \$3,237.88; boards, \$2,707.79; postage and express, \$1,842.90; patrols, \$993.21; miscellaneous expenses, \$1,786.83; perpetual losses, \$3,328.15; commissions, \$302.53; profit and loss, \$2,525.	19,536 39
Total disbursements	\$355,238 63
Balance	\$616,319 76

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$312,243	58
Loans on mortgage of real estate.....	41,300	00
Book value of stocks and bonds, excluding interest	160,193	01
Cash in office and in bank.....	19,696	25
Bills receivable	1,963	25
Cash in hands of managers and agents	65,674	49
Due from other companies for re-insurance.....	6,721	72
Reclaimable on perpetual re-insurance, \$8,437.39; George Gorham, receiver, \$90.07.....	8,527	46
Ledger assets, per balance	\$616,319	76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$981	33
Rents due and accrued on company's property.....	3,070	97
Total interest and rents.....	\$4,052	30
Market value of real estate over book value	36,775	79
Market value of bonds and stocks over book value	11,561	99
Net uncollected premiums, not more than three months due	33,500	00
Salvage	757	90
Due from other companies for re-insurance	234	20
Total admitted assets	\$703,201	94

LIABILITIES.

Losses adjusted and unpaid	\$368	69
Losses in process of adjustment.....	33,601	31
Total unpaid losses	\$33,970	00
Unearned premiums on outstanding risks	149,973	70
Amount reclaimable on perpetual fire policies.....	216,345	02
Due for re-insurance	6,434	09
Due and to become due for borrowed money.....	45,000	00
Total liabilities, except capital.....	\$451,722	81
Cash capital.....	\$200,000	00
Surplus over all liabilities	51,479	13
Surplus to policy holders.....	\$251,479	13
Total liabilities and surplus	\$703,201	94

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$32,088,112	\$372,302 45
Written during the year	31,876,753	357,145 52
Total	\$63,964,865	\$729,447 97
Expired and terminated	28,652,631	321,764 39
In force at end of the year.....	\$35,312,234	\$407,683 58
Deduct amount re-insured	8,886,775	94,972 01
Net amount in force	\$26,425,459	\$312,711 57
Perpetual risks in force, \$7,253,398; premiums on same, \$240,383.35.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,513,047 00
Premiums received.....	24,981 78
Losses paid.....	20,123 17
Losses incurred.....	20,240 17
Amount at risk.....	2,116,999 00

MANHATTAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1882.

DANIEL MYERS, *President*.J. W. DURBROW, *Secretary*.

Principal Office, Nos. 45-49 Cedar St.

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire)	\$357,260 05
Interest and dividends on stocks and bonds	12,549 37
Profit on sale or maturity of ledger assets	7,279 12
Assessment on stockholders	85,000 00
Premium on increased capital	87,500 00
Income from all other sources, viz: Sale of furniture and fixtures, \$220.00; profit and loss, \$2,542.70	2,762 70
Total income.....	\$552,351 24
Net ledger assets Dec. 31, 1898	\$478,368 37
Increase of paid-up capital during 1899	250,000 00
Total	\$1,280,719 61

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$290,244 58
Interest and dividends to stockholders	12,500 00
Commissions to agents.....	123,530 49
Rents	5,500 00
Salaries and other compensation of officers and office employes.....	41,388 91
Tax on premiums.....	8,251 19
Insurance department fees and agents' licenses	3,878 70
Municipal licenses	968 43
Advertising, printing and stationery	4,275 63
Legal expenses	8,536 13
All other disbursements	30,932 77
Total disbursements	\$530,006 83
Balance	\$750,712 78

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$329,998 39
Cash in office and in bank	420,714 39
Ledger assets, per balance	\$750,712 78

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$19,251 61
Net uncollected premiums, not more than three months due.....	146,859 53
Total admitted assets	<u>\$916,823 92</u>

LIABILITIES.

Losses adjusted and unpaid	\$13,941 52
Losses in process of adjustment	21,310 74
Losses resisted.....	14,500 00
Total claims for losses	<u>\$49,752 26</u>
Deduct re-insurance due and accrued	7,365 00
Net amount of unpaid losses	\$42,387 26
Unearned premiums on outstanding risks.....	292,829 86
Due for re-insurance.....	4,298 49
All other liabilities	3,101 70
Total liabilities, except capital	<u>\$342,617 31</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities	<u>74,206 61</u>
Surplus to policy holders	<u>\$574,206 61</u>
Total liabilities and surplus.....	<u>\$916,823 92</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$48,285,320 25	\$503,465 73
Written during the year.....	94,973,733 89	779,091 50
Total.....	<u>\$143,259,054 14</u>	<u>\$1,282,557 23</u>
Expired and terminated.....	66,659,175 35	703,634 79
In force at end of the year.....	\$76,599,878 79	\$578,922 44
Deduct amount re-insured.....	3,088,464 15	28,350 50
Net amount in force	<u>\$73,511,414 64</u>	<u>\$550,571 94</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$328,741 50
Premiums received.....	5,915 01
Losses paid	1,096 48
Losses incurred	1,096 48
Amount at risk.....	<u>167,000 00</u>

MECHANICS AND TRADERS INSURANCE COMPANY,

NEW ORLEANS, LA.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

E. G. RICHARDS, *President.*

R. L. EMERY, *Secretary.*

Principal Office, No. 147 Carondelet St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$182,159.35; marine, \$7,760.85	\$189,920 20
Rents—including company's use of own buildings.....	\$9,302 93
Interest on real estate mortgage loans	} 10,391 10
Interest on collateral loans	
Interest and dividends on stocks and bonds	
Interest from all other sources	
Total interest and rents.....	\$19,694 03
Profit on sale or maturity of ledger assets.....	152 24
Total income	\$209,766 47
Net ledger assets Dec. 31, 1898	411,327 77
Total	\$621,094 24

DISBURSEMENTS.

Net amount paid for losses. Fire, \$137,998.98; marine, \$5,390.38.....	\$143,389 36
Commissions to agents.....	21,676 23
Rents—including company's use of own buildings.....	1,200 00
Salaries and other compensation of officers and office employes.....	16,742 77
Taxes on real estate, \$4,960.00; other investments, \$12,327.46	17,287 46
Advertising, printing and stationery.	4,388 67
Legal expenses	769 14
Repairs and expenses on real estate.....	4,462 95
Furniture and fixtures	970 26
All other disbursements	11,283 06
Total disbursements.....	\$222,169 90
Balance	\$398,924 34

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$108,100 00
Loans on mortgage of real estate	5,990 90
Loans secured by collateral	1,895 90
Book value of stocks and bonds, excluding interest	272,702 70
Cash in office and in bank.....	9,622 13
Bills receivable	612 71
Ledger assets, per balance	\$398,924 34

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.	\$17,186 20
Net uncollected premiums, not more than three months due.....	63,615 70
Total admitted assets.....	\$479,726 24

LIABILITIES.

Losses adjusted and unpaid	\$31,824 51
Losses resisted.....	3,000 00
Total claims for losses.....	\$34,824 51
Deduct re-insurance due and accrued.....	2,186 58
Net amount of unpaid losses	\$32,637 93
Unearned premiums on outstanding risks.....	106,984 47
Due for re-insurance.....	18,443 10
Total liabilities, except capital	\$158,065 50
Cash capital	\$300,000 00
Surplus over all liabilities	21,660 74
Surplus to policy holders	\$321,660 74
Total liabilities and surplus	479,726 24

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$17,626,825	\$265,816 61	-	-
Written during the year.....	27,830,905	278,132 19	\$4,270,442	\$14,744 40
Total	\$45,457,790	\$543,948 80	\$4,270,442	\$14,744 40
Expired and terminated.....	21,670,293	260,595 93	4,270,442	14,744 40
In force at end of the year.....	\$23,787,497	\$283,352 87	-	-
Deduct amount re-insured.. ...	5,934,541	81,995 24	-	-
Net amount in force	\$17,852,956	\$201,357 63	-	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$254,543 00
Premiums received.....	1,455 82
Losses paid.....	370 75
Losses incurred.....	379 50

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, \$178,960.03; marine, \$1,709.82	\$180,669 85
Interest on real estate mortgage loans	\$6,120 22
Interest on collateral loans.....	975 00
Interest and dividends on stocks and bonds	15,857 00
Interest from all other sources.....	1,030 95
Total interest	\$23,983 17
Income from all other sources	2,812 25
Total income	\$207,465 27
Net ledger assets Dec. 31, 1898.....	572,026 42
Total	\$779,491 69

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$89,540 12
Interest and dividends to stockholders	24,069 00
Commissions to agents.....	43,057 05
Salaries and other compensation of officers and office employes	22,136 02
Taxes on premiums, \$2,863.17; franchise, \$1,987.64.	4,850 81
Insurance department fees and agents' licenses	1,733 35
Municipal licenses	150 00
Advertising, printing and stationery.....	1,628 58
All other disbursements	7,609 47
Total disbursements	\$204,774 40
Balance	\$574,717 29

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$190,100 00
Loans secured by collateral	32,000 00
Book value of stocks and bonds, excluding interest	316,542 97
Cash in office and in bank.....	25,486 78
Agents' balances	10,587 54
Ledger assets, per balance	\$574,717 29

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,459 75
Interest accrued on stocks and bonds.....	1,588 72
Interest accrued on collateral loans.....	255 41
Total interest	\$3,303 88
Market value of bonds and stocks over book value.....	44,171 03
Net uncollected premiums, not more than three months due.....	22,126 62
Total admitted assets	\$644,318 82

LIABILITIES.

Losses in process of adjustment.....	\$34,816 29
Losses resisted.....	1,697 00
Total claims for losses	\$36,513 29
Deduct re-insurance due and accrued.....	8,461 64
Net amount of unpaid losses.....	\$28,051 65
Unearned premiums on outstanding risks.....	161,482 04
Salaries, rents, taxes and expenses due and accrued	1,255 07
Due for return premiums and re-insurance	2,693 06
Total liabilities, except capital	\$193,482 18
Cash capital	\$400,000 00
Surplus over all liabilities.....	50,836 64
Surplus to policy holders.....	\$450,836 64
Total liabilities and surplus.....	\$644,318 82

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$30,777,010	\$326,122 59	-	-
Written during the year.....	24,082,708	240,516 14	\$513,274	\$2,620 52
Total.....	\$54,859,713	\$566,638 73	\$513,274	\$2,620 52
Expired and terminated	19,891,766	205,056 31	513,274	2,620 52
In force at end of the year.....	\$34,967,947	\$361,582 42	-	-
Deduct amount re-insured.....	4,834,226	50,954 67	-	-
Net amount in force.....	\$30,133,721	\$310,627 75	-	-

BUSINESS IN MAINE.

Risks written	\$1,156,927 00
Premiums received	17,758 68
Losses paid.....	7,845 58
Losses incurred	9,526 93
Amount at risk	2,725,871 00

MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President.*WILLIAM H. GUERIN, *Secretary.*

Principal Office, Nos. 776 and 778 Broad St.

 Cash Capital, \$400,000.

INCOME.

Net premiums received. (Fire)	\$927,300 66
Rents	\$7,133 73
Interest on real estate mortgage loans	19,766 25
Interest on collateral loans	1,261 03
Interest and dividends on stocks and bonds	36,930 00
Interest from all other sources	1,899 43
Total interest and rents	\$66,990 44
Profit on sale or maturity of ledger assets	18,747 92
Total income.....	\$1,013,039 02
Net ledger assets Dec. 31, 1898	1,374,030 31
Total	\$2,387,069 33

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$661,826 58
Interest and dividends to stockholders	40,000 00
Commissions to agents.....	179,031 27
Salaries and allowances to agents	122,995 01
Salaries and other compensation of officers and office employes.....	48,246 16
Taxes on premiums, \$26,667.27; real estate, \$2,425.62; other investments, { \$690.59	29,783 48
Insurance department fees and agents' licenses	6,460 36
Municipal licenses	1,318 51
Advertising, printing and stationery	4,454 85
Legal expenses	1,391 34
Repairs and expenses on real estate	675 80
Miscellaneous expenses	22,301 96
Commission on bonds purchased	681 95
Loss on sale or maturity of ledger assets	2,210 71
All other disbursements	4,228 87
Total disbursements	\$1,125,606 85
Balance	\$1,261,462 48

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$135,072 56
Loans on mortgage of real estate	376,150 00
Loans secured by collateral	10,000 00
Book value of stocks and bonds, excluding interest.....	674,812 50
Cash in office and in bank	65,427 42
Ledger assets, per balance	\$1,261,462 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,295 47	
Interest accrued on stocks and bonds	2,546 16	
Interest accrued on collateral loans	124 65	
Rents due and accrued on company's property	329 33	
Total interest and rents		\$8,295 61
Market value of real estate over book value	36,397 00	
Market value of bonds and stocks over book value	123,987 50	
Net uncollected premiums, not more than three months due	138,483 04	
Due from other companies for re-insurance	857 76	
Gross assets		\$1,569,483 39

DEDUCT ASSETS NOT ADMITTED.

Deposit in Illinois National Bank in liquidation	\$1,028 74
Total admitted assets	\$1,568,454 65

LIABILITIES.

Losses adjusted and unpaid	\$41,094 48	
Losses in process of adjustment	87,500 86	
Losses resisted	6,674 50	
Total claims for losses	\$135,269 84	
Deduct re-insurance due and accrued	20,802 33	
Net amount of unpaid losses		\$114,467 51
Unearned premiums on outstanding risks	727,616 56	
Due for return premiums and re-insurance	50,680 68	
All other liabilities	699 44	
Total liabilities, except capital		\$893,464 19
Cash capital	\$400,000 00	
Surplus over all liabilities	274,990 46	
Surplus to policy holders		\$674,990 46
Total liabilities and surplus		\$1,568,454 65

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$154,849,539	\$1,564,290 11
Written during the year	121,416,587	1,261,355 24
Total	\$276,266,126	\$2,825,645 35
Expired and terminated	115,939,564	1,212,579 07
In force at end of the year	\$160,326,562	\$1,613,066 28
Deduct amount re-insured	16,668,865	159,795 99
Net amount in force	\$143,657,697	\$1,453,270 29

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written	\$1,274,711 62	\$2,500 00	\$1,277,211 62
Premiums received	15,018 06	8 38	15,026 44
Losses paid	11,624 79	-	11,624 79
Losses incurred	15,239 52	-	15,239 52
Amount at risk	1,797,074 00	3,350 00	1,800,424 00

MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

ROBERT W. BURBANK, *President.* ARTHUR S. BURRINGTON, *Secretary.*

Principal Office, No. 10 Weybosset St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)		\$209,894 91
Interest on real estate mortgage loans	\$5,362 31	
Interest on collateral loans	249 86	
Interest and dividends on stocks and bonds.	15,824 52	
Interest from all other sources	586 25	
Total interest		\$22,022 84
Profit on sale or maturity of ledger assets.		500 00
Total income		\$232,417 85
Net ledger assets Dec. 31, 1898.		586,611 58
Total		\$819,029 43

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$168,370 40
Interest and dividends to stockholders.....	12,000 00
Commissions to agents.....	41,580 36
Rents.....	3,166 08
Salaries and other compensation of officers and office employes.....	17,744 38
Taxes on premiums, \$6,223.11; internal revenue, \$1,135.36	7,358 47
Insurance department fees and agents' licenses	1,115 25
Advertising, printing and stationery.	4,596 65
Legal expenses.....	1,180 89
Furniture and fixtures.....	7 38
Loss on sale or maturity of ledger assets.....	16,000 00
Miscellaneous expenses	12,666 51
All other disbursements	107 26
Total disbursements.	\$285,893 63
Balance.....	\$533,135 80

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$99,600 00
Loans secured by collateral	16,000 00
Book value of stocks and bonds, excluding interest	344,049 00
Cash in office and in bank	39,497 12
Bills receivable and agents' balances.....	33,989 68
Ledger assets, per balance.....	\$533,135 80

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$947 45
Interest accrued on stocks and bonds	2,951 02
Total interest	\$3,898 47
Market value of bonds and stocks over book value	72,765 00
Total admitted assets	\$609,799 27

LIABILITIES.

Losses adjusted and unpaid.....	\$7,094 57
Losses in process of adjustment	17,177 13
Losses resisted.....	153 58
Total claims for losses	\$24,425 28
Deduct re-insurance due and accrued.....	1,616 46
Net amount of unpaid losses	\$22,808 82
Unearned premiums on outstanding risks	166,340 03
All other liabilities, viz: Reserve for commissions, brokerage and taxes	3,821 25
Total liabilities, except capital	\$192,970 10
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	216,829 17
Surplus to policy holders	\$416,829 17
Total liabilities and surplus	\$609,799 27

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$33,297,379	\$368,277 74
Written during the year.....	23,347,516	253,154 88
Total.....	\$56,644,895	\$621,432 62
Expired and terminated.....	23,221,860	272,802 13
In force at end of the year.....	\$33,423,035	\$348,630 49
Deduct amount re-insured.....	1,688,145	17,623 80
Net amount in force	\$31,734,890	\$331,006 69

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$281,378 00
Premiums received.....	3,535 36
Losses paid.....	4,950 70
Losses incurred.....	5,167 70

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)	\$2,179,156 98
Rents	\$912 11
Interest on real estate mortgage loans	45,680 86
Interest and dividends on stocks and bonds	138,981 39
Interest from all other sources	3,155 22
Total interest and rents	\$188,729 58
Profit on sale or maturity of ledger assets	900 00
Total income	\$2,368,786 56
Net ledger assets Dec. 31, 1898	4,125,872 61
Total	\$6,494,659 17

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,356,497 43
Interest and dividends to stockholders	120,000 00
Commissions to agents	409,495 04
Salaries and other compensation of officers and office employes	190,134 28
Taxes on premiums, real estate and other investments	83,036 49
Insurance department fees and agents' licenses	
Municipal licenses and tax on franchise	30,912 59
Advertising, printing and stationery	
Legal expenses	6,338 47
Furniture and fixtures	8,770 34
Loss on sale or maturity of ledger assets	23,258 63
Miscellaneous expenses	145,482 62
All other disbursements	611 00
Total disbursements	\$2,374,536 89
Balance	\$4,120,122 28

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$363,451 53
Loans on mortgage of real estate	736,040 00
Book value of stocks and bonds, excluding interest	2,784,854 50
Cash in office and in bank	231,616 16
Agents' balances	4,160 09
Ledger assets, per balance	\$4,120,122 28

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$123,013 50
Net uncollected premiums, not more than three months due.....	344,283 81
Gross assets.....	<u>\$4,587,419 59</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate	\$36,136 04
Total admitted assets.....	<u>\$4,551,283 55</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$80,811 96
Losses in process of adjustment.....	114,655 15
Losses resisted	<u>15,390 63</u>
Total unpaid losses	\$210,857 74
Unearned premiums on outstanding risks.....	1,784,168 02
Due for return premiums and re-insurance.....	58,302 82
Reserve for contingencies	<u>25,000 00</u>
Total liabilities, except capital.....	\$2,078,328 58
Cash capital	\$1,000,000 00
Surplus over all liabilities.....	<u>1,472,954 97</u>
Surplus to policy holders.....	<u>\$2,472,954 97</u>
Total liabilities and surplus	<u>\$4,551,283 55</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$353,918,771	\$3,723,878 47
Written during the year.....	288,694,936	<u>2,797,574 16</u>
Total.....	\$642,613,707	\$6,521,452 63
Expired and terminated	252,220,269	<u>2,616,649 01</u>
In force at end of the year	\$390,393,438	\$3,904,803 62
Deduct amount re-insured	48,519,313	<u>392,567 59</u>
Net amount in force	<u>\$341,874,125</u>	<u>\$3,512,236 03</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,826,787 00
Premiums received.....	35,702 32
Losses paid.....	<u>21,992 30</u>
Losses incurred.....	<u>23,648 18</u>

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, No. 45 William St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$179,822.84; marine, \$37.38	\$179,860 22
Interest and dividends on stocks and bonds	\$16,437 50
Interest from all other sources	208 12
Total interest	\$16,645 62
Profit on sale or maturity of ledger assets	28,891 94
Total income	\$225,397 78
Net ledger assets Dec. 31, 1898	521,223 61
Total	\$746,621 39

DISBURSEMENTS.

Net amount paid for losses. Fire, \$143,119.59; marine, \$16,066.24	\$159,185 83
Interest and dividends to stockholders	24,000 00
Commissions to agents	52,402 56
Salaries and other compensation of officers and office employes.....	3,105 00
Tax on premiums	6,136 77
Insurance department fees and agents' licenses	1,426 43
Municipal licenses, \$350.00; tax on franchise, \$110.00	460 00
Legal expenses	1,000 00
Furniture and fixtures	71 00
Maps	529 51
All other disbursements	892 54
Total disbursements	\$249,209 64
Balance	\$497,411 75

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$452,699 14
Cash in bank	43,882 22
Due from C. T. Barring & Co., Limited, bankers.....	800 49
Internal revenue stamps	29 90
Ledger assets, per balance	\$497,411 75

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,393 61
Market value of bonds and stocks over book value.....	10,000 00
Net uncollected premiums, not more than three months due	33,255 31
Total admitted assets.....	\$542,060 67

LIABILITIES.

Losses adjusted and unpaid	\$15,703 00
Losses in process of adjustment	35,060 50
Losses resisted	625 00
Total claims for losses.....	\$51,388 50
Deduct re-insurance due and accrued.....	9,516 50
Net amount of unpaid losses.....	\$41,872 00
Unearned premiums on outstanding risks	105,945 79
Due for return premiums and re-insurance	10,803 94
Total liabilities, except capital	\$158,621 73
Cash capital	\$200,000 00
Surplus over all liabilities	183,438 94
Surplus to policy holders.....	\$383,438 94
Total liabilities and surplus	\$542,060 67

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$24,177,690	\$233,878 92	\$574,875	\$21,865 31
Written during the year	31,458,175	289,305 70	-	157 96
Total.....	\$55,635,865	\$523,184 62	\$574,875	\$22,023 27
Expired and terminated.....	28,123,281	265,971 10	574,875	22,023 27
In force at end of the year.....	\$27,512,584	\$257,213 52	-	-
Deduct amount re-insured	5,968,467	53,659 61	-	-
Net amount in force.....	\$21,544,117	\$203,553 91	-	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$110,750 00
Premiums received	1,248 59
Losses paid	2,348 04
Losses incurred	2,348 04

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JOHN C. FRENCH, *President.*U. C. CROSBY, *Secretary.*

Principal Office, No. 876 Elm St.

Cash Capital, \$1,000,000.

INCOME.

Net premiums received. (Fire)	\$1,197,477	31
Rents	\$11,402	59
Interest on real estate mortgage loans.....	34,812	70
Interest on collateral loans	2,593	75
Interest and dividends on stocks and bonds	97,610	77
Interest from all other sources	5,253	49
Total interest and rents.....	\$151,673	30
Profit on sale or maturity of ledger assets	10,064	93
Income from all other sources	3,212	17
Total income.....	\$1,362,427	71
Net ledger assets Dec. 31, 1898.....	2,640,325	17
Total	\$4,002,752	88

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$733,282	30
Interest and dividends to stockholders.....	100,000	00
Commissions to agents	268,844	14
Salaries and other compensation of officers and office employes	59,273	61
Taxes on premiums, \$32,372.26; real estate, \$2,427.19; franchise, \$10,000.00;	44,799	45
Insurance department fees and agents' licenses	4,225	84
Municipal licenses.....	981	57
Advertising, printing and stationery	12,353	78
Repairs and expenses on real estate.....	4,056	24
Furniture and fixtures	3,663	46
All other disbursements.....	54,049	92
Total disbursements	\$1,285,530	31
Balance ..	\$2,717,222	57

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$140,096	32
Loans on mortgage of real estate.....	668,457	75
Loans secured by collateral	104,300	00
Book value of stocks and bonds, excluding interest.....	1,694,053	50
Cash in office and in bank	110,315	00
Ledger assets, per balance	\$2,717,222	57

NON-LEDGER ASSETS.

Interest due and accrued	\$14,049 00
Market value of stocks and bonds over book value	\$425,151 50
Net uncollected premiums, not more than three months due	164,201 17
Total admitted assets	\$3,306,575 24

LIABILITIES.

Losses adjusted and unpaid	\$65,103 89
Losses in process of adjustment	84,765 00
Losses resisted	7,800 00
Total unpaid losses	\$157,668 89
Unearned premiums on outstanding risks	1,129,778 64
Due for re-insurance	43,800 45
All other liabilities	3,000 00
Total liabilities, except capital	\$1,334,247 98
Cash capital	\$1,000,000 00
Surplus over all liabilities	972,327 26
Surplus to policy holders	\$1,972,327 26
Total liabilities and surplus	\$3,306,575 24

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$152,655,251	\$2,020,230 05
Written during the year	144,652,453	1,581,194 56
Total	\$297,307,704	\$3,601,424 61
Expired and terminated	119,061,150	1,349,894 17
In force at end of the year	\$178,246,554	\$2,251,530 44
Deduct amount re-insured	8,576,820	85,074 77
Net amount in force	\$169,669,734	\$2,166,455 67

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,361,835 00
Premiums received	31,842 69
Losses paid	16,739 53
Losses incurred	16,928 77
Amount at risk	3,715,767 00

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. 46 and 48 Cedar St.

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire).....	\$1,540,375 13
Rents—including company's use of own buildings.....	\$14,397 68
Interest on real estate mortgage loans	12,318 46
Interest and dividends on stocks and bonds	61,705 52
Total interest and rents.....	\$88,421 66
Profit on sale or maturity of ledger assets	176,031 99
Income from all other sources	2,913 56
Total income.....	\$1,807,742 34
Net ledger assets Dec. 31, 1898	2,314,875 60
Total	\$4,122,617 94

DISBURSEMENTS.

Net amount paid for losses. (Fire)....	\$999,381 02
Interest and dividends to stockholders	50,030 00
Commissions to agents.....	283,797 10
Rents—including company's use of own buildings.....	20,327 47
Salaries and other compensation of officers and office employes.....	153,997 40
Taxes on premiums, \$26,850.23; real estate, \$414.10	27,264 33
Insurance department fees and agents' licenses	13,880 09
Municipal licenses	1,655 42
Advertising, printing and stationery.....	15,392 96
Legal expenses.....	4,441 84
Repairs and expenses on real estate.....	867 84
Furniture and fixtures	2,438 33
Miscellaneous expenses	94,829 93
Loss on sale or maturity of ledger assets	155,115 73
All other disbursements.....	8,626 28
Total disbursements	\$1,832,045 74
Balance.....	\$2,290,572 20

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$448,300 00
Book value of stocks and bonds, excluding interest.....	1,786,500 00
Cash in office and in bank.....	55,772 20
Ledger assets, per balance.....	\$2,290,572 20

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$7,727 90
Interest accrued on stocks and bonds	9,026 65
Rents accrued on company's property	2,016 50
Total interest and rents	\$18,771 05
Market value of bonds and stocks over book value.....	274,463 75
Net uncollected premiums, not more than three months due.....	202,422 47
Gross assets.....	\$2,786,229 47

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$82,375 00
Total admitted assets.....	\$2,703,854 47

LIABILITIES.

Losses adjusted and unpaid.....	\$81,780 49
Losses in process of adjustment.....	104,664 10
Losses resisted.....	10,312 96
Total claims for losses.....	\$196,757 55
Deduct re-insurance due and accrued.....	34,246 89
Net amount of unpaid losses.....	\$162,510 66
Unearned premiums on outstanding risks.....	1,267,816 01
Due for re-insurance.....	19,120 07
Total liabilities, except capital	\$1,449,446 74
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	754,407 73
Surplus to policy holders.....	\$1,254,407 73
Total liabilities and surplus	\$2,703,854 47

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$294,108,678	\$2,671,038 80
Written during the year	216,026,854	2,091,766 38
Total.....	\$510,135,532	\$4,762,805 18
Expired and terminated.....	199,524,906	1,945,652 31
In force at end of the year.....	\$310,610,626	\$2,817,152 87
Deduct amount re-insured.....	41,199,338	358,500 03
Net amount in force.....	\$269,411,288	\$2,458,652 84

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,093,475 00
Premiums received.....	17,122 46
Losses paid.....	14,202 96
Losses incurred.....	14,174 62
Amount at risk.....	1,093,475 00

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

E. G. RICHARDS, *President.*

J. F. HASTINGS, *Secretary.*

Principal Office, No. 54 William St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$3,000 86
Interest and dividends on stocks and bonds.....	9,948 23
Income from all other sources.....	1,266 07
Total income.....	\$14,215 16
Net ledger assets Dec. 31, 1898.....	331,503 49
Total	\$345,718 65

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$47,036 70
Rents—including company's use of own buildings.....	327 25
Tax on premiums	1,271 74
Insurance department fees and agents' licenses	274 30
Advertising, printing and stationery	684 78
Reduction in book value of securities	2,599 82
Total disbursements.....	\$52,194 59
Balance.....	\$293,524 06

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$277,497 74
Cash in office and in bank.....	15,495 90
Due from other companies for re-insurance.....	530 42
Ledger assets, per balance.....	\$293,524 06

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$3,297 50
Market value of stocks and bonds over book value	2,447 26
Net uncollected premiums, not more than three months due.....	6,452 43
Total admitted assets.....	\$305,721 25

LIABILITIES.

Losses adjusted and unpaid	\$691 33	
Losses in process of adjustment	2,496 30	
Total claims for losses	<u>\$3,187 63</u>	
Deduct re-insurance due and accrued	2,866 63	
Net amount of unpaid losses.		\$321 00
Unearned premiums on outstanding risks		7,455 15
Total liabilities, except capital		<u>\$7,776 15</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	97,945 10	
Surplus to policy holders		<u>\$297,945 10</u>
Total liabilities and surplus		<u>\$305,721 25</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$9,888,137	\$81,310 80
Written during the year	12,073,131	93,165 51
Total	<u>\$21,961,268</u>	<u>\$174,476 31</u>
Expired and terminated	13,721,452	104,483 32
In force at end of the year.....	\$8,239,816	\$69,992 99
Deduct amount re-insured	6,546,404	56,561 36
Net amount in force	<u>\$1,693,412</u>	<u>\$13,431 63</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$145,616 00
Premiums received.....	1,644 68
Losses paid	81 47
Losses incurred.....	81 47

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).....	\$147,002 88
Interest and dividends on stocks and bonds.....	\$18,751 95
Interest from all other sources.....	50 50
Total interest.....	\$18,802 45
Increase in book value of securities.....	4,900 26
Income from all other sources.....	2,711 83
Total income.....	\$173,417 42
Net ledger assets Dec. 31, 1898.....	514,180 84
Total.....	\$687,598 26

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$101,208 24
Commissions to agents.....	34,952 56
Rents—including company's use of own buildings.....	1,550 73
Salaries and other compensation of officers and office employes.....	11,631 96
Taxes on premiums, \$1,674.08; internal revenue, \$481.73.....	2,155 81
Insurance department fees and agents' licenses.....	1,150 46
Municipal licenses, \$105.35; tax on franchise, \$3,122.00.....	3,227 35
Advertising, printing and stationery.....	1,334 16
Miscellaneous expenses.....	5,548 02
Total disbursements.....	\$162,759 29
Balance.....	\$524,838 97

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$510,243 04
Cash in office and in bank.....	14,595 93
Ledger assets, per balance.....	\$524,838 97

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$5,967 71
Net uncollected premiums, not more than three months due.....	26,991 06
Due from other companies for re-insurance.....	7 00
Total admitted assets.....	\$557,804 74

LIABILITIES.

Losses adjusted and unpaid	\$726 00	
Losses in process of adjustment	23,927 00	
Losses resisted.	4,200 00	
	<u> </u>	
Total claims for losses	\$28,853 00	
Deduct re-insurance due and accrued	572 00	
	<u> </u>	
Net amount of unpaid losses.....		\$28,281 00
Unearned premiums on outstanding risks.....		115,603 95
Due for re-insurance		6,065 99
All other liabilities		2,711 83
		<u> </u>
Total liabilities, except capital		\$152,662 77
Cash capital	\$200,000 00	
Surplus over all liabilities	205,141 97	
	<u> </u>	
Surplus to policy holders.....		\$405,141 97
Total liabilities and surplus		\$557,804 74

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$29,182,058	\$213,139 98
Written during the year	34,741,440	261,940 09
Total	<u>\$63,923,498</u>	<u>\$475,080 07</u>
Expired and terminated	25,274,730	176,101 15
In force at end of the year	\$38,648,768	\$298,978 92
Deduct amount re-insured	8,851,724	81,665 68
Net amount in force.....	<u>\$29,797,044</u>	<u>\$217,313 24</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$149,381 00
Premiums received	2,875 61
Losses paid	926 87
Losses incurred.....	1,171 87
Amount at risk	334,406 00

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, \$1,274,493.86; marine, \$26,386.13	\$1,300,879 99
Rents	\$1,417 60
Interest on real estate mortgage loans	10,572 48
Interest on collateral loans	98 03
Interest and dividends on stocks and bonds	89,737 15
Total interest and rents	\$101,825 26
Profit on sale or maturity of ledger assets	9,426 76
Borrowed money	40,000 00
Total income	\$1,452,132 01
Net ledger assets Dec. 31, 1898	2,362,968 53
Total	\$3,815,100 54

DISBURSEMENTS.

Net amount paid for losses. Fire, \$942,038.86; marine, \$27,618.18	\$969,657 04
Interest and dividends to stockholders	50,000 00
Commissions to agents	266,601 03
Salaries and allowances to agents	28,714 31
Rents	6,000 00
Salaries and other compensation of officers and office employes	76,231 02
Taxes on premiums, \$32,974.63; real estate, \$377.96	33,352 59
Insurance department fees and agents' licenses	5,694 18
Municipal licenses	3,389 00
Advertising, printing and stationery	10,500 00
Legal expenses	2,102 24
Furniture and fixtures	1,433 22
Loss on sale or maturity of ledger assets	14,667 28
All other disbursements, viz: Agents' balances charged to profit and loss, \$3,837.58; miscellaneous, \$65,506.78; interest on borrowed money, \$853.07	70,287 43
Total disbursements	\$1,538,629 34
Balance	\$2,276,471 20

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$88,165 12
Loans on mortgage of real estate	230,209 66
Loans secured by collateral	450 00
Book value of stocks and bonds, excluding interest	1,776,310 62
Cash in office and in bank	44,463 00
Agents' balances	131,872 80
Special deposit, Territory of New Mexico	5,000 00
Ledger assets, per balance	\$2,276,471 20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,151 95
Interest due and accrued on stocks and bonds	11,345 85
Interest due on collateral loans	13 50
Rents due on company's property	306 78
Total interest and rents	\$18,818 08
Market value of bonds and stocks over book value	113,295 90
Net uncollected premiums, not more than three months due	72,573 00
Total admitted assets	\$2,481,158 18

LIABILITIES.

Losses adjusted and unpaid	\$70,803 95
Losses in process of adjustment	111,387 72
Losses resisted	17,103 27
Total claims for losses	\$199,294 94
Deduct re-insurance due and accrued	17,961 76
Net amount of unpaid losses	\$181,333 18
Unearned premiums on outstanding risks	1,003,141 04
Salaries, rents, taxes and expenses due and accrued	2,814 15
Due and to become due for borrowed money	40,000 00
Total liabilities, except capital	\$1,227,288 37
Cash capital	\$500,000 00
Surplus over all liabilities	753,869 81
Surplus to policy holders	\$1,253,869 81
Total liabilities and surplus	\$2,481,158 18

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$161,958,466	\$1,897,620 36	\$929,381	\$29,174 31
Written during the year	130,405,487	1,646,161 39	934,160	31,752 90
Total	\$292,363,953	\$3,543,781 75	\$1,863,541	\$60,927 21
Expired and terminated	118,288,054	1,525,038 00	1,101,105	37,196 96
In force at end of the year	\$174,075,899	\$2,018,743 75	\$762,436	\$23,730 25
Deduct amount re-insured	8,783,535	81,621 76	-	-
Net amount in force	\$165,292,364	\$1,937,121 99	\$762,436	\$23,730 25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,404,782 00
Premiums received	49,852 27
Losses paid	43,272 30
Losses incurred	42,679 08

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).....	\$400,187 89
Rents—including company's use of own buildings	\$255 48
Interest on real estate mortgage loans	11,748 48
Interest and dividends on stocks and bonds.....	15,380 00
Total interest and rents	\$27,383 96
Profit on sale or maturity of ledger assets.....	492 50
Borrowed money	23,500 00
Total income.....	\$450,564 35
Net ledger assets Dec. 31, 1898.....	709,132 70
Total	\$1,159,697 05

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$276,278 81
Interest and dividends to stockholders	20,000 00
Commissions to agents.....	94,990 39
Salaries and allowances to agents	1,580 78
Rents.....	2,518 75
Salaries and other compensation of officers and office employes.....	39,054 66
Taxes on premiums, \$8,814.34; real estate, \$202.48	9,017 32
Insurance department fees and agents' licenses.....	3,497 35
Municipal licenses.....	1,335 60
Advertising, printing and stationery.	3,542 86
Furniture and fixtures	898 80
All other disbursements, viz: Legal advertising, \$412.50; interest on borrowed money, \$1,190.25; profit and loss, \$3,678.88; miscellaneous, \$25,005.73	30,287 36
Total disbursements	\$483,002 68
Balance.....	\$676,694 37

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$9,015 50
Loans on mortgage of real estate	232,350 00
Book value of stocks and bonds, excluding interest	417,000 00
Cash in office and in bank	18,328 87
Ledger assets, per balance	\$676,694 37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,782 92	
Interest accrued on stocks and bonds.....	1,404 17	
Rents accrued on company's property	40 00	
	<hr/>	
Total interest and rents.....		\$3,227 09
Market value of bonds and stocks over book value		71,505 00
Net uncollected premiums, not more than three months due		63,317 62
	<hr/>	
Total admitted assets..		\$814,744 08

LIABILITIES.

Losses adjusted and unpaid	\$37,681 87	
Losses in process of adjustment	49,050 61	
Losses resisted	4,083 33	
	<hr/>	
Total claims for losses.....	\$90,815 81	
Deduct re-insurance due and accrued	22,552 64	
	<hr/>	
Net amount of unpaid losses		\$68,263 17
Unearned premiums on outstanding risks		330,061 66
Interest due and accrued		450 00
Salaries, rents, taxes and expenses due and accrued		10,416 66
Due for return premiums and re-insurance.....		11,026 31
Due and to become due for borrowed money.....		32,500 00
	<hr/>	
Total liabilities, except capital		\$452,717 80
Cash capital	\$200,000 00	
Surplus over all liabilities	162,026 28	
	<hr/>	
Surplus to policy holders		\$362,026 28
	<hr/>	
Total liabilities and surplus		\$814,744 08

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$69,893,215	\$639,455 18
Written during the year.....	58,536,283	559,697 61
Total.....	\$128,429,498	\$1,199,152 79
Expired and terminated	49,704,404	474,083 27
	<hr/>	
In force at end of the year	\$78,725,094	\$725,069 52
Deduct amount re-insured	10,824,845	97,990 34
	<hr/>	
Net amount in force.....	\$67,900,249	\$627,079 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$156,350 00
Premiums received	2,391 90
Losses paid.....	1,724 67
Losses incurred	1,724 67
Amount at risk.....	195,438 00

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)	\$1,648,619 66
Deposits received on perpetual risks	34,472 94
Rents	\$7,735 86
Interest on real estate mortgage loans	40,243 47
Interest on collateral loans	4,846 18
Interest and dividends on stocks and bonds	173,668 45
Interest from all other sources	1,859 51
Total interest and rents	\$228,353 47
Profit on sale or maturity of ledger assets	11,518 75
Income from all other sources, viz: Transfers	435 00
Total income	\$1,923,399 82
Net ledger assets Dec. 31, 1898	4,867,277 50
Total	\$6,790,677 32

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,225,528 70
Deposit premiums returned	17,768 15
Interest and dividends to stockholders	100,000 00
Commissions to agents	366,463 65
Salaries and other compensation of officers and office employes	93,000 00
Taxes on premiums, \$28,085.17; real estate, \$3,128.98; revenue, \$10,967.91; } dividends, \$10,944.00	53,126 06
Insurance department fees and agents' licenses	11,945 21
Municipal licenses	6,153 38
Advertising, printing and stationery	25,000 00
Repairs and expenses on real estate	1,500 00
Loss on sale or maturity of ledger assets	16,840 97
Miscellaneous expenses	59,424 11
Total disbursements	\$1,976,750 23
Balance	\$4,813,927 09

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$230,667 67
Loans on mortgage of real estate.....	719,900 00
Loans secured by collateral	169,900 00
Book value of stocks and bonds, excluding interest.....	3,529,797 15
Cash in office and in bank	163,662 27
Ledger assets, per balance	<u>\$4,813,927 09</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,212 54
Interest accrued on stocks and bonds.....	1,908 48
Interest accrued on collateral loans.....	1,242 42
Total interest	<u>\$11,363 44</u>
Market value of bonds and stocks over book value.....	85,292 85
Net uncollected premiums, not more than three months due.....	268,890 50
Gross assets	<u>\$5,179,473 88</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$8,167 67
Total admitted assets.....	<u>\$5,171,306 21</u>

LIABILITIES.

Losses adjusted and unpaid	\$18,696 47
Losses in process of adjustment	164,954 85
Losses resisted.....	9,563 76
Total unpaid losses	<u>\$193,215 08</u>
Unearned premiums on outstanding risks	1,556,227 30
Amount reclaimable on perpetual fire policies	840,018 57
Total liabilities, except capital	<u>\$2,589,460 95</u>
Cash capital	\$400,000 00
Surplus over all liabilities	<u>2,181,845 26</u>
Surplus to policy holders	<u>\$2,581,845 26</u>
Total liabilities and surplus	<u>\$5,171,306 21</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$361,868,288	\$3,124,844 12
Written during the year	215,831,929	2,106,936 86
Total	<u>\$577,700,217</u>	<u>\$5,231,780 98</u>
Expired and terminated.	207,479,981	1,967,731 48
In force at end of the year	\$370,220,236	\$3,264,049 50
Deduct amount re-insured	35,534,622	257,897 15
Net amount in force	<u>\$334,685,614</u>	<u>\$3,006,152 35</u>
Perpetual risks in force, \$37,195,252; premiums on same, \$920,688.76.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,237,801 38
Premiums received.....	21,736 39
Losses paid.....	11,579 34
Losses incurred	12,653 24
Amount at risk.....	<u>2,258,149 96</u>

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).....	\$2,998,909 45
Rents—including company's use of own buildings	\$38,718 20
Interest on real estate mortgage loans	4,483 96
Interest and dividends on stocks and bonds	160,989 65
Total interest and rents.....	\$204,191 81
Profit on sale or maturity of ledger assets	205,164 40
Total income.....	\$3,408,265 66
Net ledger assets Dec. 31, 1898	5,345,277 26
Total	\$8,753,542 92

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,859,511 04
Interest and dividends to stockholders	100,000 00
Commissions to agents.....	557,139 78
Rents—including company's use of own buildings	38,381 83
Salaries and other compensation of officers and office employes.....	321,096 10
Taxes on premiums, \$48,293.10; real estate, \$5,407.67.....	} 72,644 52
Internal revenue, \$18,943.75.....	
Insurance department fees and agents' licenses	18,129 85
Municipal licenses, \$6,026.71; tax on franchise, \$190.00.....	6,216 71
Advertising, printing and stationery.....	46,988 31
Legal expenses	5,510 66
Repairs and expenses on real estate.....	22,317 79
Furniture and fixtures	3,634 00
Loss on sale or maturity of ledger assets	63,879 37
Miscellaneous expenses	136,707 83
All other disbursements, viz: Traveling expenses, \$64,997.16; exchange, \$5,694.82; duties, \$58.98; postage and telegrams, \$21,919.57; express, \$7,084.78	99,755 31
Total disbursements	\$3,351,913 10
Balance	\$5,401,629 82

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$401,404 39
Loans on mortgage of real estate	76,800 00
Book value of stocks and bonds, excluding interest.....	4,072,313 13
Cash in office and in bank	486,385 18
Agents' balances.....	364,927 12
Ledger assets, per balance	<u>\$5,401,629 82</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,236 63
Interest accrued on stocks and bonds	6,766 66
Rents accrued on company's property.....	3,710 82
Total interest and rents	<u>\$11,714 11</u>
Market value of real estate over book value.....	141,595 61
Market value of bonds and stocks over book value	110,096 87
Net uncollected premiums, not more than three months due	13,495 47
Total admitted assets	<u>\$5,678,531 88</u>

LIABILITIES.

Losses in process of adjustment.....	\$190,112 86
Losses resisted.	15,525 00
Total unpaid losses	<u>\$208,637 86</u>
Unearned premiums on outstanding risks	2,936,770 33
Salaries, rents, taxes and expenses due and accrued	2,166 67
Due for return premiums and re-insurance.....	1,495 64
Total liabilities, except capital	<u>\$3,149,070 50</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,529,461 38
Surplus to policy holders	<u>\$2,529,461 38</u>
Total liabilities and surplus	<u>\$5,678,531 88</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$547,193,801	\$6,191,613 15
Written during the year.....	343,415,424	3,614,873 27
Total	<u>\$890,609,225</u>	<u>\$9,806,486 42</u>
Expired and terminated	334,089,594	3,612,908 65
In force at end of the year	\$556,519,631	\$6,193,577 77
Deduct amount re-insured	32,529,748	287,906 85
Net amount in force	<u>\$523,989,883</u>	<u>\$5,905,670 92</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,866,410 00
Premiums received	35,060 38
Losses paid.....	10,484 24
Losses incurred.....	10,432 71
Amount at risk.....	<u>4,235,044 00</u>

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

Principal Office, No. 64 Pearl St.

Cash Capital, \$2,000,000.

INCOME.

Net premiums received. (Fire).....	\$2,678,166 92
Rents	\$20,697 17
Interest on real estate mortgage loans	7,103 34
Interest on collateral loans	847 77
Interest and dividends on stocks and bonds	204,036 52
Total interest and rents	\$232,684 80
Profit on sale or maturity of ledger assets	26,940 47
Total income.....	\$2,937,792 19
Net ledger assets Dec. 31, 1898.....	4,473,419 80
Total	\$7,411,211 99

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,796,329 27
Interest and dividends to stockholders.....	280,000 00
Commissions to agents	483,110 48
Rents	19,142 53
Salaries and other compensation of officers and office employes.....	192,938 38
Taxes on premiums, \$57,244.60; real estate, \$5,426.91	62,671 51
Insurance department fees and agents' licenses	13,148 66
Municipal licenses	8,773 18
Advertising, printing and stationery.....	25,012 86
Legal expenses.....	6,362 19
Repairs and expenses on real estate.....	5,494 26
Loss on sale or maturity of ledger assets	20,463 69
Miscellaneous expenses	262,437 79
Total disbursements	\$3,175,884 86
Balance	\$4,235,327 19

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$508,927 41
Loans on mortgage of real estate.....	101,523 18
Loans secured by collateral	9,000 00
Book value of stocks and bonds, excluding interest	3,227,248 37
Cash in office and in bank	118,845 91
Agents' balances	269,782 32
Ledger assets, per balance.....	\$4,235,327 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,425 16	
Interest accrued on stocks and bonds	16,650 00	
Interest accrued on collateral loans	270 00	
Rents due and accrued on company's property.....	4,695 90	
	<u> </u>	
Total interest and rents.....		\$25,041 06
Market value of bonds and stocks over book value.....		1,094,793 13
Net uncollected premiums, not more than three months due.....		212,285 00
Due from other companies for re-insurance.....		2,612 24
		<u> </u>
Gross assets.....		\$5,570,058 62

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$27,708 92	
Depreciation on real estate	18,700 00	
	<u> </u>	
Total		\$46,408 92
Total admitted assets		<u> </u>
		\$5,523,649 70

LIABILITIES.

Losses adjusted and unpaid	\$44,525 60	
Losses in process of adjustment	206,553 62	
Losses resisted.....	25,704 80	
	<u> </u>	
Total claims for losses ..		\$276,784 02
Deduct re-insurance due and accrued.....	5,587 43	
	<u> </u>	
Net amount of unpaid losses		\$271,196 59
Unearned premiums on outstanding risks		2,029,575 53
	<u> </u>	
Total liabilities, except capital.....		\$2,300,772 12
Cash capital	\$2,000,000 00	
Surplus over all liabilities	1,222,877 58	
	<u> </u>	
Surplus to policy holders.....		\$3,222,877 58
Total liabilities and surplus.....		<u> </u>
		\$5,523,649 70

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$373,844,953	\$4,069,602 43
Written during the year.....	314,735,773	3,063,205 38
	<u> </u>	<u> </u>
Total.....	\$688,580,726	\$7,132,807 81
Expired and terminated	301,528,356	3,055,167 22
	<u> </u>	<u> </u>
In force at end of the year	\$387,052,370	\$4,077,640 59
Deduct amount re-insured	12,899,025	122,624 09
	<u> </u>	<u> </u>
Net amount in force	\$374,153,345	\$3,955,016 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,136,477 00
Premiums received	37,753 31
Losses paid.....	28,333 07
Losses incurred.....	29,762 76

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, \$1,009,598.89; marine, \$357,114.72	\$1,366,713 61
Interest and dividends on stocks and bonds	69,433 16
Profit on sale or maturity of ledger assets	157,725 63
Income from all other sources	7,500 00
Total income	\$1,601,372 40
Net ledger assets Dec. 31, 1898	1,345,956 55
Total	\$2,947,328 95

DISBURSEMENTS.

Net amount paid for losses. Fire, \$764,272.45; marine, \$310,551.89	\$1,074,824 34
Interest and dividends to stockholders	50,000 00
Commissions to agents	257,035 37
Salaries and allowances to agents	25,093 67
Rents	6,465 13
Salaries and other compensation of officers and office employes	61,731 89
Taxes on premiums, \$37,868.63; franchise, \$185.15	38,053 78
Insurance department fees and agents' licenses	2,803 02
Municipal licenses	1,451 53
Advertising, printing and stationery	12,333 73
Legal expenses	871 46
Furniture and fixtures	574 96
Premiums on securities	51,184 12
All other disbursements	51,705 54
Total disbursements	\$1,634,128 54
Balance	\$1,313,200 41

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,227,000 00
Cash in office and in bank	86,200 41
Ledger assets, per balance	\$1,313,200 41

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$3,812 50
Market value of stocks and bonds over book value.....	512,565 00
Net uncollected premiums, not more than three months due.....	164,519 87
Bills receivable	30,484 71
Gross assets	<u>\$2,024,582 49</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due	\$4,145 18
Total admitted assets	<u>\$2,020,437 31</u>

LIABILITIES.

Losses adjusted and unpaid	\$7,834 51
Losses in process of adjustment.....	240,073 23
Losses resisted	10,853 81
Total claims for losses	<u>\$258,761 55</u>
Deduct re-insurance due and accrued.....	63,928 68
Net amount of unpaid losses.....	<u>\$194,832 87</u>
Unearned premiums on outstanding risks.....	87,186 39
Total liabilities, except capital	<u>\$1,052,019 26</u>
Cash capital	\$500,000 00
Surplus over all liabilities.....	468,418 05
Surplus to policy holders.....	<u>\$968,418 05</u>
Total liabilities and surplus.....	<u>\$2,020,437 31</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$164,096,171	\$1,626,380 20	\$5,130,663	\$183,752 36
Written during the year.....	153,032,757	1,389,432 75	142,518,333	514,027 54
Total.....	<u>\$317,128,928</u>	<u>\$3,015,812 95</u>	<u>\$147,648,996</u>	<u>\$697,779 90</u>
Expired and terminated	147,004,682	1,300,015 60	141,389,264	482,642 40
In force at end of the year	\$170,124,246	\$1,715,797 35	\$6,259,732	\$215,137 50
Deduct amount re-insured	23,284,784	232,851 83	1,040,477	38,566 06
Net amount in force.....	<u>\$146,839,462</u>	<u>\$1,482,945 52</u>	<u>\$5,219,255</u>	<u>\$176,571 44</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,508,946 00	\$316,609 00	\$1,825,555 00
Premiums received.....	10,365 16	12,329 48	22,694 64
Losses paid	5,801 62	7,601 39	13,403 01
Losses incurred	6,339 42	5,010 44	11,349 86

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

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

Principal Office, No. 43 Cedar St.

Cash Capital, \$500,000.

INCOME.

Net premiums received. (Fire).....	\$1,805,406 05
Rents—including company's use of own buildings.....	\$40,471 80
Interest and dividends on stocks and bonds	133,043 76
Interest from all other sources	1,925 38
Total interest and rents.....	\$175,440 94
Profit on sale or maturity of ledger assets.....	295 84
Income from all other sources.....	114 41
Total income.....	\$1,981,257 24
Net ledger assets Dec. 31, 1898.....	4,328,494 68
Total	\$6,309,751 92

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,233,370 28
Interest and dividends to stockholders.....	100,000 00
Commissions to agents.....	287,883 28
Salaries and allowances to agents	7,030 48
Rents—including company's use of own buildings..	21,909 54
Salaries and other compensation of officers and office employes	171,097 38
Taxes on premiums, \$38,837.01; real estate, \$12,311.86	56,689 21
Other investments, \$94.20; franchise, \$5,446.14.....	
Insurance department fees and agents' licenses	8,509 19
Municipal licenses.....	8,493 07
Advertising, printing and stationery	24,276 52
Legal expenses	2,130 57
Repairs and expenses on real estate	20,482 06
Furniture and fixtures.....	562 32
Miscellaneous expenses	65,115 33
Reduction in book value of bonds.....	5,795 40
Total disbursements	\$2,013,344 63
Balance	\$4,296,407 29

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$720,164 73
Book value of stocks and bonds, excluding interest	3,467,644 48
Cash in office and in bank.....	108,404 58
Bills receivable	193 50
Ledger assets, per balance	<u>\$4,296,407 29</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$44,312 58
Interest due and accrued on other assets.....	702 85
Rents due and accrued on company's property.....	3,142 50
Total interest and rents.....	<u>\$48,157 93</u>
Net uncollected premiums, not more than three months due	239,731 52
Due from other companies for re-insurance	642 00
Total admitted assets	<u>\$4,584,938 74</u>

LIABILITIES.

Losses adjusted and unpaid	\$58,052 77
Losses in process of adjustment.....	147,793 82
Losses resisted	28,838 65
Total claims for losses.....	<u>\$234,685 24</u>
Deduct re-insurance due and accrued	44,447 29
Net amount of unpaid losses	\$190,237 95
Unearned premiums on outstanding risks.....	1,499,647 91
Salaries, rents, taxes and expenses due and accrued	35,703 75
Due for return premiums and re-insurance.....	23,765 54
All other liabilities.....	114 41
Total liabilities, except capital.....	<u>\$1,749,469 56</u>
Cash capital.....	\$500,000 00
Surplus over all liabilities	<u>2,335,469 18</u>
Surplus to policy holders.....	<u>\$2,835,469 18</u>
Total liabilities and surplus	<u>\$4,584,938 74</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$306,479,994	\$3,204,419 85
Written during the year	238,258,657	2,416,026 28
Total	<u>\$544,738,651</u>	<u>\$5,620,446 13</u>
Expired and terminated	217,647,004	2,332,801 39
In force at end of the year.....	<u>\$327,091,647</u>	<u>\$3,287,644 74</u>
Deduct amount re-insured	31,864,358	320,290 90
Net amount in force	<u>\$295,227,289</u>	<u>\$2,967,353 84</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,578,622 00
Premiums received.....	17,742 88
Losses paid.....	6,507 26
Losses incurred.....	9,675 76

READING FIRE INSURANCE COMPANY,
READING, PA.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

W. A. TIPPING, *President.*

THOS. H. SCOTLAND, *Secretary.*

Principal Office, No. 19 North Fifth St.

Cash Capital, \$250,000.

INCOME.

Net premiums received. (Fire)		\$396,775 85
Rents	\$737 42	
Interest on real estate mortgage loans	17,598 23	
Interest on collateral loans	904 65	
Interest and dividends on stocks and bonds.	12,356 82	
Total interest and rents		\$31,597 12
Profit on sale or maturity of ledger assets.		255 11
Income from all other sources		1,985 02
Total income		\$430,612 83
Net ledger assets Dec. 31, 1898		769,355 09
Total		\$1,199,967 92

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$261,707 43
Interest and dividends to stockholders	15,000 00
Commissions to agents	94,466 11
Salaries and allowances to agents	9,374 67
Rents—including company's use of own buildings	1,800 00
Salaries and other compensation of officers and office employes	21,446 50
Taxes on premiums, \$3,779.43; real estate, \$311.12	4,090 55
Insurance department fees and agents' licenses	2,713 56
Advertising, printing and stationery	2,051 93
Legal expenses	987 90
Repairs and expenses on real estate	265 93
Loss on sale or maturity of ledger assets	375 00
All other disbursements, viz: Agency expenses, \$5,519.25; fire tax, \$1,267.73; internal revenue, \$2,258.89; maps, \$924.59	9,970 46
Total disbursements.	\$424,250 04
Balance	\$775,717 88

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$19,816 23
Loans on mortgage of real estate	314,865 00
Loans secured by collateral	30,700 00
Book value of stocks and bonds, excluding interest	378,677 65
Cash in office and in bank	31,659 00
Ledger assets, per balance	\$775,717 88

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,530 32	
Interest accrued on collateral loans.....	731 49	
Rents accrued on company's property	242 41	
Total interest and rents		\$5,504 22
Market value of real estate over book value.....		2,966 23
Market value of bonds and stocks over book value		16,350 35
Net uncollected premiums, not more than three months due.....		44,743 87
Gross assets.....		<u>\$845,282 55</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....		\$2,966 23
Total admitted assets		<u>\$842,316 32</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$1,998 11	
Losses in process of adjustment.....	36,742 30	
Losses resisted.....	1,800 00	
Total claims for losses	\$40,540 41	
Deduct re-insurance due and accrued.....	11,210 76	
Net amount of unpaid losses		\$29,329 65
Unearned premiums on outstanding risks		288,032 91
Amount reclaimable on perpetual fire policies.....		4,761 17
Due for return premiums.....		9,453 95
All other liabilities, viz: Taxes due and to become due, \$1,000.00; due other companies for re-insurance, \$3,812.23		4,812 23
Total liabilities, except capital		<u>\$336,389 91</u>
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	255,926 41	
Surplus to policy holders		<u>\$505,926 41</u>
Total liabilities and surplus		<u>\$842,316 32</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$39,538,223	\$433,975 72
Written during the year.....	41,682,443	509,955 22
Total.....	<u>\$81,220,666</u>	<u>\$943,933 94</u>
Expired and terminated.....	25,622,827	384,830 11
In force at end of the year.....	\$55,597,839	\$559,103 83
Deduct amount re-insured.....	5,424,669	47,105 56
Net amount in force	\$50,173,170	\$511,998 27
Perpetual risks in force, \$152,750; premiums on same, \$5,071.37.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$278,036 00
Premiums received.....	5,015 69
Losses paid.....	7,099 96
Losses incurred.....	6,501 16
Amount at risk.....	<u>465,310 00</u>

RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

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

Principal Office, No. 429 Walnut St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. (Fire)	\$298,114 52
Deposits received on perpetual risks	3,813 05
Rents—including company's use of own buildings	\$4,601 81
Interest on real estate mortgage loans	11,003 93
Interest and dividends on stocks and bonds	27,896 81
Total interest and rents	\$43,502 55
Profit on sale or maturity of ledger assets	6,279 58
Income from all other sources	337 45
Total income	\$352,047 15
Net ledger assets Dec. 31, 1898	967,334 34
Total	\$1,319,381 49

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$222,349 02
Deposit premiums returned	4,160 00
Interest and dividends to stockholders	18,000 00
Commissions to agents	72,145 98
Rents—including company's use of own buildings	1,000 00
Salaries and other compensation of officers and office employees	25,910 40
Taxes on premiums, \$5,969.73; real estate, \$1,618.75	7,588 48
Insurance department fees and agents' licenses	2,575 62
Municipal licenses, \$655.00; tax on franchise, \$1,020.96	1,675 96
Advertising, printing and stationery	3,646 99
Legal expenses	376 00
Repairs and expenses on real estate	831 18
Furniture and fixtures	1,252 66
Miscellaneous expenses	20,770 24
All other disbursements, viz: Premium on bonds, \$1,805.00; internal revenue tax, \$1,899.41	3,704 41
Total disbursements	\$385,986 94
Balance	\$933,394 55

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$101,043 48
Loans on mortgage of real estate.....	224,660 00
Book value of stocks and bonds, excluding interest	540,300 00
Cash in office and in bank.....	31,840 09
Agents' balances.....	35,550 98
Ledger assets, per balance.....	<u>\$933,394 55</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,694 62
Rents accrued on company's property	663 30
Total interest and rents.....	<u>\$3,357 92</u>
Market value of bonds and stocks over book value... ..	39,061 00
Net uncollected premiums, not more than three months due.	20,446 52
Deposits on perpetual policies on real estate owned by company	747 00
Gross assets.....	<u>\$997,006 99</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>\$993,947 51</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$4,379 32
Losses in process of adjustment.....	33,213 72
Losses resisted	7,100 00
Total claims for losses	<u>\$44,693 04</u>
Deduct re-insurance due and accrued.....	8,827 51
Net amount of unpaid losses	\$35,865 53
Unearned premiums on outstanding risks.....	268,722 87
Amount reclaimable on perpetual fire policies	134,938 58
Total liabilities, except capital.....	<u>\$439,526 98</u>
Cash capital.....	\$300,000 00
Surplus over all liabilities	254,420 53
Surplus to policy holders.....	<u>\$554,420 53</u>
Total liabilities and surplus	<u>\$993,947 51</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$49,146,924	\$515,382 49
Written during the year	39,709,982	387,752 13
Total.....	<u>\$88,856,906</u>	<u>\$903,134 62</u>
Expired and terminated	34,174,988	332,322 07
In force at end of the year	\$54,681,968	\$570,812 55
Deduct amount re-insured	5,372,368	56,792 92
Net amount in force	<u>\$49,309,600</u>	<u>\$514,019 63</u>
Perpetual risks in force, \$5,408,794; premiums on same, \$147,854.80.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$96,290 00
Premiums received.....	1,078 27
Amount at risk	87,640 00

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

Principal Office, Corner West Main St. and Irving Place.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$368,944 01
Rents	\$9,733 40
Interest on real estate mortgage loans	21,049 35
Interest and dividends on stocks and bonds	14,825 00
Interest from all other sources	1,605 64
Total interest and rents	\$47,213 39
Total income	\$416,157 40
Net ledger assets Dec. 31, 1898	989,123 93
Total	\$1,405,281 33

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$183,090 78
Interest and dividends to stockholders	20,000 00
Commissions to agents	83,505 19
Salaries and other compensation of officers and office employes	33,649 67
Taxes on premiums, \$9,509.00; real estate, \$3,574.86; other investments, { \$1,436.50	14,520 36
Insurance department fees and agents' licenses	2,351 27
Municipal licenses	1,029 39
Advertising, printing and stationery	3,874 52
Legal expenses	1,065 70
Repairs and expenses on real estate	12,997 85
Miscellaneous expenses	20,801 60
All other disbursements	98 46
Total disbursements	\$376,984 79
Balance	\$1,028,296 54

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$205,947 09
Loans on mortgage of real estate	395,740 00
Book value of stocks and bonds, excluding interest	362,017 20
Cash in office and in bank	64,592 25
Ledger assets, per balance	\$1,028,296 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,590 13	
Interest due and accrued on stocks and bonds.....	4,425 03	
Total interest		\$11,015 16
Market value of bonds and stocks over book value.....		35,332 80
Net uncollected premiums, not more than three months due		53,579 00
Total admitted assets		<u>\$1,128,223 5</u>

LIABILITIES.

Losses adjusted and unpaid	\$6,509 90	
Losses in process of adjustment.....	30,558 00	
Losses resisted	4,375 00	
Total unpaid losses.....		\$41,442 90
Unearned premiums on outstanding risks		322,767 73
Commissions and other charges due agents and brokers.		151 92
Total liabilities, except capital		<u>\$364,362 55</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	563,860 95	
Surplus to policy holders		<u>\$763,860 95</u>
Total liabilities and surplus.....		<u>\$1,128,223 50</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$60,226,614	\$591,632 08
Written during the year.....	50,694,568	513,769 13
Total.....	<u>\$110,921,182</u>	<u>\$1,105,421 21</u>
Expired and terminated	42,204,209	426,828 41
In force at end of the year	\$68,716,973	\$678,592 80
Deduct amount re-insured	6,291,156	67,628 45
Net amount in force	<u>\$62,425,817</u>	<u>\$610,964 35</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$293,815 00
Premiums received.....	3,772 48
Losses paid	1,496 62
Losses incurred	1,083 29
Amount at risk.....	<u>419,282 00</u>

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

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

Principal Office, No. 37 Center St.

Cash Capital, \$300,000.

INCOME.

Net premiums received. Fire, \$477,697.72; marine, \$50,443.69	\$528,141 41
Rents—including company's use of own buildings.....	\$3,129 22
Interest on real estate mortgage loans	11,215 74
Interest on collateral loans	1,305 76
Interest and dividends on stocks and bonds	22,091 58
Total interest and rents.....	\$37,742 30
Profit on sale or maturity of ledger assets.....	30,651 00
Income from all other sources, viz: Doubtful accounts paid \$642.45; profit and loss, \$14,115.00	14,757 45
Total income	\$611,292 16
Net ledger assets Dec. 31, 1898	\$731,628 40
Increase of paid-up capital during 1899	100,000 00
Total	\$1,442,920 56

DISBURSEMENTS.

Net amount paid for losses. Fire, \$321,312.15; marine, \$53,981.24.....	\$375,293 39
Interest and dividends to stockholders	16,000 00
Commissions to agents.....	124,649 64
Rents—including company's use of own buildings.....	1,500 00
Salaries and other compensation of officers and office employes.....	26,334 00
Taxes on premiums, \$9,474.97; real estate, \$990.64	10,465 61
Insurance department fees and agents' licenses	2,838 56
Municipal licenses.....	225 00
Advertising, printing and stationery.....	8,179 56
Legal expenses	807 90
Furniture and fixtures	1,641 78
Loss on sale or maturity of ledger assets	2,499 37
Miscellaneous expenses	26,462 91
All other disbursements	1,025 00
Total disbursements.....	\$597,922 72
Balance	\$844,997 84

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$91,520 80
Loans on mortgage of real estate	211,038 78
Loans secured by collateral	41,825 00

Book value of stocks and bonds, excluding interest	\$435,180 00
Cash in office and in bank	63,148 43
Bills receivable	2,284 83
Ledger assets, per balance	\$844,997 84

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,511 02
Interest accrued on stocks and bonds	1,534 05
Rents accrued on company's property	129 16
Total interest and rents	\$3,174 23
Market value of bonds and stocks over book value	67,033 48
Net uncollected premiums, not more than three months due	51,345 65
Gross assets	\$996,551 20

DEDUCT ASSETS NOT ADMITTED.

Depreciation in ledger assets, viz:

Real estate	\$2,320 80
Bonds	39 50
Total	\$2,360 30
Total admitted assets	\$994,190 90

LIABILITIES.

Losses adjusted and unpaid	\$21,131 00
Losses in process of adjustment	56,504 01
Losses resisted	2,881 00
Total claims for losses	\$80,516 01
Deduct re-insurance due and accrued	18,528 20
Net amount of unpaid losses	\$61,987 81
Unearned premiums on outstanding risks	407,703 04
Salaries, rents, taxes and expenses due and accrued	3,251 50
Due for re-insurance	16,955 72
Total liabilities, except capital	\$489,898 07
Cash capital	\$300,000 00
Surplus over all liabilities	204,292 83
Surplus to policy holders	\$504,292 83
Total liabilities and surplus	\$994,190 90

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$80,800,552	\$773,466 15	\$578,820	\$27,668 48
Written during the year	67,336,922	660,091 54	6,038,264	64,946 12
Total	\$148,137,474	\$1,433,557 69	\$6,617,084	\$92,614 60
Expired and terminated	69,718,186	587,370 47	6,099,055	66,506 45
In force at end of the year	\$78,419,288	\$846,187 22	\$518,029	\$26,108 15
Deduct amount re-insured	8,657,095	98,587 73	111,421	4,203 29
Net amount in force	\$69,762,193	\$747,599 49	\$406,608	\$21,904 86

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$550,218 00	\$45,220 00	\$595,438 00
Premiums received	5,208 29	2,719 23	7,927 52
Losses paid	1,424 62	4,105 38	5,530 00
Losses incurred	709 56	3,055 38	3,764 94
Amount at risk	549,243 00	27,445 00	576,688 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

—
INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

A. W. DAMON, *President*.

S. J. HALL, *Secretary*.

Principal Office, No. 292 Main St.

—
Cash Capital, \$1,500,000.
—

INCOME.

Net premiums received. (Fire).....	\$1,692,182 14
Rents.....	\$4,597 71
Interest on real estate mortgage loans.....	39,941 53
Interest on collateral loans.....	4,318 17
Interest and dividends on stocks and bonds.....	<u>137,827 14</u>
Total interest and rents.....	\$186,684 55
Profit on sale or maturity of ledger assets.....	<u>21,658 31</u>
Total income.....	\$1,900,525 00
Net ledger assets Dec. 31, 1898.....	3,820,774 87
Total.....	<u>\$5,721,299 87</u>

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,066,240 41
Interest and dividends to stockholders.....	150,000 00
Commissions to agents.....	300,266 64
Salaries and other compensation of officers and office employes.....	110,105 15
Tax on premiums, \$36,249.82; real estate, \$1,502.17; internal revenue, } \$11,232.63.....	48,984 62
Insurance department fees and agents' licenses.....	10,722 64
Municipal licenses, \$4,219.99; tax on franchise, \$19,427.47.....	23,647 46
Advertising, printing and stationery.....	20,179 48
Legal expenses.....	4,089 41
All other disbursements.....	<u>192,049 43</u>
Total disbursements.....	\$1,926,285 24
Balance.....	<u>\$3,795,014 63</u>

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$86,466 87
Loans on mortgage of real estate.....	647,800 00
Loans secured by collateral.....	39,525 00
Book value of stocks and bonds, excluding interest.....	2,889,326 77
Cash in office and in bank.....	<u>131,895 99</u>
Ledger assets, per balance.....	<u>\$3,795,014 63</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$16,485 68	
Interest accrued on stocks and bonds	30,300 42	
Interest accrued on collateral loans	692 67	
Rents due and accrued on company's property	664 17	
Total interest and rents		\$48,142 94
Market value of real estate over book value		39,933 13
Market value of bonds and stocks over book value		657,208 23
Net uncollected premiums, not more than three months due		290,395 71
Due from other companies for re-insurance		3,645 50
Total admitted assets		\$4,834,340 14

LIABILITIES.

Losses adjusted and unpaid	\$33,507 02	
Losses in process of adjustment	163,529 25	
Losses resisted	9,801 12	
Total claims for losses	\$206,837 39	
Deduct re-insurance due and accrued	34,173 86	
Net amount of unpaid losses		\$172,663 53
Unearned premiums on outstanding risks		1,476,584 27
Total liabilities, except capital		\$1,649,247 80
Cash capital	\$1,500,000 00	
Surplus over all liabilities	1,685,092 34	
Surplus to policy holders		\$3,185,092 34
Total liabilities and surplus		\$4,834,340 14

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums</i>
In force December 31, 1898	\$283,289,321	\$2,946,929 85
Written during the year	211,784,528	2,192,207 88
Total	\$495,073,849	\$5,139,137 73
Expired and terminated	186,969,515	2,084,322 12
In force at end of the year	\$308,104,334	\$3,054,815 61
Deduct amount re-insured	26,087,993	187,769 77
Net amount in force	\$282,066,341	\$2,867,045 84

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Tornado.</i>	<i>Aggregate.</i>
Risks written	\$2,067,460 00	\$1,000 00	\$2,068,460 00
Premiums received	29,156 33	5 00	29,161 33
Losses paid	16,279 70	-	16,279 70
Losses incurred	17,568 52	-	17,568 52
Amount at risk	5,062,265 00	7,300 00	5,069,565 00

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, \$1,475,963.63; marine, \$337,711.02.....	\$1,813,674 65
Rents—including company's use of own buildings	\$39,517 35
Interest on real estate mortgage loans	20,073 32
Interest on collateral loans	7,277 37
Interest and dividends on stocks and bonds	44,360 21
Interest from all other sources	8,236 64
Total interest and rents	\$119,464 89
Profit on sale or maturity of ledger assets	11,462 63
Income from all other sources	56,828 88
Total income	\$2,001,431 05
Net ledger assets Dec. 31, 1898.....	2,523,987 72
Total	\$4,525,418 77

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,007,584.39; marine, \$323,212.63	\$1,330,797 02
Interest and dividends to stockholders	50,000 00
Commissions to agents	351,725 08
Rents—including company's use of own buildings.....	5,400 00
Salaries and other compensation of officers and office employes.....	86,722 26
Taxes on premiums, \$35,230.38; real estate, \$6,122.59	41,352 97
Insurance department fees and agents' licenses	6,125 43
Municipal licenses.....	5,886 97
Advertising, printing and stationery	10,084 18
Legal expenses	1,725 42
Repairs and expenses on real estate.....	16,240 46
Furniture and fixtures	176 75
Loss on sale or maturity of ledger assets	28,021 13
Miscellaneous expenses	130,041 82
All other disbursements	10,423 17
Total disbursements.....	\$2,074,722 66
Balance	\$2,450,696 11

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$655,372 24
Loans on mortgage of real estate	317,250 00
Loans secured by collateral	81,571 17
Book value of stocks and bonds, excluding interest.....	965,018 86
Cash in office and in bank	187,207 02
Bills receivable and agents' balances	244,276 82
Ledger assets, per balance.....	\$2,450,696 11

LIABILITIES.

Losses adjusted and unpaid	\$53,941 10
Losses in process of adjustment	163,924 75
Losses resisted.	6,700 00
Total claims for losses.....	\$224,565 85
Deduct re-insurance due and accrued.....	42,115 38.
Net amount of unpaid losses.....	\$182,450 47
Unearned premiums on outstanding risks.....	1,067,950 55
Commissions and other charges due agents and brokers.	34,195 24
Due for re-insurance	1,732 14
Total liabilities, except capital.....	\$1,286,228 40
Cash capital	\$500,000 00
Surplus over all liabilities	664,367 71
Surplus to policy holders	\$1,164,367 71
Total liabilities and surplus.....	\$2,450,696 11

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$158,419,399	\$1,984,783 70	\$5,867,566	\$173,602 96
Written during the year	135,012,986	1,858,431 69	47,713,639	494,050 82
Total	\$293,432,385	\$3,848,215 39	\$53,581,205	\$667,653 78
Expired and terminated.....	118,055,751	1,684,182 53	48,369,764	526,147 59
In force at end of the year	\$175,376,634	\$2,159,032 86	\$5,211,441	\$141,506 19
Deduct amount re-insured	26,541,324	223,010 58	1,162,339	23,541 90
Net amount in force.....	\$148,835,310	\$1,936,022 28	\$4,049,102	\$117,964 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$271,567 00
Premiums received	3,902 25
Losses paid.....	2,650 50
Losses incurred	2,710 50
Amount at risk.....	282,429 00

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).....	\$878,433 89
Rents	\$1,019 51
Interest on real estate mortgage loans	10,985 69
Interest on collateral loans.....	1,530 00
Interest and dividends on stocks and bonds	73,359 25
Total interest and rents.....	\$86,894 45
Profit on sale or maturity of ledger assets	15,275 34
Total income.....	\$980,603 68
Net ledger assets Dec. 31, 1898	1,753,560 61
Total	\$2,734,164 29

DISBURSEMENTS.

Net amount paid for losses. (Fire)....	\$521,719 25
Interest and dividends to stockholders	50,000 00
Commissions to agents.....	176,215 50
Salaries and allowances to agents.....	3,725 00
Rents	6,000 00
Salaries and other compensation of officers and office employes.....	66,630 85
Taxes on premiums, \$16,081.88; real estate, \$438.40	16,520 28
Insurance department fees and agents' licenses	6,976 42
Municipal licenses, \$50.00; tax on franchise, \$11,136.06.....	11,186 06
Advertising, printing and stationery.....	15,633 98
Repairs and expenses on real estate.....	243 09
All other disbursements.....	34,805 30
Total disbursements	\$969,655 73
Balance	\$1,824,508 56

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$31,985 70
Loans on mortgage of real estate.....	219,600 00
Loans secured by collateral	25,500 00
Book value of stocks and bonds, excluding interest.....	1,442,977 90
Cash in office and in bank.....	88,632 33
All other assets	15,812 63
Ledger assets, per balance.....	\$1,824,508 56

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,312 04	
Interest accrued on stocks and bonds.....	6,171 57	
Interest accrued on collateral loans	665 07	
Total interest		\$13,148 68
Market value of bonds and stocks over book value.....		324,399 00
Net uncollected premiums, not more than three months due.....		97,221 44
Total admitted assets.....		\$2,259,277 68

LIABILITIES.

Losses adjusted and unpaid.....	\$25,724 30	
Losses in process of adjustment.....	79,753 03	
Losses resisted.....	14,285 00	
Total claims for losses.....	\$119,762 33	
Deduct re-insurance due and accrued.....	13,822 00	
Net amount of unpaid losses.....		\$105,940 33
Unearned premiums on outstanding risks.....		631,827 93
Total liabilities, except capital		\$737,768 26
Cash capital	\$500,000 00	
Surplus over all liabilities.....	1,021,509 42	
Surplus to policy holders		\$1,522,509 42
Total liabilities and surplus		\$2,259,277 68

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$89,320,620	\$1,061,263 53
Written during the year	102,522,056	1,127,493 30
Total.....	\$191,842,676	\$2,188,750 83
Expired and terminated.....	76,302,084	876,179 13
In force at end of the year.....	\$115,540,592	\$1,312,577 70
Deduct amount re-insured.....	13,650,166	103,092 86
Net amount in force.....	\$101,890,426	\$1,209,484 84

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$670,025 00
Premiums received.....	10,687 60
Losses paid.....	4,117 31
Losses incurred.....	5,136 14
Amount at risk.....	670,025 00

UNION INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President.*E. R. DANNELS, *Secretary.*

Principal Office, Corner Third and Walnut Sts.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$259,678 82
Deposits received on perpetual risks.....	1,134 01
Rents.....	\$2,458 27
Interest on real estate mortgage loans	592 50
Interest on collateral loans	633 67
Interest and dividends on stocks and bonds.....	16,652 08
Total interest and rents.....	\$20,336 52
Profit on sale or maturity of ledger assets	4,265 90
Income from all other sources, viz: Profit and loss.....	449 27
Total income.....	\$285,864 52
Net ledger assets Dec. 31, 1898	537,990 34
Total	\$823,854 86

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$190,668 40
Deposit premiums returned	1,288 69
Interest and dividends to stockholders	12,000 00
Commissions to agents	52,046 34
Salaries and allowances to agents	14,318 31
Salaries and other compensation of officers and office employes	25,113 55
Taxes on premiums, \$5,412.03; real estate, \$1,998.00; franchise, \$637.50....	8,047 53
Insurance department fees and agents' licenses	3,466 05
Internal revenue tax.....	1,374 16
Advertising, printing and stationery	5,117 99
Repairs and expenses on real estate	3,324 77
Miscellaneous expenses.....	13,175 47
Total disbursements.....	\$329,941 26
Balance.....	\$493,913 60

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$159,076 32
Loans on mortgage of real estate	9,900 00
Book value of stocks and bonds, excluding interest	288,054 73
Cash in office and in bank.....	25,247 86
Cash in hands of manager at San Francisco	10,513 87
Bills receivable	1,120 82
Ledger assets, per balance.....	\$493,913 60

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$150 00	
Interest accrued on collateral loans.....	241 68	
Total interest.....		\$391 68
Market value of real estate over book value.....		923 68
Market value of bonds and stocks over book value.....		33,087 02
Net uncollected premiums, not more than three months due.....		39,614 25
Due from perpetual insurance on building.....		742 50
Total admitted assets.....		\$568,672 73

LIABILITIES.

Losses adjusted and unpaid.....	\$10,651 55	
Losses in process of adjustment.....	31,077 45	
Total claims for losses.....	\$41,729 00	
Deduct re-insurance due and accrued.....	4,598 79	
Net amount of unpaid losses.....		\$37,130 21
Unearned premiums on outstanding risks.....		196,399 78
Amount reclaimable on perpetual fire policies.....		33,592 54
All other liabilities.....		29 70
Total liabilities, except capital.....		\$267,152 23
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	101,520 50	
Surplus to policy holders.....		\$301,520 50
Total liabilities and surplus.....		\$568,672 73

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$38,730,810	\$385,108 40
Written during the year.....	30,590,558	318,388 76
Total.....	\$69,321,368	\$703,497 16
Expired and terminated.....	29,391,825	294,295 59
In force at end of the year.....	\$39,929,543	\$409,201 57
Deduct amount re-insured.....	2,170,448	22,855 47
Net amount in force.....	\$37,759,095	\$386,346 10

Perpetual risks in force, \$1,258,146; premiums on same, \$37,325.05.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$690,528 00
Premiums received.....	9,758 92
Losses paid.....	6,140 51
Losses incurred.....	5,775 69

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).....	\$262,185 18
Deposits received on perpetual risks	26,478 45
Rents	\$6,800 71
Interest on real estate mortgage loans	35,542 72
Interest on collateral loans	2,352 95
Interest and dividends on stocks and bonds.....	24,247 16
Total interest and rents.....	\$68,943 54
Total income.....	\$357,607 17
Net ledger assets Dec. 31, 1898.....	1,439,912 45
Total	\$1,797,519 62

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$189,902 83
Deposit premiums returned.....	15,942 36
Interest and dividends to stockholders	30,000 00
Commissions to agents.....	61,502 89
Salaries and other compensation of officers and office employes.....	28,182 53
Taxes on premiums, \$4,915.31; real estate, \$2,480.83.....	7,396 14
Insurance department fees and agents' licenses.....	1,516 52
Municipal licenses.....	132 04
Advertising, printing and stationery.....	5,144 06
Legal expenses.....	1,020 59
Repairs and expenses on real estate.....	5,323 93
Furniture and fixtures	287 95
Loss on sale or maturity of ledger assets	246 89
All other disbursements, viz: Maps, \$2,433.01; traveling expenses, \$5,623.69; agency expenses, \$6,928.33; expense account, \$5,349.66.....	20,334 69
Total disbursements	\$366,932 42
Balance.....	\$1,430,587 20

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$194,557 26
Loans on mortgage of real estate	609,281 50
Loans secured by collateral	65,500 00
Book value of stocks and bonds, excluding interest	495,809 88
Cash in office and in bank	65,338 62
All other assets	100 00
Ledger assets, per balance	\$1,430,587 20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,150 83	
Interest accrued on stocks and bonds.....	171 66	
Interest accrued on collateral loans.....	1,053 67	
Rents due and accrued on company's property	212 65	
Total interest and rents.....		\$11,588 81
Market value of bonds and stocks over book value		38,366 12
Net uncollected premiums, not more than three months due		42,749 28
Perpetual deposits in course of collection.....		5,922 60
Gross assets		<u>\$1,529,214 01</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....		5607 20
Total admitted assets.....		<u>\$1,528,606 81</u>

LIABILITIES.

Losses adjusted and unpaid	\$14,357 40	
Losses in process of adjustment.....	15,671 25	
Losses resisted	9,550 00	
Total unpaid losses.....		\$39,578 65
Unearned premiums on outstanding risks		234,286 88
Amount reclaimable on perpetual fire policies.....		728,775 71
Salaries, rents, taxes and expenses due and accrued		2,914 61
Due for return premiums and re-insurance.....		7,139 81
All other liabilities, viz: Taxes.....		4,500 00
Total liabilities, except capital		<u>\$1,017,195 66</u>
Cash capital	\$300,000 00	
Surplus over all liabilities	211,411 15	
Surplus to policy holders		<u>\$511,411 15</u>
Total liabilities and surplus		<u>\$1,528,606 81</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$41,930,192	\$412,476 55
Written during the year.....	33,840,389	329,123 95
Total.....	<u>\$75,770,581</u>	<u>\$741,600 50</u>
Expired and terminated.....	27,678,364	269,771 19
In force at end of the year	\$48,092,217	\$471,829 31
Deduct amount re-insured	2,761,983	30,262 96
Net amount in force.....	<u>\$45,330,234</u>	<u>\$441,566 35</u>

Perpetual risks in force, \$35,304,299; premiums on same, \$806,356.50.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$338,475 00
Premiums received	5,158 53
Losses paid	4,830 53
Losses incurred	3,795 09
Amount at risk.....	560,833 00

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*S. M. CRAFT, *Secretary.*

Principal Office, No. 46 Pine St.

Cash Capital, \$250,000.

INCOME.

Net premiums received. Fire, \$234,124.81; marine, \$31,826.18	\$265,950 99
Interest on real estate mortgage loans	\$17,730 36
Interest and dividends on stocks and bonds	9,136 91
Total interest	\$26,867 27
Profit on sale or maturity of ledger assets	3,366 75
Borrowed money	25,000 00
Income from all other sources	32 15
Total income	\$321,217 16
Net ledger assets Dec. 31, 1898	630,549 02
Total	\$951,766 18

DISBURSEMENTS.

Net amount paid for losses. Fire, \$148,444.02; marine, \$34,879.68	\$183,323 70
Interest and dividends to stockholders	20,000 00
Commissions to agents	76,758 51
Rents—including company's use of own buildings	7,000 00
Salaries and other compensation of officers and office employes	26,104 82
Taxes on premiums, \$3,172.42; other investments, \$2,972.94	6,145 36
Insurance department fees and agents' licenses	2,211 63
Municipal licenses, \$150.00; tax on franchise, \$362.33	512 33
Advertising, printing and stationery	4,765 55
Furniture and fixtures	13 81
Miscellaneous expenses	23,863 70
Total disbursements	\$350,699 41
Balance	\$601,066 77

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$389,700 00
Book value of stocks and bonds, excluding interest	201,831 68
Cash in office and in bank	9,535 09
Ledger assets, per balance	\$601,066 77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,189 56
Interest accrued on stocks and bonds	627 07
Total interest	\$4,816 63
Market value of bonds and stocks over book value	56,939 57
Net uncollected premiums, not more than three months due	58,761 37
Due from other companies for re-insurance	111 46
Total admitted assets	\$721,695 80

LIABILITIES.

Losses adjusted and unpaid	\$12,669 44
Losses in process of adjustment	29,905 79
Losses resisted	3,011 94
Total claims for losses	\$45,587 17
Deduct re-insurance due and accrued	6,314 10
Net amount of unpaid losses	\$39,273 07
Unearned premiums on outstanding risks	213,003 15
Salaries, rents, taxes and expenses due and accrued	1,166 00
Due for return premiums and re-insurance	18,540 83
Due and to become due for borrowed money	25,000 00
Total liabilities, except capital	\$296,983 05
Cash capital	\$250,000 00
Surplus over all liabilities	174,712 75
Surplus to policy holders	\$424,712 75
Total liabilities and surplus	\$721,695 80

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$40,239,310	\$410,511 70	\$1,430,055	\$39,640 20
Written during the year.....	32,334,647	356,037 02	2,212,660	40,948 59
Total.....	\$73,173,957	\$766,548 72	\$3,642,715	\$79,988 79
Expired and terminated.....	30,089,362	325,266 87	2,416,623	47,729 08
In force at end of the year.....	\$43,084,595	\$441,281 85	\$1,226,092	\$32,259 71
Deduct amount re-insured	4,867,071	54,772 37	42,387	4,993 36
Net amount in force.....	\$38,217,524	\$386,509 48	\$1,183,705	\$27,266 35

BUSINESS IN MAINE.

Risks written	<i>Fire.</i>
Premiums received	\$258,630 00
Losses paid	3,080 34
Losses incurred	1,579 74
Amount at risk	1,949 90
	345,245 00

VICTORIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

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

Principal Office, No. 35 Pine St.

Cash Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....		\$78,648 66
Interest and dividends on stocks and bonds.....	\$7,848 00	
Interest from all other sources.....	407 23	
Total interest		\$8,255 23
Total income		\$86,908 89
Net ledger assets Dec. 31, 1898.....		240,783 45
Total		\$327,687 34

DISBURSEMENTS.

Net amount paid for losses. (Fire)		\$58,764 74
Interest and dividends to stockholders		10,000 00
Commissions to agents.....		17,738 02
Rents		600 00
Salaries and other compensation of officers and office employes		3,694 69
Taxes on premiums, \$1,463.03; United States revenue, \$409.34		1,872 37
Insurance department fees and agents' licenses		606 86
Municipal licenses		228 04
Advertising, printing and stationery		89 50
Miscellaneous expenses		2,489 04
Total disbursements.....		\$96,083 26
Balance		\$231,604 08

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$219,482 50
Cash in bank	12,121 58
Ledger assets, per balance.....	\$231,604 08

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,807 82
Market value of bonds and stocks over book value.....	22,053 50
Net uncollected premiums, not more than three months due.....	6,312 40
Total admitted assets	\$261,777 80

LIABILITIES.

Losses in process of adjustment	\$16,704 10
Unearned premiums on outstanding risks.....	44,376 89
Total liabilities, except capital	\$61,080 99
Cash capital	\$200,000 00
Surplus over all liabilities	696 81
Surplus to policy holders.....	\$200,696 81
Total liabilities and surplus	\$261,777 80

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$5,511,754	\$58,059 66
Written during the year	11,559,883	105,705 95
Total	\$17,071,637	\$163,765 61
Expired and terminated	8,054,702	74,819 65
In force at end of the year.....	\$9,016,935	\$88,945 96
Deduct amount re-insured	249,343	2,542 30
Net amount in force.....	\$8,767,592	\$86,403 66

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$77,294 00
Premiums received	784 53
Amount at risk.....	81,158 00

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*M. O. BROWN, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received. (Fire).....	\$1,301,199 51
Rents	\$900 08
Interest on real estate mortgage loans	30,009 49
Interest on collateral loans	256 00
Interest and dividends on stocks and bonds.....	76,635 33
Total interest and rents.....	\$107,800 90
Profit on sale or maturity of ledger assets	1,180 40
Total income	\$1,410,180 81
Net ledger assets Dec. 31, 1898.....	2,238,698 99
Total	\$3,648,879 80

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$782,103 48
Interest and dividends to stockholders.....	48,000 00
Commissions to agents.....	286,869 86
Rents	3,348 83
Salaries and other compensation of officers and office employes.....	114,002 07
Taxes on premiums, \$25,166.57; real estate, \$3,057.02.....	28,223 59
Insurance department fees and agents' licenses	4,571 39
Municipal licenses, \$2,152.53; tax on franchise, \$1,378.60	3,531 13
Advertising, printing and stationery	22,242 36
All other disbursements	98,178 25
Total disbursements	\$1,391,070 96
Balance	\$2,257,808 84

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$225,047 64
Loans on mortgage of real estate.....	529,900 00
Book value of stocks and bonds, excluding interest.....	1,358,220 13
Cash in bank	144,641 07
Ledger assets, per balance	\$2,257,808 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,978 20
Market value of bonds and stocks over book value.....	275,279 87
Net uncollected premiums, not more than three months due.....	197,015 48
Gross assets	<u>\$2,740,082 39</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....	\$47 64
Total admitted assets.....	<u>\$2,740,034 75</u>

LIABILITIES.

Losses adjusted and unpaid	\$42,012 64
Losses in process of adjustment	100,898 30
Losses resisted.....	7,125 00
Total claims for losses.....	<u>\$150,035 94</u>
Deduct re-insurance due and accrued	26,385 79
Net amount of unpaid losses.....	\$123,650 15
Unearned premiums on outstanding risks	1,107,114 22
Salaries, rents, taxes and expenses due and accrued	15,110 01
Total liabilities, except capital	<u>\$1,245,874 38</u>
Cash capital	\$300,000 00
Surplus over all liabilities	<u>1,194,160 37</u>
Surplus to policy holders	<u>\$1,494,160 37</u>
Total liabilities and surplus	<u>\$2,740,034 75</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$208,771,330	\$2,208,112 90
Written during the year.....	178,628,009	1,649,255 24
Total	<u>\$387,399,339</u>	<u>\$3,857,368 14</u>
Expired and terminated.....	143,410,505	1,494,006 03
In force at end of the year	\$243,988,834	\$2,363,362 11
Deduct amount re-insured	21,522,605	210,572 48
Net amount in force.....	<u>\$222,466,229</u>	<u>\$2,152,789 63</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$460,675 00
Premiums received.....	7,574 72
Losses paid.....	5,093 36
Losses incurred	5,151 77
Amount at risk.....	<u>575,845 00</u>

WILLIAMSBURG CITY FIRE INSURANCE
COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Principal Office, No. 150 Broadway.

Cash Capital, \$250,000.

INCOME.

Net premiums received. (Fire)	\$640,365 46
Rents—including company's use of own buildings.....	\$43,402 89
Interest on real estate mortgage loans.....	9,226 45
Interest and dividends on stocks and bonds	64,982 36
Total interest and rents.....	\$117,611 70
Profit on sale or maturity of ledger assets	42,862 94
Total income.....	\$800,840 10
Net ledger assets Dec. 31, 1898	1,766,231 68
Total.....	\$2,567,071 78

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$318,760 69
Interest and dividends to stockholders.....	59,678 00
Commissions to agents	166,056 34
Rents—including company's use of own buildings	17,200 00
Salaries and other compensation of officers and office employes	73,828 94
Taxes on premiums, \$7,166.99; real estate, \$12,556.53	19,723 52
Insurance department fees and agents' licenses	3,184 10
Municipal licenses, \$948.00; tax on franchise, \$165.00	1,113 00
Advertising, printing and stationery	5,975 70
Legal expenses	146 28
Repairs and expenses on real estate	10,895 46
Miscellaneous expenses	39,916 84
Total disbursements	\$716,478 87
Balance	\$1,850,592 91

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$629,000 00
Loans on mortgage of real estate.....	244,400 00
Loans secured by collateral	21,000 00
Book value of stocks and bonds, excluding interest	921,563 59
Cash in office and in bank	34,629 32
Ledger assets, per balance	\$1,850,592 91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,510 25	
Interest accrued on stocks and bonds	6,810 63	
Interest accrued on collateral loans.....	37 91	
Rents accrued on company's property	5,568 49	
Total interest and rents.....		\$15,927 28
Market value of stocks and bonds over book value		51,100 41
Net uncollected premiums, not more than three months due.....		70,127 10
Total admitted assets		\$1,987,747 70

LIABILITIES.

Losses adjusted and unpaid	\$20,935 51	
Losses in process of adjustment.....	32,726 26	
Losses resisted	3,110 25	
Total claims for losses.....		\$56,772 02
Deduct re-insurance due and accrued	3,633 31	
Net amount of unpaid losses		\$53,138 71
Unearned premiums on outstanding risks		588,328 46
Dividends remaining unpaid		1,282 00
Salaries, rents, taxes and expenses due and accrued		4,070 11
Due for re-insurance		1,273 99
Total liabilities, except capital		\$648,093 27
Cash capital	\$250,000 00	
Surplus over all liabilities	1,089,654 43	
Surplus to policy holders		\$1,339,654 43
Total liabilities and surplus		\$1,987,747 70

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$134,934,157	\$1,124,825 43
Written during the year.....	83,944,311	751,403 91
Total	\$218,878,468	\$1,876,229 34
Expired and terminated	75,830,573	677,510 39
In force at end of the year	\$143,047,895	\$1,198,718 95
Deduct amount re-insured	7,093,563	66,411 98
Net amount in force.....	\$135,954,332	\$1,132,306 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$638,294 00
Premiums received	7,521 61
Losses paid.....	6,303 98
Losses incurred.....	9,120 81
Amount at risk	1,192,004 00

MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1899.

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).....	\$136,728 62
Rents	\$2,558 07
Interest on real estate mortgage loans	3,865 01
Interest and dividends on stocks and bonds	33,738 51
Total interest and rents.....	\$40,161 59
Profit on sale or maturity of ledger assets	2,454 75
Total income.....	\$179,344 96
Net ledger assets Dec. 31, 1898	802,981 37
Total	\$982,326 33

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$51,931 42
Interest and dividends to stockholders	7,000 00
Commissions to agents.....	20,639 56
Salaries and other compensation of officers and office employes.....	15,807 13
Taxes on premiums, \$1,492.59; real estate, \$1,041.93; franchise, \$289.94...	2,824 46
Insurance department fees and agents' licenses	138 50
Municipal licenses	210 59
Advertising, printing and stationery	
Legal expenses	
Repairs and expenses on real estate	
Furniture and fixtures	5,258 15
Loss on sale or maturity of ledger assets	3,753 00
Scrap or certificates of profit redeemed in cash	70,737 24
Total disbursements	\$178,300 05
Balance	\$804,026 28

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$69,568 00
Loans on mortgage of real estate.....	63,000 00
Book value of stocks and bonds, excluding interest.....	657,700 00
Cash in office and in bank.....	13,758 28
	<hr/>
Ledger assets, per balance	\$804,026 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,968 75
Interest accrued on stocks and bonds.....	6,772 96
Rents due on company's property	30 00
	<hr/>
Total interest and rents.....	\$9,771 71
Market value of bonds and stocks over book value.....	86,402 50
Net uncollected premiums, not more than three months due	2,179 79
	<hr/>
Total admitted assets.....	\$902,380 28

LIABILITIES.

Losses in process of adjustment.....	\$22 55
Losses resisted.....	185 00
	<hr/>
Total unpaid losses.....	\$207 55
Unearned premiums on outstanding risks	281,654 03
Dividends remaining unpaid.....	2,133 92
Due for return premiums	375 77
	<hr/>
Total liabilities, except capital	\$284,371 27
Guaranty capital	\$100,000 00
Surplus over all liabilities	518,009 01
	<hr/>
Surplus to policy holders.....	\$618,009 01
	<hr/>
Total liabilities and surplus	\$902,380 28

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$40,329,871	\$585,611 70
Written during the year.....	9,840,184	141,954 04
	<hr/>	<hr/>
Total.....	\$50,170,055	\$727,565 74
Expired and terminated	10,473,441	156,864 04
	<hr/>	<hr/>
In force at end of the year	\$39,696,614	\$570,701 70
Deduct amount re-insured	125,362	1,179 06
	<hr/>	<hr/>
Net amount in force.....	\$39,571,252	\$569,522 64

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,166,195 00
Premiums received.....	15,502 97
Losses paid	3,480 46
Losses incurred	3,480 46

*PROVIDENCE MUTUAL FIRE INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1800. COMMENCED BUSINESS IN 1800.

HENRY R. BARKER, *President.* HARDIN C. WATERS, *Secretary.*

Principal Office, No. 49 Westminster St.

INCOME.

Net premiums received. (Fire).....		\$68,036 96
Interest on real estate mortgage loans	\$4,956 55	
Interest and dividends on stocks and bonds	11,207 25	
Total interest		\$16,163 80
Profit on sale or maturity of ledger assets		21,151 09
Total income.....		\$105,351 85
Net ledger assets Dec. 31, 1898.....		371,401 20
Total		\$476,753 05

DISBURSEMENTS.

Net amount paid for losses. (Fire)		\$23,686 65
Interest and dividends to stockholders.....		18,471 29
Commissions to agents		6,829 71
Rents		1,436 00
Salaries and other compensation of officers and office employes.....		10,290 00
Taxes on premiums, \$1,200.26; other investments, \$651.75.....		1,952 01
Insurance department fees and agents' licenses		293 52
Advertising, printing and stationery.....		939 52
Legal expenses.....		100 00
Loss on sale or maturity of ledger assets		490 00
Miscellaneous expenses		1,196 09
Total disbursements		\$65,684 79
Balance		\$411,068 26

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....		\$84,950 00
Book value of stocks and bonds, excluding interest		296,816 97
Cash in office and in bank		25,273 37
Agents' balances		4,027 92
Ledger assets, per balance.....		\$411,068 26

* Admitted February 24, 1900.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$333 00	
Interest due and accrued on stocks and bonds.....	<u>1,630 50</u>	
Total interest		\$1,963 50
Market value of stocks and bonds over book value.....		16,793 03
Net uncollected premiums, not more than three months due.....		<u>515 50</u>
Gross assets		\$430,340 29

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured		\$4,131 32
Total admitted assets		<u>\$426,208 97</u>

LIABILITIES.

Unearned premiums on outstanding risks		\$136,432 68
Salaries, rents, taxes and expenses due and accrued		<u>1,825 22</u>
Total liabilities, except capital.....		\$138,257 90
Surplus to policy holders.....		<u>287,951 07</u>
Total liabilities and surplus.....		\$426,208 97

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.	\$24,199,910	\$257,098 21
Written during the year.....	6,846,811	<u>71,543 95</u>
Total.....	\$31,046,721	\$328,642 16
Expired and terminated.....	6,074,547	<u>61,333 47</u>
In force at end of the year	\$24,972,174	\$267,308 69
Deduct amount re-insured	66,837	<u>1,160 40</u>
Net amount in force	\$24,905,337	\$266,148 29

QUINCY MUTUAL FIRE INSURANCE COMPANY,
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President*. WM. H. FAY, *Secretary*.

Principal Office, No. 26 Washington St.

INCOME.

Net premiums received. (Fire).....		\$139,807 82
Rents	\$847 43	
Interest on real estate mortgage loans	3,589 63	
Interest on collateral loans	5,979 94	
Interest and dividends on stocks and bonds	14,727 06	
Interest from all other sources	781 24	
Total interest and rents.....	\$25,925 30	
Total income	\$165,783 12	
Net ledger assets Dec. 31, 1898.....	624,858 50	
Total	\$790,591 62	

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$60,087 95
Deposit premiums returned	65,563 99
Commissions to agents.....	21,802 45
Salaries and other compensation of officers and office employes	13,833 36
Taxes on premiums, \$2,044.94; real estate, \$406.53.....	2,451 47
Insurance department fees and agents' licenses	533 85
Advertising, printing and stationery.	2,586 93
Furniture and fixtures	20 00
All other disbursements	3,774 15
Total disbursements	\$170,654 15
Balance	\$619,937 47

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	147,700 00
Book value of stocks and bonds, excluding interest	283,045 24
Cash in office and in bank.....	42,826 36
Bills receivable and agents' balances.....	51,140 63
Ledger assets, per balance	\$619,937 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,068 33	
Interest accrued on stocks and bonds	969 25	
Interest due and accrued on collateral loans.....	1,230 95	
Interest accrued on other assets.....	66 00	
Rents due and accrued on company's property.....	200 00	
		<hr/>
Total interest and rents.....		\$5,534 53
Market value of bonds and stocks over book value.		20,112 76
		<hr/>
Gross assets		\$645,584 76

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate.....		\$25 24
		<hr/>
Total admitted assets ..		\$645,559 52

LIABILITIES.

Unearned premiums on outstanding risks	\$249,340 68
Dividends remaining unpaid	4,000 00
Salaries, rents, taxes and expenses due and accrued	450 00
Commissions and other charges due agents and brokers.....	1,071 09
	<hr/>
Total liabilities, except capital.....	\$254,861 77
Surplus to policy holders.....	390,697 75
	<hr/>
Total liabilities and surplus	\$645,559 52

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$34,042,165	\$505,549 80
Written during the year	9,425,773	142,957 94
	<hr/>	<hr/>
Total	\$43,467,938	\$648,507 74
Expired and terminated	9,555,270	147,306 09
	<hr/>	<hr/>
In force at end of the year.....	\$33,912,668	\$501,201 65

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,271,675 00
Premiums received.....	22,511 51
Losses paid.....	12,541 17
Losses incurred.....	12,541 17

TRADERS AND MECHANICS INSURANCE COMPANY,
LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*

E. M. TUCKE, *Secretary.*

Principal Office, No. 53 Central St.

INCOME.

Net premiums received. (Fire)		\$175,619 69
Interest on real estate mortgage loans	}	\$6,964 14
Interest on collateral loans		
Interest and dividends on stocks and bonds	}	24,040 35
Interest from all other sources		
Total interest		\$31,004 49
Profit on sale or maturity of ledger assets		380 00
Total income		\$207,004 18
Net ledger assets Dec. 31, 1898		614,948 83
Total		\$821,953 01

DISBURSEMENTS.

Net amount paid for losses. (Fire)		\$80,466 77
Dividends to stockholders		87,655 09
Commissions to agents		26,461 93
Rents—including company's use of own buildings		1,600 00
Salaries and other compensation of officers and office employes		12,920 00
Taxes on premiums, real estate and other investments		2,315 47
Advertising, printing and stationery		7,275 00
All other disbursements, viz: Premium on bonds, \$900.00; bills receivable, \$1,580.00		2,480 00
Total disbursements		\$221,174 26
Balance		\$600,778 75

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate		\$149,465 60
Loans secured by collateral		22,481 25
Book value of stocks and bonds, excluding interest		383,850 00
Cash in bank		10,398 40
Personal loans, endorsed		34,583 50
Ledger assets, per balance		\$600,778 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,944 30	
Interest due and accrued on stocks and bonds.....	1,307 50	
Interest due and accrued on collateral loans	406 00	
Interest due and accrued on other assets.....	317 75	
Total interest.....		\$5,975 55
Market value of bonds and stocks over book value...		97,416 50
Net uncollected premiums, not more than three months due..		10,339 83
Gross assets.....		<u>\$714,510 63</u>

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security	\$34,583 50
Total admitted assets.....	<u>\$679,927 13</u>

LIABILITIES.

Unearned premiums on outstanding risks.....	\$332,060 22
Dividends remaining unpaid.....	3,763 21
Total liabilities, except capital.....	<u>\$335,823 43</u>
Surplus to policy holders.....	344,103 70
Total liabilities and surplus	<u>\$679,927 13</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$44,751,140	\$639,132 11
Written during the year.....	11,866,755	180,214 06
Total.....	<u>\$56,617,895</u>	<u>\$869,346 17</u>
Expired and terminated	12,330,683	195,924 88
In force at end of the year	<u>\$44,287,212</u>	<u>\$673,421 29</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,149,675 00
Premiums received.....	19,149 70
Losses paid	8,703 22
Losses incurred	8,703 22
Amount at risk	<u>2,904,833 00</u>

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, 1899.

AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$461,135 63
Interest and dividends on stocks and bonds.	\$24,519 05
Interest from all other sources	1,338 64
Total interest	\$25,857 69
Received from home office	127,937 50
Income from all other sources	269 72
Total income	\$615,220 54
Net ledger assets Dec. 31, 1898.....	718,605 55
Total	\$1,333,826 09

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$322,919 69
Commissions to agents.	93,360 56
Rents.....	3,344 04
Salaries and other compensation of officers and office employes.....	62,474 22
Taxes on premiums	15,068 84
Insurance department fees and agents' licenses	3,045 44
Municipal licenses, \$448.02; tax on franchise, \$440.30	888 32
Advertising, printing and stationery.	5,746 49
Furniture and fixtures	602 00
Miscellaneous expenses.....	23,462 55
Remitted to home office.....	18,916 03
Total disbursements.	\$549,828 18
Balance.....	\$783,997 91

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$741,065 00
Cash in office and in bank	40,139 07
Bills receivable and agents' balances	2,793 84
Ledger assets, per balance	<u>\$783,997 91</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$920 00
Market value of bonds and stocks over book value	48,292 50
Net uncollected premiums, not more than three months due.....	63,497 86
Total admitted assets	<u>\$896,708 27</u>

LIABILITIES.

Losses adjusted and unpaid	\$7,341 01
Losses in process of adjustment	45,820 53
Losses resisted	5,175 00
Total claims for losses	<u>\$58,336 54</u>
Deduct re-insurance due and accrued	4,380 61
Net amount of unpaid losses	\$53,955 93
Unearned premiums on outstanding risks	312,321 57
Due for return premiums and re-insurance	6,081 44
Total liabilities, except capital	<u>\$372,358 94</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	324,349 33
Surplus to policy holders	<u>\$524,349 33</u>
Total liabilities and surplus	<u>\$896,708 27</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$43,784,673	\$567,594 35
Written during the year.....	48,482,460	618,432 99
Total.....	<u>\$92,267,133</u>	<u>\$1,186,027 34</u>
Expired and terminated.....	42,142,279	540,452 72
In force at end of the year.....	\$50,124,854	\$645,574 62
Deduct amount re-insured.....	3,681,165	48,355 07
Net amount in force.....	<u>\$46,443,689</u>	<u>\$597,219 55</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$389,395 00
Premiums received.....	7,705 70
Losses paid.....	2,089 65
Losses incurred.....	2,466 32

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).....	\$712,311 69
Deposits received on perpetual risks.....	909 60
Interest and dividends on stocks and bonds.....	\$30,565 00
Interest from all other sources.....	717 03
Total interest.....	\$31,282 03
Received from home office.....	224,035 43
Total income.....	\$968,538 75
Net ledger assets Dec. 31, 1898.....	852,747 44
Total.....	\$1,821,286 19

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$453,120 14
Commissions to agents.....	131,859 99
Salaries and allowances to agents.....	4,418 86
Rents.....	4,877 82
Salaries and other compensation of officers and office employes.....	45,358 74
Taxes on premiums, \$15,196.91; franchise, \$469.25.....	15,666 16
Insurance department fees and agents' licenses.....	3,489 16
Municipal licenses.....	2,478 38
Advertising, printing and stationery.....	8,819 65
Legal expenses.....	1,260 76
Furniture and fixtures.....	557 49
Miscellaneous expenses.....	45,518 68
Remitted to home office.....	272,532 73
Remitted to United States trustees.....	59,500 00
Total disbursements.....	\$1,049,458 56
Balance.....	\$771,827 63

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$755,000 00
Cash in office and in bank.....	14,155 11
Due from other companies for re-insurance.....	2,672 52
Ledger assets, per balance.....	\$771,827 63

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$8,416 67
Market value of bonds and stocks over book value.....	92,045 00
Net uncollected premiums, not more than three months due	103,934 46
Cash in hands of United States trustees	59,500 00
Gross assets	<u>\$1,035,723 86</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....	\$742 73
Total admitted assets	<u>\$1,034,981 03</u>

LIABILITIES.

Losses adjusted and unpaid	\$14,036 74
Losses in process of adjustment.....	65,601 33
Losses resisted	2,870 00
Total claims for losses	<u>\$82,508 07</u>
Deduct re-insurance due and accrued.....	13,113 52
Net amount of unpaid losses.....	\$69,394 55
Unearned premiums on outstanding risks	510,687 91
Amount reclaimable on perpetual fire policies.. ..	3,806 93
Salaries, rents, taxes and expenses due and accrued	2,189 89
Due for re-insurance	18,971 58
Total liabilities, except capital	<u>\$605,050 86</u>
Deposit capital.	\$200,000 00
Surplus over all liabilities	229,930 17
Surplus to policy holders	<u>\$429,930 17</u>
Total liabilities and surplus.....	<u>\$1,034,981 03</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$83,024,371	\$956,807 32
Written during the year.....	99,303,061	973,009 47
Total	<u>\$182,927,432</u>	<u>\$1,929,816 79</u>
Expired and terminated	77,902,407	812,071 68
In force at end of the year	\$105,025,025	\$1,117,745 11
Deduct amount re-insured	12,389,231	132,268 77
Net amount in force	<u>\$92,635,794</u>	<u>\$985,478 34</u>

Perpetual risks in force, \$106,322; premiums on same, \$4,007.29.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$387,258 00
Premiums received.....	7,046 91
Losses paid	3,922 58
Losses incurred	3,922 58

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).....		\$363,045 47
Interest and dividends on stocks and bonds.....	\$23,000 00	
Interest from all other sources.....	865 82	
Total interest.....		\$23,865 82
Total income.....		\$386,911 29
Net ledger assets Dec. 31, 1898.....		751,070 53
Total.....		\$1,137,981 82

DISBURSEMENTS.

Net amount paid for losses. (Fire).....		\$267,643 40
Commissions to agents.....		117,615 16
Salaries and other compensation of officers and office employes.....		1,500 00
Taxes on premiums.....		2,372 44
Insurance department fees and agents' licenses.....		551 94
Municipal licenses, \$81.40; tax on franchise, \$27 09.....		108 49
Advertising, printing and stationery.....		348 69
Legal expenses.....		149 12
Miscellaneous expenses.....		1,535 82
Remitted to home office.....		2,984 72
Total disbursements.....		\$394,809 78
Balance.....		\$743,172 04

Invested as follows:

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$671,537 04
Cash in office and in bank.....	71,635 00
Ledger assets, per balance.....	\$743,172 04

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$1,166 67
Market value of bonds and stocks over book value.....	17,712 96
Net uncollected premiums, not more than three months due.....	67,474 67
Total admitted assets.....	\$829,526 34

LIABILITIES.

Losses adjusted and unpaid	\$27,418 33	
Losses in process of adjustment.....	36,119 41	
Losses resisted.....	1,875 00	
Total claims for losses	\$65,412 74	
Deduct re-insurance due and accrued.....	3,952 81	
Net amount of unpaid losses	\$61,459 93	
Unearned premiums on outstanding risks	219,428 38	
Due for return premiums and re-insurance.....	23,523 42	
Total liabilities, except capital	\$304,411 73	
Cash capital	\$200,000 00	
Surplus over all liabilities	325,114 61	
Surplus to policy holders	\$525,114 61	
Total liabilities and surplus	\$829,526 34	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$31,389,875	\$348,310 07
Written during the year.....	45,955,254	490,672 65
Total.....	\$77,345,129	\$838,982 72
Expired and terminated	38,306,648	397,539 70
In force at end of the year	\$39,038,481	\$441,443 02
Deduct amount re-insured	2,406,100	27,012 70
Net amount in force	\$36,632,381	\$414,430 32

BUSINESS IN MAINE.

Risks written	<i>Fire.</i>
Premiums received	\$133,467 00
Losses paid.....	1,879 99
Losses incurred.....	4,297 79
	4,297 53

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1835.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$862,719.88; marine, \$239,618.82.....	\$1,102,338 70
Interest and dividends on stocks and bonds.....	39,882 58
Profit on sale or maturity of ledger assets.....	9,571 25
Received from home office.....	7,036 45
Total income.....	\$1,158,828 98
Net ledger assets Dec. 31, 1898.....	1,191,383 31
Total.....	\$2,350,212 29

DISBURSEMENTS.

Net amount paid for losses. Fire, \$617,640.01; marine, \$209,136.26.....	\$826,776 27
Commissions to agents.....	195,269 56
Salaries and other compensation of officers and office employes.....	61,238 30
Taxes on premiums.....	26,225 88
Insurance department fees and agents' licenses.....	9,227 88
Municipal licenses.....	3,914 91
Advertising, printing and stationery.....	9,126 99
Legal expenses.....	1,519 08
Miscellaneous expenses.....	47,382 32
Total disbursements.....	\$1,180,681 19
Balance.....	\$1,169,531 10

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$10,000 00
Book value of stocks and bonds, excluding interest.....	998,072 75
Cash in bank.....	15,694 02
Bills receivable and agents' balances.....	145,764 33
Ledger assets, per balance.....	\$1,169,531 10

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$9,652 51
Market value of bonds and stocks over book value.....	268 81
Total admitted assets.....	\$1,179,452 42

LIABILITIES.

Losses adjusted and unpaid	\$25,177 52
Losses in process of adjustment.....	63,435 17
Losses resisted.....	5,840 20
Total unpaid losses.....	\$94,452 89
Unearned premiums on outstanding risks.....	600,126 64
Total liabilities, except capital	\$694,579 53
Deposit capital	\$200,000 00
Surplus over all liabilities.....	284,872 89
Surplus to policy holders.....	\$484,872 89
Total liabilities and surplus.....	\$1,179,452 42

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$113,097,370	\$1,124,420 70	\$1,876,154	\$36,224 84
Written during the year.....	114,223,004	1,085,187 13	37,633,850	314,345 47
Total.....	\$227,320,374	\$2,209,607 83	\$39,512,604	\$350,570 31
Expired and terminated.....	98,161,392	1,018,751 19	37,100,535	307,189 55
In force at end of the year.....	\$129,158,982	\$1,190,856 64	\$2,411,469	\$43,380 76
Deduct amount re-insured.....	7,392,389	78,504 63	-	-
Net amount in force.....	\$121,766,593	\$1,112,352 01	\$2,411,469	\$43,380 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$521,258 00
Premiums received	8,212 84
Losses paid	2,026 08
Losses incurred.....	2,371 08
Amount at risk	652,105 00

CALEDONIAN INSURANCE COMPANY,
EDINBURGH, SCOTLAND.

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

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$1,177,506 65
Interest and dividends on stocks and bonds	68,186 88
Total income	\$1,245,693 53
Net ledger assets Dec. 31, 1898	1,790,930 77
Total	\$3,036,624 30

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$824,028 78
Commissions to agents.....	235,741 99
Rents	8,882 26
Salaries and other compensation of officers and office employes.....	92,610 64
Taxes on premiums	27,148 16
Insurance department fees and agents' licenses	7,101 60
Municipal licenses, \$3,945.74; tax on franchise, \$308.33	4,254 07
Advertising, printing and stationery.	11,643 71
Legal expenses	170 86
Furniture and fixtures	2,762 93
Miscellaneous expenses	1,429 91
Remitted to home office.....	31,096 42
All other disbursements, viz: Traveling, office expenses, postage, internal revenue, etc	52,874 06
Total disbursements.....	\$1,299,845 39
Balance	\$1,736,778 91

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,609,451 19
Cash in office and in bank.....	114,755 30
Bills receivable and agents' balances.	1,134 99
All other assets, viz: Due from other companies, \$1,894.70; re-insurance on losses, \$2,191.72; maps and furniture, \$7,351.01	11,437 43
Ledger assets, per balance	\$1,736,778 91

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$15,496 83
Market value of bonds and stocks over book value.....	45,258 81
Net uncollected premiums, not more than three months due.....	129,940 60
Gross assets.....	<u>\$1,927,474 95</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$7,351 01
Agents' debit balances, unsecured.....	621 28
Total	<u>87,972 29</u>
Total admitted assets.....	<u>\$1,919,502 66</u>

LIABILITIES.

Losses adjusted and unpaid	\$153,592 84
Losses in process of adjustment.....	32,687 91
Losses resisted.....	10,105 78
Total claims for losses.....	<u>\$196,386 53</u>
Deduct re-insurance due and accrued	30,295 34
Net amount of unpaid losses	\$166,091 19
Unearned premiums on outstanding risks.....	894,532 05
Due for re-insurance.....	31,145 25
Reserve for contingent liabilities	12,821 37
Total liabilities, except capital	<u>\$1,104,589 86</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	614,912 80
Surplus to policy holders	<u>\$814,912 80</u>
Total liabilities and surplus	<u>\$1,919,502 66</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$180,314,101	\$1,903,261 31
Written during the year	148,192,335	1,582,194 83
Total	<u>\$328,506,436</u>	<u>\$3,485,456 14</u>
Expired and terminated	127,342,134	1,509,312 60
In force at end of the year	\$201,164,302	\$1,976,143 54
Deduct amount re-insured	21,010,567	222,854 50
Net amount in force	<u>\$180,153,735</u>	<u>\$1,753,289 04</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$896,994 00
Premiums received.....	13,901 38
Losses paid.....	6,757 00
Losses incurred	5,224 42
Amount at risk.....	<u>598,996 00</u>

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENGLAND.

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

A. H. WRAY, *Manager*, Corner Pine and William Sts., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. Fire, \$2,451,427.44; marine, \$67,081.48.....	\$2,518,508 92
Deposits received on perpetual risks	2,780 24
Rents—including company's use of own buildings	\$48,541 82
Interest on real estate mortgage loans	11,553 75
Interest and dividends on stocks and bonds	89,562 47
Total interest and rents	\$149,658 04
Total income	\$2,670,947 20
Net ledger assets Dec. 31, 1898	3,224,831 92
Total	\$5,895,779 12

DISBURSEMENTS.

Net amount paid for losses. Fire, \$1,558,483.38; marine, \$7,745.73	\$1,566,229 11
Commissions to agents	474,574 60
Rents—including company's use of own buildings.....	24,783 10
Salaries and other compensation of officers and office employes.....	140,331 89
Taxes on premiums, \$46,747.17; real estate, \$10,573.60	57,320 77
Insurance department fees and agents' licenses	11,506 53
Municipal licenses, \$7,285.82; tax on franchise, \$1,916.75	9,202 57
Advertising, printing and stationery	17,605 80
Legal expenses.....	1,830 08
Repairs and expenses on real estate.....	16,160 88
Internal revenue tax	14,192 57
Furniture and fixtures	549 92
Miscellaneous expenses	110,924 50
Remitted to home office.....	190,782 52
All other disbursements, viz: Paid other companies for re-insurance, \$27,475.96; depreciation in book value of bonds and stocks, \$3,728.68; depreciation in book value real estate, \$58,148.69	89,353 33
Total disbursements.....	\$2,725,548 17
Balance	\$3,170,430 95

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$830,491 00
Loans on mortgage of real estate	265,500 00
Book value of stocks and bonds, excluding interest.....	1,703,844 12
Cash in office and in bank	352,637 68

Bills receivable and agents' balances	\$5,860 13
Due from other companies for re-insurance	12,014 59
Due from special agents	83 43
Ledger assets, per balance	\$3,170,430 95

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,759 05
Interest accrued on stocks and bonds	22,941 63
Rents accrued on company's property	7,179 88
Total interest and rents	\$33,880 56
Market value of real estate over book value	57,657 69
Market value of bonds and stocks over book value	130,815 88
Net uncollected premiums, not more than three months due	344,616 22
Gross assets	\$3,737,401 30

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$2,762 64
Unadmitted stocks	1,000 00
Depreciation in ledger assets	5,175 86
Total	\$8,938 50
Total admitted assets	\$3,728,462 80

LIABILITIES.

Losses adjusted and unpaid	\$130,218 00
Losses in process of adjustment	230,050 00
Losses resisted	26,100 00
Total claims for losses	\$386,368 00
Deduct re-insurance due and accrued	15,725 00
Net amount of unpaid losses	\$370,643 00
Unearned premiums on outstanding risks	1,927,828 51
Amount reclaimable on perpetual fire policies	96,063 82
Due for return premiums and re-insurance	8,317 31
Total liabilities, except capital	\$2,402,852 64
Deposit capital	\$200,000 00
Surplus over all liabilities	1,125,610 16
Surplus to policy holders	\$1,325,610 16
Total liabilities and surplus	\$3,728,462 80

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$388,706,556	\$3,659,857 97	-	-
Written during the year	304,218,134	3,019,923 73	\$30,238,000	\$78,439 67
Total	\$692,924,690	\$6,679,781 70	\$30,238,000	\$78,439 67
Expired and terminated	269,739,902	2,750,120 42	29,852,280	59,183 81
In force at end of the year	\$423,184,788	\$3,929,661 28	\$385,720	\$19,255 86
Deduct amount re-insured	25,598,363	181,986 82	-	-
Net amount in force	\$397,586,425	\$3,747,674 46	\$385,720	\$19,255 86

Perpetual risks in force, \$5,107,228; premiums on same, \$106,727.57.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,381,235 00
Premiums received	35,587 38
Losses paid	22,262 66
Losses incurred	22,612 66
Amount at risk	4,206,826 00

HAMBURG BRĒMEN 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).....	\$1,110,196 05
Interest and dividends on stocks and bonds	\$53,220 90
Interest from all other sources.....	2,296 71
Total interest	\$55,517 61
Profit on sale or maturity of ledger assets.....	6,234 75
Borrowed money.....	15,000 00
Total income.....	\$1,186,948 41
Net ledger assets Dec. 31, 1898.....	1,381,658 46
Total	\$2,568,606 87

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$668,130 99
Commissions to agents.....	202,339 21
Salaries and allowances to agents	61,291 76
Rents	12,696 38
Salaries and other compensation of officers and office employes	50,151 85
Taxes on premiums	23,157 36
Insurance department fees and agents' licenses.....	5,228 38
Municipal licenses.....	8,922 28
Advertising, printing and stationery.....	12,015 51
Legal expenses.....	578 97
Miscellaneous expenses	56,912 90
Remitted to home office.....	101,290 05
All other disbursements	884 83
Total disbursements.....	\$1,203,600 47
Balance	\$1,365,006 40

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,287,929 34
Cash in office and in bank	72,631 56
Bills receivable and agents' balances	4,445 50
Ledger assets, per balance	\$1,365,006 40

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$17,229 15
Market value of bonds and stocks over book value	57,829 01
Net uncollected premiums, not more than three months due	103,527 89
Gross assets	\$1,543,592 45

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$4,045 82
Total admitted assets.....	<u>\$1,539,546 63</u>

LIABILITIES.

Losses adjusted and unpaid	\$26,025 00
Losses in process of adjustment.....	94,690 00
Losses resisted	<u>17,700 00</u>
Total claims for losses.	\$138,415 00
Deduct re-insurance due and accrued	<u>14,605 00</u>
Net amount of unpaid losses	\$123,810 00
Unearned premiums on outstanding risks	855,869 12
Due and to become due for borrowed money	<u>15,000 00</u>
Total liabilities, except capital	\$994,679 12
Deposit capital.....	\$205,000 00
Surplus over all liabilities	<u>339,867 51</u>
Surplus to policy holders	\$544,867 51
Total liabilities and surplus	<u>\$1,539,546 63</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$131,672,168	\$1,607,414 34
Written during the year.....	<u>115,198,094</u>	<u>1,374,418 52</u>
Total.....	\$246,870,262	\$2,981,832 86
Expired and terminated.....	<u>103,867,988</u>	<u>1,247,978 04</u>
In force at end of the year	\$143,002,274	\$1,733,854 82
Deduct amount re-insured	<u>6,919,089</u>	<u>76,934 71</u>
Net amount in force.....	\$136,083,185	\$1,656,920 11

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,495,078 00
Premiums received	26,357 62
Losses paid	10,203 48
Losses incurred	11,563 48
Amount at risk.....	<u>2,488,698 00</u>

*HELVETIA SWISS FIRE INSURANCE COMPANY,
ST. GALL, SWITZERLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1876.

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

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$423,113 23
Interest and dividends on stocks and bonds.....	\$25,515 75
Interest from all other sources.....	1,648 43
Total interest.....	\$27,164 18
Received from home office.....	11,121 75
Total income.....	\$461,399 16
Net ledger assets Dec. 31, 1898.....	755,297 90
Total.....	\$1,216,697 06

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$265,367 47
Commissions to agents.....	114,345 67
Salaries and other compensation of officers and office employes.....	3,000 00
Taxes on premiums.....	14,173 57
Insurance department fees and agents' licenses.....	2,841 96
Municipal licenses, \$977.62; tax on franchise, \$1,095.40.....	2,073 02
Advertising, printing and stationery.....	5,745 84
Legal expenses.....	280 78
Miscellaneous expenses.....	11,359 59
Remitted to home office.....	14,972 49
Total disbursements.....	\$434,160 39
Balance.....	\$782,536 67

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$675,383 61
Cash in office and in bank.....	107,153 06
Ledger assets, per balance.....	\$782,536 67

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$3,291 67
Market value of bonds and stocks over book value.....	23,441 39
Net uncollected premiums, not more than three months due.....	85,770 50
Total admitted assets.....	\$895,040 23

* Admitted July 26, 1899.

LIABILITIES.

Losses adjusted and unpaid	\$16,522 98	
Losses in process of adjustment	61,733 28	
Losses resisted.....	5,947 85	
Total claims for losses.....	\$84,204 11	
Deduct re-insurance due and accrued	3,259 58	
Net amount of unpaid losses.....	\$80,944 53	
Unearned premiums on outstanding risks	255,341 40	
Due for return premiums and re-insurance.....	29,441 91	
Total liabilities, except capital	\$365,727 84	
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	329,312 39	
Surplus to policy holders	\$529,312 39	
Total liabilities and surplus	\$895,040 23	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$37,614,405	\$385,552 55
Written during the year.....	59,940,900	590,646 42
Total	\$97,555,305	\$976,198 97
Expired and terminated.....	47,048,299	457,158 26
In force at end of the year.....	\$50,507,006	\$519,040 71
Deduct amount re-insured	2,895,507	28,741 32
Net amount in force.....	\$47,611,499	\$490,299 39

BUSINESS IN MAINE.

Risks written.....	\$69,950 00
Premiums received.....	990 86
Losses paid	234 38
Losses incurred	234 38

IMPERIAL INSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1803. COMMENCED BUSINESS IN UNITED STATES IN 1868.

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

Deposit Capital, \$598,590.

INCOME.

Net premiums received. (Fire).....	\$1,141,313 21
Rents—including company's use of own buildings	\$28,812 27
Interest and dividends on stocks and bonds	44,175 00
Interest from all other sources	675 65
Total interest and rents	\$73,692 92
Profit on sale or maturity of ledger assets	8,515 81
Received from home office	83,565 87
Total income.....	\$1,307,057 81
Net ledger assets Dec. 31, 1898	1,586,049 80
Total	\$2,893,107 61

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$801,124 83
Commissions to agents.....	219,881 11
Rents—including company's use of own buildings	10,124 18
Salaries and other compensation of officers and office employes.....	85,933 70
Taxes on premiums, \$24,615.90; real estate, \$2,115.50	26,731 40
Insurance department fees and agents' licenses	7,096 49
Municipal licenses, \$4,592.15; tax on franchise, \$740.79	5,332 94
Advertising, printing and stationery.....	11,580 43
Legal expenses	2,161 37
Repairs and expenses on real estate.....	13,579 64
Furniture and fixtures.....	4,187 67
Miscellaneous expenses	50,289 81
Loss on sale or maturity of ledger assets	4,776 37
Remitted to home office.....	73,167 97
All other disbursements, viz: War tax, \$7,926.80; postage, telegraph and express, \$11,762.76	19,689 56
Total disbursements	\$1,335,657 47
Balance	\$1,557,450 14

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$410,616 30
Book value of stocks and bonds, excluding interest.....	1,069,598 54
Cash in office and in bank.....	77,046 28
Bills receivable.....	189 02
Ledger assets, per balance.....	\$1,557,450 14

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$5,091 66	
Rents due and accrued on company's property	5,290 02	
Total interest and rents.....		\$10,381 68
Market value of real estate over book value	66,018 40	
Market value of bonds and stocks over book value.....	59,236 46	
Net uncollected premiums, not more than three months due.....	199,258 37	
Total admitted assets		\$1,892,345 05

LIABILITIES.

Losses adjusted and unpaid.....	\$92,763 72	
Losses in process of adjustment	65,893 43	
Losses resisted.....	26,413 60	
Total claims for losses.....	\$185,070 75	
Deduct re-insurance due and accrued.....	3,935 79	
Net amount of unpaid losses.....		\$181,134 96
Unearned premiums on outstanding risks.....	886,142 40	
Salaries, rents, taxes and expenses due and accrued	2,502 34	
Due for return premiums and re-insurance	26,771 21	
All other liabilities, viz: Tax on real estate contested	8,921 10	
Total liabilities, except capital		\$1,105,472 01
Deposit capital.....	\$598,590 00	
Surplus over all liabilities.....	188,283 04	
Surplus to policy holders		\$786,873 04
Total liabilities and surplus		\$1,892,345 05

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$162,777,545	\$1,725,585 41
Written during the year	131,220,823	1,465,128 72
Total.....	\$293,998,368	\$3,190,714 13
Expired and terminated.....	120,528,855	1,361,194 69
In force at end of the year.....	\$173,469,513	\$1,829,519 44
Deduct amount re-insured.....	9,640,150	120,750 72
Net amount in force.....	\$163,829,363	\$1,708,768 72

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$982,677 00
Premiums received.....	14,289 58
Losses paid.....	7,878 16
Losses incurred.....	11,182 95
Amount at risk.....	1,228,346 00

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)	\$1,799,210 55
Deposits received on perpetual risks.....	2,371 00
Rents.....	\$6,900 36
Interest and dividends on stocks and bonds.....	68,414 25
Total interest and rents.....	\$75,314 61
Received from home office.....	318,020 50
Total income.....	\$2,194,916 66
Net ledger assets Dec. 31, 1898.....	2,046,292 02
Total	\$4,241,208 68

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,487,217 65
Deposit premiums returned	316 00
Commissions to agents	325,979 79
Rents.....	14,136 78
Salaries and other compensation of officers and office employes	176,665 99
Taxes on premiums, \$48,998.27; other investments, \$14.45	49,012 72
Insurance department fees and agents' licenses	8,137 58
Municipal licenses, \$5,948.06; tax on franchise, \$1,220.55.....	7,168 61
Advertising, printing and stationery	19,785 16
Legal expenses.....	836 54
Furniture and fixtures.....	2,036 14
Miscellaneous expenses.....	115,820 22
Loss on sale or maturity of ledger assets.....	1,157 48
Remitted to home office.....	63,176 61
Total disbursements.....	\$2,271,447 27
Balance.....	\$1,969,761 41

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$385,585 72
Book value of stocks and bonds, excluding interest	1,538,733 77
Cash in office and in bank.....	45,441 92
Ledger assets, per balance.....	\$1,969,761 41

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value	\$76,486 98
Net uncollected premiums, not more than three months due	214,518 42
Total admitted assets	<u>\$2,260,766 81</u>

LIABILITIES.

Losses adjusted and unpaid	\$122,946 21
Losses in process of adjustment	158,733 47
Losses resisted	24,372 57
Total claims for losses	<u>\$306,052 25</u>
Deduct re-insurance due and accrued	17,507 78
Net amount of unpaid losses	\$288,544 47
Unearned premiums on outstanding risks	1,346,251 74
Amount reclaimable on perpetual fire policies	6,813 45
Salaries, rents, taxes and expenses due and accrued	5,000 00
Total liabilities, except capital	<u>\$1,646,609 66</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	414,157 15
Surplus to policy holders	<u>\$614,157 15</u>
Total liabilities and surplus	<u>\$2,260,766 81</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$293,913,202	\$2,851,482 34
Written during the year	232,513,646	2,284,866 28
Total	<u>\$526,426,848</u>	<u>\$5,136,348 62</u>
Expired and terminated	243,000,519	2,328,893 98
In force at end of the year	\$283,426,329	\$2,807,454 64
Deduct amount re-insured	21,907,771	182,638 09
Net amount in force	<u>\$261,518,558</u>	<u>\$2,624,816 55</u>

Perpetual risks in force, \$259,800; premiums on same, \$7,570.50.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,316,331 00
Premiums received	18,921 43
Losses paid	12,411 65
Losses incurred	12,822 32
Amount at risk	<u>1,983,951 00</u>

LAW UNION AND CROWN 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).....	\$240,156 04
Interest and dividends on stocks and bonds.....	\$19,990 00
Interest from all other sources.....	110 10
Total interest.....	\$20,100 10
Received from home office.....	55,000 00
Total income.....	\$315,256 14
Net ledger assets Dec. 31, 1898.....	632,986 53
Total.....	\$948,242 67

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$193,299 77
Commissions to agents.....	72,687 50
Rents.....	600 00
Salaries and other compensation of officers and office employes.....	5,055 40
Taxes on premiums, \$4,784.86; United States revenue, \$1,176.23; franchise, \$18.00.....	5,979 09
Insurance department fees and agents' licenses.....	2,365 00
Municipal licenses.....	272 50
Advertising, printing and stationery.....	613 70
Miscellaneous expenses.....	5,546 66
Remitted to home office.....	42,612 10
Total disbursements.....	\$329,631 72
Balance.....	\$618,610 95

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$601,797 25
Cash in office and in bank.....	16,763 85
Agents' balances.....	49 85
Ledger assets, per balance.....	\$618,610 95

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$3,462 91	
Interest accrued on other assets	60 88	
Total interest		\$3,523 79
Market value of bonds and stocks over book value.....		14,275 25
Net uncollected premiums, not more than three months due.....		46,478 71
Total admitted assets		<u>\$682,888 70</u>

LIABILITIES.

Losses adjusted and unpaid	\$1,256 30	
Losses in process of adjustment	44,379 15	
Losses resisted	2,457 00	
Total claims for losses		<u>\$48,092 45</u>
Deduct re-insurance due and accrued	12,726 50	
Net amount of unpaid losses		\$35,365 95
Unearned premiums on outstanding risks.....		168,409 80
Salaries, rents, taxes and expenses due and accrued		4,175 84
Total liabilities, except capital		<u>\$207,951 59</u>
Deposit capital	\$200,000 00	
Surplus over all liabilities	274,937 11	
surplus to policy holders.....		<u>\$474,937 11</u>
Total liabilities and surplus		<u>\$682,888 70</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$26,771,563	\$259,836 43
Written during the year	39,262,074	391,467 11
Total	<u>\$66,033,637</u>	<u>\$651,303 54</u>
Expired and terminated	30,254,841	292,771 29
In force at end of the year.....	\$35,778,796	\$358,532 25
Deduct amount re-insured	3,946,964	46,449 65
Net amount in force.....	<u>\$31,831,832</u>	<u>\$312,082 60</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$115,400 00
Premiums received	1,175 94
Amount at risk	126,940 00

LION FIRE INSURANCE COMPANY,
LONDON, ENGLAND.

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

JAMES H. BREWSTER, *Manager*, Hartford, Conn.

Deposit Capital, \$210,000.

INCOME.

Net premiums received. (Fire)	\$533,119 70
Rents	\$300 00
Interest on real estate mortgage loans.....	12,159 68
Interest on collateral loans	61 39
Interest and dividends on stocks and bonds	18,201 46
Interest from all other sources	653 67
Total interest and rents.....	\$31,376 20
Profit on sale or maturity of ledger assets	225 00
Received from home office	17 32
Total income.....	\$564,738 22
Net ledger assets Dec. 31, 1898	840,734 50
Total	\$1,405,472 72

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$357,798 08
Commissions to agents	107,160 49
Rents	2,346 17
Salaries and other compensation of officers and office employes.....	44,262 36
Taxes on premiums, \$12,328.80; real estate, \$68.22	12,397 02
Insurance department fees and agents' licenses	2,849 97
Municipal licenses, \$2,941.09; tax on franchise, \$50.00	8,395 94
War tax, \$2,527.72; fire patrol, \$2,877.13	5,404 85
Advertising, printing and stationery	4,947 49
Repairs and expenses on real estate.....	110 77
Furniture and fixtures.....	1,210 42
Miscellaneous expenses	27,922 67
Remitted to home office	25,431 10
All other disbursements	91 09
Total disbursements	\$594,923 57
Balance	\$810,549 15

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$4,500 00
Loans on mortgage of real estate.....	242,977 50
Book value of stocks and bonds, excluding interest.....	465,887 50
Cash in office and in bank	75,694 30
Agents' balances.....	21,489 85
Ledger assets, per balance	\$810,549 15

NON-LEDGER ASSETS.

Interest due on mortgages	\$5,090 23	
Interest due and accrued on stocks and bonds.....	6,073 33	
Total interest		\$11,163 56
Market value of bonds and stocks over book value.....		16,662 50
Net uncollected premiums, not more than three months due.....		28,384 80
Gross assets.....		<u>\$866,760 01</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds		\$4,700 00
Total admitted assets.....		<u>\$862,060 01</u>

LIABILITIES.

Losses adjusted and unpaid	\$26,209 68	
Losses in process of adjustment	24,948 07	
Losses resisted.....	2,350 00	
Total claims for losses	<u>\$53,507 75</u>	
Deduct re-insurance due and accrued	13,727 58	
Net amount of unpaid losses		\$39,780 17
Unearned premiums on outstanding risks.....		450,176 56
Total liabilities, except capital		<u>\$489,956 73</u>
Deposit capital	\$210,000 00	
Surplus over all liabilities	162,103 28	
Surplus to policy holders		<u>\$372,103 28</u>
Total liabilities and surplus.....		<u>\$862,060 01</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$81,955,676	\$884,880 05
Written during the year	70,201,470	750,671 89
Total.....	<u>\$152,157,146</u>	<u>\$1,635,551 94</u>
Expired and terminated	63,921,348	693,384 09
In force at end of the year	\$88,235,798	\$942,167 85
Deduct amount re-insured	12,548,080	137,702 36
Net amount in force	<u>\$75,687,718</u>	<u>\$804,465 49</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$54,413 00
Premiums received.....	711 83
Losses paid.....	189 00
Losses incurred.....	189 00

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).....	\$4,717,490 28
Deposits received on perpetual risks.....	11,462 53
Rents—including company's use of own buildings.....	\$94,162 07
Interest on real estate mortgage loans.....	139,644 68
Interest and dividends on stocks and bonds.....	95,534 06
Total interest and rents.....	\$329,340 81
Received from home office.....	88,767 73
Income from all other sources, viz: Premiums on life policies, \$3,190.59; miscellaneous, \$250.00.....	2,440 59
Total income.....	\$5,149,501 94
Net ledger assets Dec. 31, 1898.....	8,566,283 85
Total.....	\$13,715,785 79

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$3,402,452 09
Deposit premiums returned.....	9,047 64
Commissions to agents.....	826,096 51
Rents.....	31,361 75
Salaries and other compensation of officers and office employes.....	327,229 31
Taxes on premiums, \$119,291.90; real estate, \$29,038.09.....	} 152,864 28
Internal revenue, \$4,371.29; franchise, \$163.00.....	
Insurance department fees and agents' licenses.....	21,903 11
Municipal licenses.....	1,403 46
Advertising, printing and stationery.....	59,117 17
Legal expenses.....	7,499 54
Furniture and fixtures.....	2,629 37
Remitted to home office.....	446,681 86
Loss on sale or maturity of ledger assets.....	5,328 22
Miscellaneous expenses.....	234,705 20
All other disbursements, viz: Life expenditures.....	5,573 59
Total disbursements.....	\$5,533,893 10
Balance.....	\$8,181,892 69

264 LIVERPOOL, LONDON AND GLOBE INSURANCE COMPANY.

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$1,826,607 16
Loans on mortgage of real estate	3,307,350 00
Loans secured by collateral	1,400 00
Book value of stocks and bonds, excluding interest	2,367,318 93
Cash in office and in bank	678,386 03
Bills receivable	830 57
Ledger assets, per balance	<u>\$8,181,892 69</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$44,088 40
Interest accrued on collateral loans	198 03
Rents accrued on company's property	10,000 00
Total interest and rents	\$54,286 43
Market value of real estate over book value	29,142 84
Market value of stocks and bonds over book value	306,318 57
Net uncollected premiums, not more than three months due	728,403 47
All other assets	92 45
Total admitted assets	<u>\$9,300,136 45</u>

LIABILITIES.

Losses in process of adjustment	\$670,566 89
Losses resisted	30,400 00
Total claims for losses	\$700,966 89
Deduct re-insurance due and accrued	145,576 31
Net amount of unpaid losses	\$555,390 58
Unearned premiums on outstanding risks	3,532,959 81
Amount reclaimable on perpetual fire policies	323,141 23
Liabilities on life policies	90,039 07
Due for return premiums and re-insurance	127,328 07
Contingent commissions	20,000 00
Total liabilities, except capital	<u>\$4,648,858 76</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	4,451,277 69
Surplus to policy holders	\$4,651,277 69
Total liabilities and surplus	<u>\$9,300,136 45</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$910,538,899	\$7,686,328 73
Written during the year	718,946,427	6,137,342 74
Total	<u>\$1,629,485,326</u>	<u>\$13,823,671 47</u>
Expired and terminated	691,574,759	6,026,501 93
In force at end of the year	\$937,910,567	\$7,796,869 54
Deduct amount re-insured	103,859,802	700,322 04
Net amount in force	<u>\$834,050,765</u>	<u>\$7,096,547 50</u>
Perpetual risks in force, \$10,110,664; premiums on same, \$340,148.66.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,670,096 00
Premiums received	65,902 40
Losses paid	65,634 13
Losses incurred	67,339 13

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, \$801,632.98; marine, \$375,290.14.....	\$1,176,923 12
Interest and dividends on stocks and bonds	87,478 69
Increase in book value of investments	91,097 27
Total income	\$1,355,499 08
Net ledger assets Dec. 31, 1898	2,194,116 67
Total	\$3,549,615 75

DISBURSEMENTS.

Net amount paid for losses. Fire, \$573,481.59; marine, \$251,572.84.....	\$825,054 43
Commissions to agents.....	215,250 08
Rents	15,105 00
Salaries and other compensation of officers and office employes.....	79,854 52
Taxes on premiums, \$29,500.77; internal revenue, \$4,732.50; other in- vestments, \$224.00	34,457 27
Insurance department fees and agents' licenses	7,060 41
Municipal licenses	2,006 62
Advertising, printing and stationery	6,475 07
Miscellaneous expenses	52,945 11
Loss on sale or maturity of ledger assets	713 25
Remitted to home office.....	95,141 18
Decrease in book value of investments	90,523 17
Total disbursements	\$1,424,586 11
Balance	\$2,125,029 64

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,970,926 25
Cash in office and in bank.....	154,011 69
Bills receivable.....	91 70
Ledger assets, per balance	\$2,125,029 64

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$5,889 59
Net uncollected premiums, not more than three months due	163,953 99
Due from other companies for re-insurance	12,764 55
Total admitted assets	\$2,307,637 77

LIABILITIES.

Losses adjusted and unpaid	\$28,103 68
Losses in process of adjustment	134,354 00
Losses resisted.....	13,121 50
Total claims for losses	\$175,579 18
Deduct re-insurance due and accrued.....	24,511 73
Net amount of unpaid losses	\$151,067 45
Unearned premiums on outstanding risks.....	760,746 56
Amount reclaimable on perpetual fire policies.....	174 80
Salaries, rents, taxes and expenses due and accrued	9,000 00
Due for return premiums and re-insurance	23,619 70
Total liabilities, except capital	\$944,608 51
Deposit capital	\$510,000 00
Surplus over all liabilities	853,029 26
Surplus to policy holders	\$1,363,029 26
Total liabilities and surplus.....	\$2,307,637 77

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$173,526,070	\$1,452,603 30	\$7,129,756	\$72,945 90
Written during the year.....	115,721,440	974,337 09	110,971,543	569,368 82
Total.....	\$289,247,510	\$2,426,940 39	\$118,101,299	\$642,314 72
Expired and terminated.....	116,951,742	933,137 26	111,537,558	596,431 55
In force at end of the year.....	\$173,295,768	\$1,493,803 13	\$6,563,741	\$45,883 17
Deduct amount re-insured.....	7,470,880	52,723 00	1,877,025	16,261 10
Net amount in force.....	\$164,824,888	\$1,441,080 13	\$4,686,716	\$29,622 07

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$944,501 00
Premiums received	13,316 77
Losses paid	8,143 32
Losses incurred	10,173 32
Amount at risk	1,749,000 00

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).....	\$1,639,253 08
Rents—including company's use of own buildings.....	\$17,164 17
Interest and dividends on stocks and bonds	82,714 36
Interest from all other sources.....	541 62
Total interest and rents.....	\$100,420 15
Increase in value of stocks and bonds	8,943 74
Increase in value of real estate	875 00
Total income	\$1,749,491 97
Net ledger assets Dec. 31, 1898	2,567,441 03
Total	\$4,316,933 00

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,054,057 56
Commissions to agents.....	308,973 46
Rents—including company's use of own buildings.....	17,554 99
Salaries and other compensation of officers and office employes.....	145,860 41
Taxes on premiums, \$34,709.82; real estate, \$4,912.00; other investments, \$172.34	39,794 16
Insurance department fees and agents' licenses	12,996 66
Municipal licenses, \$6,622.88; tax on franchise, \$467.45.	7,090 33
Advertising, printing and stationery.....	14,351 81
Legal expenses.....	248 13
Repairs and expenses on real estate.....	8,795 92
Furniture and fixtures	320 82
Miscellaneous expenses.....	100,234 10
Internal revenue	9,406 91
Remitted to home office.....	65,676 72
Total disbursements	\$1,785,361 98
Balance	\$2,531,571 02

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$300,000 00
Book value of stocks and bonds, excluding interest.....	2,035,282 16
Cash in office and in bank.....	180,023 37
Bills receivable and agents' balances	6,858 40
Cash in hands of special agents	582 48
Claim in probate court.....	74 00
Due from other companies.....	8,750 61
Ledger assets, per balance	\$2,531,571 02

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$26,498 34	
Rents due and accrued on company's property	1,536 98	
Total interest and rents		\$28,035 32
Net uncollected premiums, not more than three months due		242,143 55
Due from other companies for re-insurance		550 69
Gross assets		\$2,802,300 58

DEDUCT ASSETS NOT ADMITTED.

In hands of special agents	\$582 48	
Balance due from other companies	939 66	
Claim in probate court	74 00	
Total		\$1,656 14
Total admitted assets		\$2,800,644 44

LIABILITIES.

Losses adjusted and unpaid	\$49,197 58	
Losses in process of adjustment	151,209 97	
Losses resisted	14,550 00	
Total claims for losses		\$214,957 55
Deduct re-insurance due and accrued	53,916 10	
Net amount of unpaid losses		\$161,041 45
Unearned premiums on outstanding risks	1,515,815 97	
Due for return premiums and re-insurance	44,703 91	
Total liabilities except capital		\$1,721,561 33
Deposit capital	\$200,000 00	
Surplus over all liabilities	879,083 11	
Surplus to policy holders		\$1,079,083 11
Total liabilities and surplus		\$2,800,644 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$434,012,935	\$3,172,244 29
Written during the year	287,032,534	2,340,414 52
Total	\$721,045,469	\$5,512,658 81
Expired and terminated	277,398,065	2,232,537 18
In force at end of the year	\$443,647,404	\$3,280,121 63
Deduct amount re-insured	37,778,843	316,679 39
Net amount in force	\$405,868,561	\$2,963,442 24

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,074,387 00
Premiums received	17,912 69
Losses paid	5,045 49
Losses incurred	4,990 49
Amount at risk	1,947,215 00

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).....	\$656,330 54
Interest and dividends on stocks and bonds	28,884 96
Profit on sale or maturity of ledger assets.	496 87
Received from home office	354,437 70
Total income	\$1,040,150 07
Net ledger assets Dec. 31, 1898.	815,717 18
Total	\$1,855,867 25

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$458,160 85
Commissions to agents.....	134,144 02
Rents	11,024 50
Salaries and other compensation of officers and office employes	58,595 29
Taxes on premiums, \$13,789.97; franchise, \$532.00	14,321 97
Insurance department fees and agents' licenses	6,692 70
Municipal licenses	3,699 15
Advertising, printing and stationery.	15,425 45
Legal expenses	260 00
Furniture and fixtures	484 16
Miscellaneous expenses	38,387 19
Remitted to home office.	288,360 66
Total disbursements	\$1,029,555 94
Balance	\$826,311 31

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$770,725 00
Cash in office and in bank	960 75
Cash in hands of trustees	54,625 56
Ledger assets, per balance	\$826,311 31

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$5,250 00
Market value of stocks and bonds over book value.....	21,025 00
Net uncollected premiums, not more than three months due.....	96,186 01
Total admitted assets	<u>\$948,772 32</u>

LIABILITIES.

Losses in process of adjustment.....	\$110,398 00
Deduct re-insurance due and accrued	4,144 00
Net amount of unpaid losses	\$106,249 00
Unearned premiums on outstanding risks.....	448,230 17
Total liabilities, except capital.....	<u>\$554,479 17</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	194,293 15
Surplus to policy holders.....	\$394,293 15
Total liabilities and surplus	<u>\$948,772 32</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$55,742,500	\$693,426 95
Written during the year	74,858,389	856,200 30
Total	<u>\$130,600,889</u>	<u>\$1,549,627 25</u>
Expired and terminated	56,241,924	661,868 27
In force at end of the year.....	\$74,358,965	\$887,758 98
Deduct amount re-insured	4,262,206	46,955 74
Net amount in force	<u>\$70,096,759</u>	<u>\$840,803 24</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$801,975 00
Premiums received.....	13,321 95
Losses paid.....	9,426 21
Losses incurred.....	10,326 21
Amount at risk	955,483 00

MANCHESTER ASSURANCE COMPANY,

MANCHESTER, ENGLAND.

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

GEORGE S. A. YOUNG, *Manager*, No. 42 Cedar St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$1,253,714 73
Interest and dividends on stocks and bonds.....	54,473 97
Profit on sale or maturity of ledger assets.....	23,899 47
Received from home office.....	48,100 00
Total income.....	\$1,380,188 17
Net ledger assets Dec. 31, 1898.....	1,505,614 76
Total.....	\$2,885,802 93

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$850,895 80
Commissions to agents.....	217,113 80
Rents.....	11,413 39
Salaries and other compensation of officers and office employes.....	91,354 36
Taxes on premiums, \$35,632.01; other investments, \$50.00; franchise, } \$894.96.....	36,576 97
Insurance department fees and agents' licenses.....	14,976 00
Municipal licenses.....	4,016 92
Advertising, printing and stationery.....	11,967 91
Legal expenses.....	1,223 64
Furniture and fixtures.....	36 86
Miscellaneous expenses.....	67,451 95
Remitted to home office.....	109,236 47
Total disbursements.....	\$1,416,264 07
Balance.....	\$1,469,538 86

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,900 00
Book value of stocks and bonds, excluding interest.....	1,377,332 75
Cash in office and in bank.....	87,499 89
Bills receivable.....	1,806 22
Ledger assets, per balance.....	\$1,469,538 86

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,304 17
Market value of real estate over book value	123 78
Market value of stocks and bonds over book value.....	23,933 50
Net uncollected premiums, not more than three months due.....	234,798 77
Due from other companies for re-insurance.....	2,835 66
Gross assets.....	<u>\$1,734,534 74</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due	\$1,333 97
Total admitted assets	<u>\$1,733,200 77</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$55,108 76
Losses in process of adjustment	114,359 68
Losses resisted	12,903 34
Total claims for losses	<u>\$182,371 78</u>
Deduct re-insurance due and accrued.....	41,962 81
Net amount of unpaid losses	\$140,408 97
Unearned premiums on outstanding risks	1,019,218 29
Salaries, rents, taxes and expenses due and accrued	1,130 25
Due for return premiums and re-insurance.....	40,389 60
Total liabilities, except capital.....	<u>\$1,201,147 11</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	<u>332,053 66</u>
Surplus to policy holders.....	<u>\$532,053 66</u>
Total liabilities and surplus.....	<u>\$1,733,200 77</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.	\$197,610,380	\$2,107,213 62
Written during the year.....	173,162,237	1,872,805 82
Total.....	<u>\$370,772,617</u>	<u>\$3,980,019 44</u>
Expired and terminated	153,736,626	1,652,560 78
In force at end of the year	\$217,035,991	\$2,327,458 66
Deduct amount re-insured	24,662,164	299,159 97
Net amount in force	<u>\$192,373,827</u>	<u>\$2,028,298 69</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$764,203 00
Premiums received	10,480 66
Losses paid.....	11,942 71
Losses incurred.....	12,048 42
Amount at risk	<u>611,362 00</u>

*NATIONAL ASSURANCE COMPANY,
DUBLIN, IRELAND.

INCORPORATED IN 1828. COMMENCED BUSINESS IN UNITED STATES IN 1899.

GEORGE E. KENDALL, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$225,851 93
Interest from all sources	148 84
Received from home office.	131,102 82
Total income.....	\$357,103 59
Net ledger assets July 1, 1899	200,000 00
Total	\$557,103 59

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$18,882 22
Commissions to agents.....	63,782 05
Rents	499 98
Salaries and other compensation of officers and office employes.....	9,655 47
Taxes on premiums	1,121 19
Insurance department fees and agents' licenses.....	1,978 25
Advertising, printing and stationery	5,526 48
Furniture and fixtures	3,364 67
Miscellaneous expenses	1,918 87
Remitted to home office	764 97
Total disbursements..	\$107,494 15
Balance	\$449,609 44

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$321,377 82
Cash in office and in bank	55,531 23
Agents' balances	72,700 39
Ledger assets, per balance.....	\$449,609 44

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.	\$3,440 82
Market value of stocks and bonds over book value.....	22,325 00
Gross assets.....	\$475,375 26

* Admitted September 11, 1899.

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds	\$3,257 82
Total admitted assets	\$472,117 44

LIABILITIES.

Losses adjusted and unpaid	\$11,526 49
Losses in process of adjustment	23,274 97
Total unpaid losses	\$34,801 46
Unearned premiums on outstanding risks	126,206 94
Salaries, rents, taxes and expenses due and accrued	350 00
Total liabilities, except capital	\$161,358 40
Cash capital	\$200,000 00
Surplus over all liabilities	110,759 04
Surplus to policy holders	\$310,759 04
Total liabilities and surplus	\$472,117 44

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
Written during the year	\$25,693,972	\$251,161 51
Expired and terminated	3,253,980	24,152 12
In force at end of the year	\$22,439,992	\$227,009 39
Deduct amount re-insured	1,315,203	11,254 08
Net amount in force	\$21,124,789	\$215,755 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$211,800 00
Premiums received	2,668 07
Losses incurred	8 40
Amount at risk	196,850 00

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).....	\$364,928 37
Interest and dividends on stocks and bonds.....	\$15,266 22
Interest from all other sources.....	1,285 76
Total interest and rents.....	\$16,551 98
Profit on sale or maturity of ledger assets.....	1,678 29
Received from home office.....	20,000 00
Total income.....	\$403,158 64
Net ledger assets Dec. 31, 1898.....	598,444 02
Total.....	\$1,001,602 66

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$280,886 96
Commissions to agents.....	124,264 15
Salaries and other compensation of officers and office employes.....	1,500 00
Taxes on premiums, \$8,508.59; franchise, \$851.00.....	9,359 59
Insurance department fees and agents' licenses.....	3,236 31
Municipal licenses.....	707 52
Advertising, printing and stationery.....	3,514 08
Legal expenses.....	213 80
Miscellaneous expenses.....	4,528 02
Remitted to home office.....	15,779 20
Total disbursements.....	\$443,989 63
Balance.....	\$557,613 03

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$504,414 88
Cash in office and in bank.....	53,198 15
Ledger assets, per balance.....	\$557,613 03

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$3,166 66
Market value of stocks and bonds over book value.....	2,485 12
Net uncollected premiums, not more than three months due.....	97,911 73
Total admitted assets.....	\$661,176 54

LIABILITIES.

Losses adjusted and unpaid	\$20,012 19
Losses in process of adjustment.....	52,785 55
Losses resisted	1,875 00
Total claims for losses	\$74,672 74
Deduct re-insurance due and accrued.....	13,238 02
Net amount of unpaid losses	\$61,434 72
Unearned premiums on outstanding risks	248,145 25
Salaries, rents, taxes and expenses due and accrued	1,036 56
Commissions and other charges due agents and brokers.....	9,206 52
Due for return premiums and re-insurance.....	31,429 40
Total liabilities, except capital	\$351,252 45
Deposit capital.....	\$200,000 00
Surplus over all liabilities	109,924 09
Surplus to policy holders.....	\$300,924 09
Total liabilities and surplus.....	\$661,176 54

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$19,511,808	\$248,884 37
Written during the year.....	52,806,835	597,209 73
Total.....	\$72,318,643	\$846,094 10
Expired and terminated	31,067,411	354,883 15
In force at end of the year	\$41,251,232	\$491,210 95
Deduct amount re-insured	2,430,705	30,764 45
Net amount in force	\$38,820,527	\$460,446 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$213,585 00
Premiums received.....	3,570 01
Losses paid	10 92
Losses incurred	10 92

NORTH BRITISH AND MERCANTILE INSURANCE
 COMPANY,
 LONDON, ENGLAND.

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

E. G. RICHARDS, *Manager*, No. 54 William St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$2,336,410 29
Deposits received on perpetual risks ...	3,247 10
Interest and dividends on stocks and bonds.....	\$143,310 42
Interest from all other sources.	3,270 66
Total interest	\$146,581 08
Income from all other sources, viz: Received under treaty contracts..	19,305 21
Total income.....	\$2,506,543 68
Net ledger assets Dec. 31, 1898	3,708,818 25
Total	\$6,214,361 93

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,665,139 27
Deposit premiums returned.....	10,486 30
Commissions to agents.....	395,753 96
Salaries and other compensation of officers and office employes.....	188,879 43
Taxes on premiums	32,763 44
Insurance department fees and agents' licenses	13,020 15
Municipal licenses and fire department tax	39,324 37
Advertising, printing and stationery.....	} 123,881 10
Legal expenses	
Repairs and expenses on real estate	
Furniture and fixtures	
Miscellaneous expenses.....	} 4,060 80
Loss on sale or maturity of ledger assets	
Remitted to home office.....	208,859 63
All other disbursements, viz: Profit and loss, \$11,017.23; furniture account, \$148.88.....	11,166 11
Total disbursements	\$2,693,334 56
Balance	\$3,521,027 37

Invested as follows :

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$3,327,766 87
Cash in office and in bank	177,083 29
Bills receivable	141 24
Cash in hands of trustees	9,504 07
Due from other companies for re-insurance.....	5,700 90
All other assets	831 00
Ledger assets, per balance.....	\$3,521,027 37

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$82,590 00
Market value of bonds and stocks over book value	185,198 13
Net uncollected premiums, not more than three months due	298,809 49
Total admitted assets	\$4,037,624 99

LIABILITIES.

Losses adjusted and unpaid	\$99,136 61
Losses in process of adjustment.....	163,079 91
Losses resisted	41,023 90
Total claims for losses	\$303,240 42
Deduct re-insurance due and accrued.....	9,595 89
Net amount of unpaid losses	\$293,644 53
Unearned premiums on outstanding risks	1,933,452 62
Amount reclaimable on perpetual fire policies	4,869 30
Due for re-insurance	5,319 58
Agents' credit balances.....	8,499 99
Total liabilities, except capital.....	\$2,245,786 02
Deposit capital	\$200,000 00
Surplus over all liabilities	1,591,838 97
Surplus to policy holders	\$1,791,838 97
Total liabilities and surplus	\$4,037,624 99

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$397,242,913	\$3,923,566 50
Written during the year.....	308,071,182	2,785,263 77
Total.....	\$705,314,095	\$6,708,830 27
Expired and terminated	293,965,778	2,733,907 89
In force at end of the year	\$411,348,317	\$3,974,922 38
Deduct amount re-insured	30,463,188	187,410 70
Net amount in force	\$380,885,129	\$3,787,511 68
Perpetual risks in force, \$200,870; premiums on same, \$5,410.40.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,601,007 00
Premiums received	51,022 75
Losses paid.....	28,377 41
Losses incurred.....	31,969 84

NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

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

GEO. W. BABB, *Manager*, No. 38 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$1,031,510 40
Rents—including company's use of own buildings	87,000 00
Interest and dividends on stocks and bonds	76,982 50
Interest from all other sources	853 26
Total interest and rents.....	\$84,835 76
Profit on sale or maturity of ledger assets.....	11,800 00
Received from home office.....	120,939 61
Income from all other sources	19,603 31
Total income	\$1,268,689 08
Net ledger assets Dec. 31, 1898	2,299,456 31
Total	\$3,568,145 39

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$664,822 75
Commissions to agents.....	149,987 08
Rents—including company's use of own buildings	14,326 72
Salaries and other compensation of officers and office employes.....	86,281 16
Taxes on premiums, \$32,238.08; real estate, \$1,842.32.....	} 38,307 27
Other investments, \$855.32; franchise, \$3,371.55	
Insurance department fees and agents' licenses	8,557 38
Municipal licenses.....	4,599 00
Advertising, printing and stationery	10,910 63
Legal expenses	378 52
Repairs and expenses on real estate.....	33 55
Furniture and fixtures	475 90
Miscellaneous expenses	99,619 98
Remitted to home office.....	124,909 28
Total disbursements.....	\$1,203,209 22
Balance	\$2,364,936 17

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$115,000 00
Book value of stocks and bonds, excluding interest	2,183,868 75
Cash in office and in bank.....	64,021 65
Bills receivable and agents' balances.....	2,045 77
Ledger assets, per balance	\$2,364,936 17

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$5,330 38
Market value of bonds and stocks over book value.....	69,171 25
Net uncollected premiums, not more than three months due.....	201,355 64
Due from other companies for re-insurance.....	2,104 09
Gross assets.....	<u>\$2,642,897 53</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$586 41
Total admitted assets.....	<u>\$2,642,311 12</u>

LIABILITIES.

Losses adjusted and unpaid	\$34,603 22
Losses in process of adjustment.....	75,841 69
Losses resisted.....	29,260 50
Total claims for losses.....	<u>\$139,705 41</u>
Deduct re-insurance due and accrued.....	6,416 67
Net amount of unpaid losses	\$133,288 74
Unearned premiums on outstanding risks.....	948,954 83
Salaries, rents, taxes and expenses due and accrued	844 63
Commissions and other charges due agents and brokers.	42 82
Due for return premiums and re-insurance.....	12,951 37
All other liabilities	19,603 31
Total liabilities, except capital	<u>\$1,115,685 70</u>
Deposit capital	\$200,000 00
Surplus over all liabilities	1,326,625 42
Surplus to policy holders	<u>\$1,526,625 42</u>
Total liabilities and surplus	<u>\$2,642,311 12</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$178,600,895	\$1,856,340 66
Written during the year	157,483,920	1,528,624 98
Total	<u>\$336,084,815</u>	<u>\$3,384,965 64</u>
Expired and terminated	138,311,502	1,423,977 51
In force at end of the year.....	\$197,773,313	\$1,960,988 13
Deduct amount re-insured	9,299,050	83,303 34
Net amount in force	<u>\$188,474,263</u>	<u>\$1,877,684 79</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,172,878 00
Premiums received.....	13,088 93
Losses paid.....	8,600 39
Losses incurred	8,475 39

NORTH GERMAN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

COMMENCED BUSINESS IN UNITED STATES IN 1893.

ADOLPH LOCK, *Manager*, Nos. 189 and 191 La Salle St., Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire).....	\$604,098 47
Interest on real estate mortgage loans.....	\$4,270 00
Interest and dividends on stocks and bonds.....	17,405 00
Interest from all other sources.....	296 86
Total interest.....	\$21,971 86
Profit on sale or maturity of ledger assets.....	16,461 26
Income from all other sources.....	181 85
Total income.....	\$642,713 44
Net ledger assets Dec. 31, 1898.....	569,803 97
Total.....	\$1,212,517 41

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$352,628 80
Commissions to agents.....	176,235 29
Rents.....	1,567 60
Salaries and other compensation of officers and office employes.....	18,232 51
Taxes on premiums.....	10,896 52
Insurance department fees and agents' licenses.....	4,753 06
Municipal licenses.....	1,386 23
Advertising, printing and stationery.....	3,014 53
Legal expenses.....	45 00
Miscellaneous expenses.....	15,295 14
Remitted to home office.....	58,655 00
Total disbursements.....	\$642,709 68
Balance.....	\$569,807 73

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$71,500 00
Book value of stocks and bonds, excluding interest.....	408,775 01
Cash in office and in bank.....	25,100 72
Cash in hands of United States trustees.....	64,432 00
Ledger assets, per balance.....	\$569,807 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,279 36
Interest accrued on stocks and bonds	2,437 08
Total interest	\$3,716 44
Due from other companies for re-insurance	12,625 59
Market value of bonds and stocks over book value	4,387 49
Net uncollected premiums, not more than three months due	109,607 81
Total admitted assets	\$700,145 06

LIABILITIES.

Losses adjusted and unpaid	\$22,240 91
Losses in process of adjustment	51,762 78
Losses resisted	6,000 00
Total claims for losses	\$79,993 69
Deduct re-insurance due and accrued	25,892 41
Net amount of unpaid losses	\$54,101 28
Unearned premiums on outstanding risks	387,684 13
Total liabilities, except capital	\$441,785 41
Deposit capital	\$200,000 00
Surplus over all liabilities	58,359 65
Surplus to policy holders	\$258,359 65
Total liabilities and surplus	\$700,145 06

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$52,056,352	\$593,962 30
Written during the year	67,074,579	858,415 73
Total	\$119,130,931	\$1,452,378 03
Expired and terminated	56,328,424	638,906 36
In force at end of the year	\$62,802,507	\$813,471 67
Deduct amount re-insured	4,928,484	75,098 23
Net amount in force	\$57,876,023	\$738,373 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$23,050 00
Premiums received	315 71

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).....	\$1,484,329 98
Interest on real estate mortgage loans	\$2,700 00
Interest and dividends on stocks and bonds	75,175 38
Total interest	\$77,875 38
Profit on sale or maturity of ledger assets	52,939 13
Total income.....	\$1,615,144 49
Net ledger assets Dec. 31, 1898	2,039,855 31
Total	\$3,654,999 80

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$942,755 41
Commissions to agents.....	277,284 44
Rents	17,531 62
Salaries and other compensation of officers and office employes.....	138,727 76
Taxes on premiums, \$21,448.69; other investments, \$11,557.95	33,006 64
Insurance department fees and agents' licenses	10,338 45
Municipal licenses	5,376 03
Advertising, printing and stationery.....	14,541 56
Legal expenses	1,926 08
Furniture and fixtures	579 54
Miscellaneous expenses.....	68,403 61
Remitted to home office.....	88,590 16
Total disbursements	\$1,599,061 30
Balance.....	\$2,055,938 50

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$40,000 00
Book value of stocks and bonds, excluding interest.....	1,757,180 43
Cash in office and in bank.....	258,758 07
Ledger assets, per balance.....	\$2,055,938 50

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$150 00	
Interest accrued on stocks and bonds.....	19,680 33	
	<hr/>	
Total interest		\$19,830 33
Market value of bonds and stocks over book value.....		113,932 07
Net uncollected premiums, not more than three months due.....		180,604 33
Due from other companies for re-insurance		191 99
		<hr/>
Total admitted assets		\$2,370,497 22

LIABILITIES.

Losses adjusted and unpaid.....	\$62,735 53	
Losses in process of adjustment	91,300 18	
Losses resisted.....	14,321 80	
	<hr/>	
Total claims for losses.....	\$168,357 51	
Deduct re-insurance due and accrued.....	12,741 02	
	<hr/>	
Net amount of unpaid losses.....		\$155,616 49
Unearned premiums on outstanding risks.....		1,188,489 42
Salaries, rents, taxes and expenses due and accrued		13,980 52
Due for return premiums and re-insurance		11,607 63
		<hr/>
Total liabilities, except capital		\$1,369,694 06
Deposit capital.....	\$200,000 00	
Surplus over all liabilities.....	800,803 16	
	<hr/>	
Surplus to policy holders		\$1,000,803 16
		<hr/>
Total liabilities and surplus		\$2,370,497 22

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$240,807,667	\$2,377,543 56
Written during the year	199,571,927	1,960,524 12
	<hr/>	<hr/>
Total.....	\$440,379,594	\$4,338,067 68
Expired and terminated.....	179,505,095	1,815,025 89
	<hr/>	<hr/>
In force at end of the year.....	\$260,874,499	\$2,523,041 79
Deduct amount re-insured.....	21,068,314	205,423 40
	<hr/>	<hr/>
Net amount in force.....	\$239,806,185	\$2,317,618 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,481,072 00
Premiums received.....	20,526 77
Losses paid.....	9,760 31
Losses incurred.....	9,037 81
Amount at risk.....	<hr/> 2,116,345 00

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)	\$2,287,631 86
Interest on real estate mortgage loans	\$3,580 00
Interest and dividends on stocks and bonds	91,503 28
Interest from all other sources	3,542 95
Total interest	\$98,626 23
Profit on sale or maturity of ledger assets	27,430 35
Total income	\$2,413,687 94
Net ledger assets Dec. 31, 1898	2,204,185 14
Total	\$4,617,873 08

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,550,505 97
Commissions to agents	517,858 06
Rents	19,282 32
Salaries and other compensation of officers and office employes	137,941 91
Taxes on premiums, \$38,467.83; other investments, \$99.10; franchise, } \$4,739.46	43,306 39
Insurance department fees and agents' licenses	11,797 02
Municipal licenses	4,914 71
Advertising, printing and stationery	23,446 97
Legal expenses	2,916 53
Furniture and fixtures	974 10
Miscellaneous expenses	56,996 64
Remitted to home office	88,826 24
Total disbursements	\$2,458,766 86
Balance	\$2,159,106 22

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate	\$60,000 00
Book value of stocks and bonds, excluding interest	1,898,307 13
Cash in office and in bank	200,799 09
Ledger assets, per balance	\$2,159,106 22

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$850 00
Market value of bonds and stocks over book value.....	78,578 87
Net uncollected premiums, not more than three months due.....	309,667 51
Total admitted assets	<u>\$2,548,202 60</u>

LIABILITIES.

Losses adjusted and unpaid	\$62,663 77
Losses in process of adjustment	240,628 53
Losses resisted.....	35,604 34
Total claims for losses.....	<u>\$338,896 64</u>
Deduct re-insurance due and accrued	31,116 62
Net amount of unpaid losses.....	\$307,780 02
Unearned premiums on outstanding risks	1,605,659 16
Salaries, rents, taxes and expenses due and accrued	2,378 48
Due for return premiums and re-insurance.....	34,027 33
Total liabilities, except capital	<u>\$1,949,994 99</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities	398,207 61
Surplus to policy holders	<u>\$598,207 61</u>
Total liabilities and surplus	<u>\$2,548,202 60</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$283,211,570	\$2,843,273 51
Written during the year.....	<u>289,433,342</u>	<u>2,924,300 96</u>
Total	\$572,644,912	\$5,767,574 47
Expired and terminated.....	<u>241,764,266</u>	<u>2,474,920 58</u>
In force at end of the year.....	\$330,880,646	\$3,292,653 89
Deduct amount re-insured	<u>21,005,343</u>	<u>194,416 61</u>
Net amount in force.....	\$309,875,303	\$3,098,237 28

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,465,753 00
Premiums received.....	17,688 17
Losses paid.....	14,549 52
Losses incurred	16,036 52
Amount at risk.....	<u>1,891,610 00</u>

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).....	\$2,178,488 54
Interest and dividends on stocks and bonds	95,649 51
Income from all other sources	694 79
Total income	\$2,269,832 84
Net ledger assets Dec. 31, 1898	2,905,765 43
Total	\$5,175,598 27

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,491,634 71
Commissions to agents.....	378,398 94
Rents.....	17,625 04
Salaries and other compensation of officers and office employes	123,531 63
Taxes on premiums.....	50,398 61
Insurance department fees and agents' licenses	6,790 73
Municipal licenses	12,331 60
Advertising, printing and stationery.....	14,112 37
Furniture and fixtures.....	1,785 38
Miscellaneous expenses	52,896 36
Remitted to home office	383,949 51
Total disbursements	\$2,533,454 88
Balance	\$2,642,143 39

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$2,214,896 78
Cash in office and in bank	46,051 48
Bills receivable	150 04
Cash in hands of United States trustees.....	375,377 39
Due from other companies for re-insurance.....	5,667 70
Ledger assets, per balance	\$2,642,143 39

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$23,105 00
Market value of bonds and stocks over book value	13,403 22
Net uncollected premiums, not more than three months due	178,316 02
Total admitted assets	\$2,856,967 64

LIABILITIES.

Losses adjusted and unpaid	\$75,726 00
Losses in process of adjustment.....	421,856 14
Losses resisted.	21,020 00
Total claims for losses.....	\$518,602 14
Deduct re-insurance due and accrued	226,607 00
Net amount of unpaid losses.	\$291,995 14
Unearned premiums on outstanding risks.....	1,513,160 86
Salaries, rents, taxes and expenses due and accrued.	40,592 67
Due for return premiums and re-insurance.....	175,580 68
Reserve for contingent liabilities.....	25,000 00
Total liabilities, except capital	\$2,046,329 35
Deposit capital	\$200,000 00
Surplus over all liabilities.....	610,638 29
Surplus to policy holders.....	\$810,638 29
Total liabilities and surplus.....	\$2,856,967 64

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$378,421,923	\$3,491,148 93
Written during the year	380,134,394	3,112,023 55
Total.....	\$758,556,317	\$7,603,172 48
Expired and terminated.	368,166,167	2,968,049 43
In force at end of the year.....	\$390,390,150	\$3,635,123 05
Deduct amount re-insured.....	98,598,913	854,828 85
Net amount in force	\$291,791,237	\$2,780,294 20

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,305,913 57
Premiums received	27,090 65
Losses paid	17,417 74
Losses incurred.....	15,980 00
Amount at risk	3,521,784 50

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, \$447,434.45; marine, \$2,493.57	\$449,928 02
Rents—including company's use of own buildings	\$40 00
Interest and dividends on stocks and bonds.....	27,340 00
Total interest and rents.....	\$27,380 00
Profit on sale or maturity of ledger assets	9,052 06
Borrowed money	2,500 00
Received from home office	47,187 50
Income from all other sources	2,287 46
Total income.....	\$538,335 04
Net ledger assets Dec. 31, 1898	622,613 78
Total	\$1,160,948 82

DISBURSEMENTS.

Net amount paid for losses. Fire, \$294,310.90; marine, \$1,148.71.....	\$295,459 61
Commissions to agents	91,499 23
Rents—including company's use of own buildings	2,100 00
Salaries and other compensation of officers and office employes	36,370 50
Taxes on premiums, \$7,112.54; real estate, \$3.82; other investments, } \$194.01; internal revenue, \$3,129.41	10,444 78
Insurance department fees and agents' licenses	5,060 69
Municipal licenses	959 72
Advertising, printing and stationery	2,787 55
Repairs and expenses on real estate.....	26 60
Furniture and fixtures.....	112 00
Loss on sale or maturity of ledger assets.....	28 35
Remitted to home office.....	50,083 54
All other disbursements	32,685 78
Total disbursements.....	\$527,618 35
Balance.....	\$633,330 47

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$800 00
Book value of stocks and bonds, excluding interest	557,169 54
Cash in office and in bank.....	74,991 31
Agents' balances	369 62
Ledger assets, per balance.....	\$633,330 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,595 83
Rents due and accrued on company's property.....	10 00
Total interest and rents.....	\$1,605 83
Market value of bonds and stocks over book value	29,536 71
Net uncollected premiums, not more than three months due.....	59,160 42
All other assets	1,860 79
Total admitted assets	\$725,494 22

LIABILITIES.

Losses adjusted and unpaid	\$43,900 12
Losses in process of adjustment	28,458 67
Losses resisted.....	4,190 00
Total claims for losses	\$76,548 79
Deduct re-insurance due and accrued	19,351 79
Net amount of unpaid losses.....	\$57,197 00
Unearned premiums on outstanding risks	343,697 48
Due for re-insurance	3,472 14
Due and to become due for borrowed money.....	2,500 00
All other liabilities.....	1,048 68
Total liabilities, except capital.....	\$407,915 30
Deposit capital	\$200,000 00
Surplus over all liabilities	117,578 92
Surplus to policy holders	\$317,578 92
Total liabilities and surplus	\$725,494 22

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$55,299,314	\$686,369 06
Written during the year	47,904,524	\$580,042 40
Total	\$103,203,838	\$1,266,411 46
Expired and terminated.....	42,368,171	524,717 78
In force at end of the year	\$60,835,667	\$741,693 68
Deduct amount re-insured	6,399,399	76,792 34
Net amount in force	\$54,436,268	\$664,901 34

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$202,357 00
Premiums received.....	3,147 50
Losses paid	454 53
Losses incurred.....	450 53

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, \$235,000.

INCOME.

Net premiums received. (Fire).....	\$4,008,029 01
Deposits received on perpetual risks.....	7,863 65
Rents—including company's use of own buildings.....	\$156,327 01
Interest on real estate mortgage loans.....	10,537 36
Interest and dividends on stocks and bonds.....	152,870 15
Interest from all other sources.....	1,861 56
Total interest and rents.....	\$321,596 08
Received from home office.....	899,962 58
Income from all other sources.....	2,739 65
Total income.....	\$5,240,210 97
Net ledger assets Dec. 31, 1898.....	6,475,059 06
Total.....	\$11,715,270 03

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$2,948,232 24
Deposit premiums returned.....	5,830 74
Commissions to agents.....	684,444 86
Salaries and allowances to agents.....	34,598 27
Rents—including company's use of own buildings.....	38,472 88
Salaries and other compensation of officers and office employes.....	310,924 82
Taxes on premiums, \$135,853.81; real estate, \$27,503.55.....	163,357 36
Insurance department fees and agents' licenses.....	9,984 81
Municipal licenses.....	789 35
Advertising, printing and stationery.....	52,692 30
Legal expenses.....	1,746 26
Repairs and expenses on real estate.....	74,815 61
Furniture and fixtures.....	327 71
Miscellaneous expenses.....	165,349 84
Remitted to home office.....	656,047 73
Reduction in book value of securities.....	46,381 31
Total disbursements.....	\$5,193,996 09
Balance.....	\$6,521,273 94

Invested as follows:

LEDGER ASSETS.

Book value of real estate.....	\$2,143,090 05
Loans on mortgage of real estate.....	230,000 00
Book value of stocks and bonds, excluding interest.....	3,796,809 63
Cash in office and in bank.....	351,374 26
Ledger assets, per balance.....	\$6,521,273 94

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,216 67
Interest accrued on stocks and bonds	44,037 49
Interest accrued on other assets	50 00
Rents accrued on company's property.....	13,422 47
Total interest and rents	\$58,726 63
Net uncollected premiums, not more than three months due.....	552,841 18
All other assets.....	515 37
Total admitted assets	\$7,133,357 12

LIABILITIES.

Losses adjusted and unpaid.....	\$52,289 21
Losses in process of adjustment	600,675 82
Losses resisted.....	52,538 42
Total claims for losses	\$705,503 45
Deduct re-insurance due and accrued.....	177,399 69
Net amount of unpaid losses	\$528,103 76
Unearned premiums on outstanding risks	3,595,158 27
Amount reclaimable on perpetual fire policies.....	226,535 47
Liabilities on life policies	120,436 88
Salaries, rents, taxes and expenses due and accrued	36,523 49
Commissions and other charges due agents and brokers.	3,621 20
Due for return premiums and re-insurance	144,978 45
All other liabilities	2,759 65
Total liabilities, except capital.....	\$4,658,117 17
Deposit capital	\$235,000 00
Surplus over all liabilities	2,240,239 95
Surplus to policy holders	\$2,475,239 95
Total liabilities and surplus	\$7,133,357 12

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$787,371,195 15	\$7,220,114 30
Written during the year	690,936,062 39	5,338,131 13
Total	\$1,478,307,257 57	\$12,558,245 43
Expired and terminated.....	583,973,446 53	4,775,138 71
In force at end of the year.....	\$894,333,811 04	\$7,783,106 72
Deduct amount re-insured	103,293,060 37	680,803 88
Net amount in force.....	\$791,040,750 67	\$7,102,302 84

Perpetual risks in force, \$9,685,027; premiums on same, \$10,084.69.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,916,562 42
Premiums received.....	58,982 89
Losses paid.....	41,695 26
Losses incurred.....	42,723 16
Amount at risk	11,048,362 50

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, \$663,512.54; marine, \$5,974.43.....	\$669,486 97
Interest and dividends on stocks and bonds.....	34,620 00
Received from home office	174,698 75
Total income	\$878,805 72
Net ledger assets Dec. 31, 1898	943,595 52
Total	\$1,822,401 24

DISBURSEMENTS.

Net amount paid for losses. Fire, \$384,999.05; marine, \$772.09	\$385,771 14
Commissions to agents.....	128,957 15
Rents	14,366 17
Salaries and other compensation of officers and office employes.....	57,415 00
Taxes on premiums.....	10,809 25
Insurance department fees and agents' licenses	12,567 01
Municipal licenses	2,110 98
Advertising, printing and stationery	10,802 65
Miscellaneous expenses	26,159 57
Remitted to home office	64,609 04
Total disbursements	\$713,567 96
Balance	\$1,108,833 28

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,063,263 75
Cash in office and in bank	32,282 86
Office furniture and maps	13,286 67
Ledger assets, per balance	\$1,108,833 28

NON-LEDGER ASSETS.

Interest due on stocks and bonds.....	\$10,220 00
Market value of stocks and bonds over book value.....	17,507 75
Net uncollected premiums, not more than three months due	98,349 29
Gross assets	\$1,234,910 32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and maps.	\$13,286 67
Total admitted assets	<u>\$1,221,623 65</u>

LIABILITIES.

Losses adjusted and unpaid	\$3,815 54
Losses in process of adjustment	60,257 46
Losses resisted	<u>2,000 00</u>
Total claims for losses	\$66,073 00
Deduct re-insurance due and accrued	<u>18,664 00</u>
Net amount of unpaid losses	\$47,409 00
Unearned premiums on outstanding risks	508,173 38
Salaries, rents, taxes and expenses due and accrued	1,353 21
Due for re-insurance	<u>8,265 68</u>
Total liabilities, except capital	\$565,201 27
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>456,422 38</u>
Surplus to policy holders	\$656,422 38
Total liabilities and surplus	<u>\$1,221,623 65</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898.....	\$64,989,037	\$711,690 98	\$11,739	\$29 13
Written during the year.....	85,789,963	943,353 54	5,700,507	5,686 92
Total.....	<u>\$150,779,000</u>	<u>\$1,655,044 52</u>	<u>\$5,712,246</u>	<u>\$5,716 05</u>
Expired and terminated.....	56,872,514	595,780 26	5,706,801	5,702 04
In force at end of the year.....	\$93,906,486	\$1,059,264 26	\$5,445	\$14 01
Deduct amount re-insured.....	11,663,708	134,177 06	-	-
Net amount in force.....	<u>\$82,242,778</u>	<u>\$925,087 20</u>	<u>\$5,445</u>	<u>\$14 01</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$761,081 00
Premiums received	11,444 65
Losses paid	3,834 45
Losses incurred	4,014 45
Amount at risk	<u>653,855 00</u>

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

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

JAMES H. BREWSTER, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$2,199,400 22
Rents.....	\$12,288 00
Interest on real estate mortgage loans.....	67,265 52
Interest on collateral loans.....	140 00
Interest and dividends on stocks and bonds	68,904 77
Interest from all other sources.....	9,097 36
Total interest and rents.....	\$157,695 65
Profit on sale or maturity of ledger assets	7,730 00
Received from home office	62,014 46
Total income.....	\$2,426,840 33
Net ledger assets Dec. 31, 1898.....	3,957,878 40
Total	\$6,384,718 73

DISBURSEMENTS.

Net amount paid for losses. (Fire)	\$1,750,116 20
Commissions to agents	477,623 85
Rents	3,895 83
Salaries and other compensation of officers and office employes.....	118,561 63
Taxes on premiums, \$42,339.14; real estate, \$3,323.46; fire patrol, } \$11,026.32; franchise, \$140.30; war tax, \$13,446.77	70,275 99
Insurance department fees and agents' licenses	10,625 64
Municipal licenses.....	6,687 73
Advertising, printing and stationery.....	17,612 44
Repairs and expenses on real estate	8,985 94
Furniture and fixtures	4,667 23
Miscellaneous expenses	91,353 51
Remitted to home office.....	20,315 94
All other disbursements	947 45
Total disbursements.....	\$2,581,669 38
Balance	\$3,803,049 35

Invested as follows:

LEDGER ASSETS.

Book value of real estate	\$203,808 24
Loans on mortgage of real estate	1,259,432 45
Loans secured by collateral.....	1,900 00
Book value of stocks and bonds, excluding interest	1,958,447 39
Cash in office and in bank.....	216,609 33
Agents' balances	162,851 94
Ledger assets, per balance.....	\$3,803,049 35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$19,500 12	
Interest due and accrued on stocks and bonds	20,297 52	
Interest due on collateral loans	47 50	
Interest due and accrued on other assets	517 89	
Total interest		\$40,363 03
Market value of stocks and bonds over book value.....		64,956 25
Net uncollected premiums, not more than three months due.....		128,715 81
Gross assets		<u>\$4,037,084 44</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation on stocks and bonds.....		\$9,293 22
Total admitted assets		<u>\$4,027,791 22</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$74,478 55	
Losses in process of adjustment	222,556 62	
Losses resisted	14,665 04	
Total claims for losses		\$311,700 21
Deduct re-insurance due and accrued.....	24,940 62	
Net amount of unpaid losses		\$286,759 59
Unearned premiums on outstanding risks		1,824,047 59
Salaries, rents, taxes and expenses due and accrued		2,000 00
Total liabilities, except capital.....		\$2,112,807 18
Deposit capital	\$200,000 00	
Surplus over all liabilities.....	1,714,984 04	
Surplus to policy holders.....		\$1,914,984 04
Total liabilities and surplus.....		<u>\$4,027,791 22</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.	\$462,722,530	\$3,882,809 22
Written during the year.....	309,975,977	2,982,073 03
Total.....	\$772,698,507	\$6,864,882 25
Expired and terminated.....	308,985,462	2,845,131 24
In force at end of the year	\$463,713,045	\$4,019,751 01
Deduct amount re-insured	57,994,791	486,841 77
Net amount in force	\$405,718,254	\$3,532,909 24

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,024,504 00
Premiums received	16,165 47
Losses paid.....	6,205 64
Losses incurred.....	9,037 20

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).....	\$1,889,123 82
Rents—including company's use of own buildings.....	\$19,891 32
Interest on real estate mortgage loans.....	9,080 00
Interest and dividends on stocks and bonds.....	75,330 53
Interest from all other sources.....	1,932 49
Total interest and rents.....	\$106,234 34
Profit on sale or maturity of ledger assets.....	2,737 50
Total income.....	\$1,498,095 66
Net ledger assets Dec. 31, 1898.....	2,515,049 60
Total.....	\$4,013,145 26

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$1,057,497 00
Commissions to agents.....	295,691 35
Salaries and allowances to agents.....	64,099 54
Rents—including company's use of own buildings.....	19,831 34
Salaries and other compensation of officers and office employees.....	102,764 70
Taxes on premiums, \$33,376.50; real estate, \$3,157.75.....	36,534 25
Insurance department fees and agents' licenses.....	4,674 50
Municipal licenses.....	3,074 75
Advertising, printing and stationery.....	13,850 14
Legal expenses.....	3,877 69
Repairs and expenses on real estate.....	6,424 62
Furniture and fixtures.....	2,349 01
Miscellaneous expenses.....	22,135 79
Loss on sale or maturity of ledger assets.....	1,608 90
Remitted to home office.....	478 30
Total disbursements.....	\$1,634,891 88
Balance.....	\$2,378,253 38

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.....	1,676,508 52
Cash in office and in bank.....	140,471 86
Agents' balances.....	112,063 63
Ledger assets, per balance.....	\$2,378,253 38

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,850 83	
Interest accrued on stocks and bonds	20,769 98	
Interest accrued on other assets	191 17	
Rents accrued on company's property	1,316 67	
Total interest and rents		\$24,128 65
Market value of stocks and bonds over book value		74,877 73
Net uncollected premiums, not more than three months due		96,170 97
Gross assets		\$2,573,430 73

DEDUCT ASSETS NOT ADMITTED.

Depreciation on real estate	\$11,189 97
Total admitted assets	\$2,562,240 76

LIABILITIES.

Losses adjusted and unpaid	\$134,797 39
Losses in process of adjustment	63,157 00
Losses resisted	18,033 00
Total claims for losses	\$215,987 39
Deduct re-insurance due and accrued	18,164 70
Net amount of unpaid losses	\$197,822 69
Unearned premiums on outstanding risks	1,345,504 45
Salaries, rents, taxes and expenses due and accrued	4,078 80
Due for re-insurance	4,692 27
Total liabilities except capital	\$1,552,098 21
Deposit capital	\$200,000 00
Surplus over all liabilities	810,142 55
Surplus to policy holders	\$1,010,142 55
Total liabilities and surplus	\$2,562,240 76

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$324,006,011	\$2,736,043 51
Written during the year	193,840,763	1,786,255 06
Total	\$517,846,774	\$4,522,298 57
Expired and terminated	190,888,786	1,731,872 60
In force at end of the year	\$327,457,988	\$2,790,425 97
Deduct amount re-insured	21,826,283	153,330 27
Net amount in force	\$305,631,705	\$2,637,095 70

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$964,041 00
Premiums received	13,787 15
Losses paid	9,741 09
Losses incurred	12,225 28
Amount at risk	1,705,877 00

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).....	\$435,124 55
Interest and dividends on stocks and bonds.....	\$18,703 59
Interest from all other sources.....	1,458 48
Total interest.....	\$20,162 07
Profit on sale or maturity of ledger assets.....	9,348 66
Total income.....	\$464,635 28
Net ledger assets Dec. 31, 1898.....	574,082 99
Total.....	\$1,038,718 27

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$281,345 04
Commissions to agents.....	147,051 83
Salaries and other compensation of officers and office employes.....	850 00
Taxes on premiums, \$4,271.49; franchise, \$82.50.....	4,353 99
Insurance department fees and agents' licenses.....	738 64
Municipal licenses.....	294 94
Advertising, printing and stationery.....	1,869 28
Legal expenses.....	168 70
Miscellaneous expenses.....	2,740 11
Remitted to home office.....	18,579 76
Total disbursements.....	\$457,992 29
Balance.....	\$580,725 98

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$511,154 50
Cash in bank.....	53,322 64
Bills receivable and agents' balances.....	16,248 84
Ledger assets, per balance.....	\$580,725 98

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$4,314 58
Market value of stocks and bonds over book value.....	4,820 50
Net uncollected premiums, not more than three months due.....	66,544 84
Total admitted assets.....	\$656,405 90

LIABILITIES.

Losses adjusted and unpaid	\$29,129 18	
Losses in process of adjustment	44,353 11	
Total claims for losses	\$73,482 29	
Deduct re-insurance due and accrued	20,326 36	
Net amount of unpaid losses	\$53,155 93	
Unearned premiums on outstanding risks	268,108 28	
Due for return premiums and re-insurance	18,998 27	
Total liabilities, except capital	\$340,262 48	
Deposit capital	\$200,000 00	
Surplus over all liabilities	116,143 42	
Surplus to policy holders	\$316,143 42	
Total liabilities and surplus	\$656,405 90	

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$35,224,547	\$481,973 82
Written during the year	45,747,595	610,562 65
Total	\$80,972,142	\$1,092,536 47
Expired and terminated	36,774,490	509,757 72
In force at end of the year	\$44,197,652	\$582,778 75
Deduct amount re-insured	4,549,099	65,728 56
Net amount in force	\$39,648,553	\$517,050 19

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$185,530 00
Premiums received	3,548 08
Losses paid	3,604 02
Losses incurred	2,284 86

*THURINGIA INSURANCE COMPANY,
ERFURT, GERMANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN UNITED STATES IN 1896.

F. G. VOSS, *Manager*, No. 43 Cedar St., New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Net premiums received. (Fire)	\$560,834 67
Interest and dividends on stocks and bonds	15,800 00
Received from home office	55,000 00
Total income.....	\$631,634 67
Net ledger assets Dec. 31, 1898	511,710 09
Total	\$1,143,344 76

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$382,596 75
Commissions to agents	169,855 95
Salaries and allowances to agents	1,942 09
Salaries and other compensation of officers and office employes.....	46,752 56
Taxes on premiums	18,186 13
Municipal licenses	2,065 54
Advertising, printing and stationery	7,046 33
Furniture and fixtures.....	313 48
Miscellaneous expenses	13,953 71
Total disbursements	\$592,712 54
Balance	\$550,632 22

Invested as follows:

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$465,758 71
Cash in bank	29,242 26
Cash in hands of trustees	55,631 25
Ledger assets, per balance	\$550,632 22

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$2,753 65
Market value of bonds and stocks over book value.....	18,050 04
Net uncollected premiums, not more than three months due.....	118,721 52
Total admitted assets	\$690,187 43

*Admitted June 3, 1899.

LIABILITIES.

Losses adjusted and unpaid	\$12,735 27	
Losses in process of adjustment	38,633 50	
Total claims for losses	\$51,368 77	
Deduct re-insurance due and accrued	15,129 29	
Net amount of unpaid losses		\$36,239 48
Unearned premiums on outstanding risks.....		394,198 31
Due for re-insurance.....		1,003 10
Total liabilities, except capital		\$431,440 89
Deposit capital	\$200,000 00	
Surplus over all liabilities	58,746 54	
Surplus to policy holders		\$258,746 54
Total liabilities and surplus.....		\$690,187 43

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898.	\$44,122,073 04	\$603,710 96
Written during the year	62,973,476 77	842,472 52
Total	\$107,095,549 81	\$1,446,183 48
Expired and terminated	43,594,203 01	647,991 77
In force at end of the year	\$63,501,346 80	\$798,191 71
Deduct amount re-insured	4,694,959 59	62,478 41
Net amount in force	\$58,806,387 21	\$735,713 30

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$30,100 00
Premiums received.....	362 79
Amount at risk.....	30,100 00

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).....	\$890,331 80
Rents—including company's use of own buildings	\$9,720 60
Interest and dividends on stocks and bonds ..	37,859 70
Interest from all other sources	644 36
Total interest and rents.....	\$48,224 66
Received from home office	270,000 00
Income from all other sources	5,628 33
Total income	\$1,214,184 79
Net ledger assets Dec. 31, 1898.....	1,355,093 58
Total	\$2,569,278 37

DISBURSEMENTS.

Net amount paid for losses. (Fire).....	\$826,307 09
Commissions to agents.....	267,330 48
Salaries and allowances to agents	10,539 96
Rents—including company's use of own buildings	1,500 00
Salaries and other compensation of officers and office employes	37,275 13
Taxes on premiums, \$16,395.59; real estate, \$5,720.60; revenue, \$5,607.92; { franchise, \$591.01	26,315 12
Insurance department fees and agents' licenses	6,281 04
Municipal licenses.....	2,306 22
Advertising, printing and stationery	3,537 92
Miscellaneous expenses	42,367 36
Remitted to home office.....	45,978 26
Total disbursements	\$1,269,738 58
Balance	\$1,299,539 79

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.....	51,235 10
Ledger assets, per balance	\$1,299,539 79

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$9,640 18	
Rents accrued on company's property	184 21	
Total interest and rents.....		\$9,824 39
Market value of real estate over book value		9,026 81
Market value of stocks and bonds over book value.....		41,755 75
Net uncollected premiums, not more than three months due		170,732 02
Total admitted assets		\$1,530,878 76

LIABILITIES.

Losses adjusted and unpaid	\$37,904 53	
Losses in process of adjustment.....	168,256 80	
Losses resisted.....	5,348 63	
Total claims for losses	\$211,509 96	
Deduct re-insurance due and accrued	25,981 25	
Net amount of unpaid losses		\$185,528 71
Unearned premiums on outstanding risks		641,806 22
Commissions and other charges due agents and brokers ..		3,659 89
All other liabilities.....		1,968 44
Total liabilities, except capital.....		\$832,963 26
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	497,915 50	
Surplus to policy holders.....		\$697,915 50
Total liabilities and surplus		\$1,530,878 76

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1898	\$115,744,251	\$1,178,539 22
Written during the year	141,783,512	1,361,717 57
Total	\$257,527,763	\$2,540,256 79
Expired and terminated	130,039,538	1,219,913 11
In force at end of the year	\$127,488,225	\$1,320,343 68
Deduct amount re-insured	4,778,588	78,805 59
Net amount in force	\$122,709,637	\$1,241,538 09

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$522,841 66
Premiums received.....	4,305 48
Amount at risk	528,125 66

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, \$1,374,458.18; marine, \$383,235.33.....	\$1,757,693 51
Interest on real estate mortgage loans	\$2,110 00
Interest and dividends on stocks and bonds	54,380 97
Total interest	556,490 97
Received from home office	104,219 61
Income from all other sources, viz: Increase in market values	7,439 27
Total income.....	\$1,925,843 36
Net ledger assets Dec. 31, 1898.....	1,646,477 39
Total	\$3,572,320 75

DISBURSEMENTS.

Net amount paid for losses. Fire, \$883,283.36; marine, \$322,915.34.....	\$1,206,198 70
Commissions to agents.....	291,141 89
Rents	5,756 00
Salaries and other compensation of officers and office employes	76,400 00
Taxes on premiums	40,960 70
Insurance department fees and agents' licenses.....	10,885 10
Municipal licenses	5,585 96
Advertising, printing and stationery.....	13,650 93
Legal expenses.....	2,353 19
Furniture and fixtures	951 51
Miscellaneous expenses	97,817 51
Total disbursements.....	\$1,751,701 49
Balance	\$1,820,619 26

Invested as follows:

LEDGER ASSETS.

Loans on mortgage of real estate.....	\$20,000 00
Book value of stocks and bonds, excluding interest	1,270,170 15
Cash in office and in bank	201,717 67
Bills receivable and agents' balances	328,731 44
Ledger assets, per balance	\$1,820,619 26

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$603 86
Total admitted assets	<u>\$1,821,223 12</u>

LIABILITIES.

Losses adjusted and unpaid	\$35,557 30
Losses in process of adjustment	91,980 46
Losses resisted	<u>8,572 80</u>
Total unpaid losses.....	\$136,110 56
Unearned premiums on outstanding risks.....	<u>1,022,030 59</u>
Total liabilities, except capital.....	\$1,158,141 15
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>463,081 97</u>
Surplus to policy holders	<u>\$663,081 97</u>
Total liabilities and surplus.....	<u>\$1,821,223 12</u>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1898	\$164,753,873	\$1,643,397 41	\$4,128,465	\$68,173 42
Written during the year	<u>191,412,815</u>	<u>1,694,232 12</u>	<u>60,915,922</u>	<u>411,192 66</u>
Total	\$356,166,688	\$3,337,629 53	\$65,044,387	\$479,366 08
Expired and terminated.....	<u>142,349,906</u>	<u>1,336,738 77</u>	<u>59,847,764</u>	<u>399,802 98</u>
In force at end of the year.....	\$213,816,782	\$2,000,890 76	\$5,196,623	\$79,563 10
Deduct amount re-insured	<u>11,088,583</u>	<u>117,756 94</u>	-	-
Net amount in force.....	\$202,728,199	\$1,883,133 82	\$5,196,623	\$79,563 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$959,183 00
Premiums received	13,879 98
Losses paid.....	8,015 81
Losses incurred	11,416 19
Amount at risk.....	<u>1,012,620 00</u>

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1899.

AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

GEORGE W. AUBER, *Secretary.*

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

ASSETS.

Cash in office	\$40 02
Cash deposited in bank	18 51
All other assets, viz: Blanks and stationery.....	25 00
	\$83 53
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$31,451.29.)	

LIABILITIES.

Due for borrowed money.....	\$200 00
Due officers for services, \$113.34; and expenses, \$5.50	118 84
	\$318 84
Gross liabilities	

INCOME.

Cash premiums on policies written or renewed.....	\$327 02
Cash loaned to the company, to pay losses or expenses.	200 00
	\$527 02
Gross cash income	

EXPENDITURES.

Losses paid during the year.....	\$600 00
Return premiums on policies cancelled	5 25
Paid officers and directors for services	66 03
Paid traveling and incidental expenses.....	3 50
Paper and printing	25 25
Postage, \$12.00; blank books, \$1.10.....	13 10
All other expenditures, viz: Licenses and revenue stamps.....	38 50
	\$751 63
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$449,739 50	\$23,486 98
Written and renewed during the year	212,908 00	10,645 40
	\$662,647 50	\$33,132 38
Deduct amount terminated during the year	11,568 00	578 40
	\$651,079 50	\$32,553 98
Amount in force Dec. 31, 1899	\$651,079 50	\$32,553 98
Losses incurred during the year	\$600 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. McDOUGALL, *President.* JAMES A. REED, *Secretary.*

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

ASSETS.

Cash deposited in bank	\$80 93
Assessments on premium notes unpaid	3 93
Cash in the hands of officers or agents	14 89
Gross assets, not including premium notes.	\$99 75
(Balance due on premium notes subject to assessment, \$5,965.11)	

LIABILITIES.

Due for borrowed money and interest	\$56 50
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INCOME.

Cash premiums on policies written or renewed	\$39 65
Assessments on premium notes, without deductions for commissions or expenses	905 25
Cash loaned to the company, to pay losses or expenses	55 00
Gross cash income	\$999 90

EXPENDITURES.

Losses paid during the year	\$935 00
Collecting assessments	10 50
Return premiums on policies cancelled	2 96
Paid officers and directors for services	3 25
Paid agents and employes for services	7 50
Making assessments	4 50
Printing, \$2.00; postage, \$1.20	3 20
Stationery, \$3.50; blank books, \$.25	3 75
Gross cash expenditures	\$970 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$102,497 00	\$6,673 32
Written and renewed during the year	12,150 00	793 00
Total	\$114,647 00	\$7,466 32
Deduct amount terminated during the year	4,450 00	267 00
Amount in force Dec. 31, 1899	\$110,197 00	\$7,199 32
Losses incurred during the year		\$935 00
Assessments, laid or ordered to be laid, on premium notes during the year		905 25
Date of last assessment, September 15, 1899; amount collected		901 32
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.	\$159 07
Cash premiums due and unpaid.....	4 32
Gross assets, not including premium notes	\$163 39
(Balance due on premium notes subject to assessment, \$13,102.35.)	

INCOME.

Cash premiums on policies written or renewed.....	\$95 74
Policy fees.	29 00
Assessments on premium notes.....	3 15
Gross cash income	\$127 89

EXPENDITURES.

Losses paid during the year.....	\$17 00
Adjusting losses.....	1 50
Return premiums on policies cancelled	2 36
Paid officers and directors for services	69 00
Advertising, \$3.75; postage, \$1.55; stationery, \$.25	5 55
Gross cash expenditures.....	\$95 41

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$224,738 00	\$13,494 28
Written and renewed during the year	54,633 00	3,287 98
Total.....	\$279,371 00	\$16,782 26
Deduct amount terminated during the year	52,758 00	3,175 48
Amount in force Dec. 31, 1899.....	\$226,613 00	\$13,606 78
Losses incurred during the year.....		\$17 00
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	\$12 10
Cash deposited in bank	1,077 62
Assessments on premium notes unpaid	258 25
	<hr/>
Gross assets, not including premium notes	\$1,347 97
(Balance due on premium notes subject to assessment, \$11,909.88.)	

LIABILITIES.

Due officers for services.....	\$27 00
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INCOME.

Cash premiums on policies written or renewed.....	\$411 50
Interest from all sources	26 67
	<hr/>
Gross cash income	\$438 17

EXPENDITURES.

Losses paid during the year.....	\$93 34
Paid officers and directors for services	117 00
Expense of examination by insurance commissioner	5 75
Rent, \$2.76; postage, \$3.75	6 51
Stationery, \$1.75; express charges, \$.50.....	2 25
	<hr/>
Gross cash expenditures	\$224 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$124,372 00	\$11,417 20
Written and renewed during the year	48,775 00	4,877 50
	<hr/>	<hr/>
Total	\$173,147 00	\$16,294 70
Deduct amount terminated during the year	40,797 00	3,059 70
	<hr/>	<hr/>
Amount in force Dec. 31, 1899.....	\$132,350 00	\$13,235 00
Losses incurred during the year		893 33
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	\$18 61
(Balance due on premium notes subject to assessment, \$4,106.00.)	

LIABILITIES.

Due officers for expenses.....	\$15 00
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INCOME.

Policy fees	\$6 75
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EXPENDITURES.

Paid officers and directors for services	\$6 75
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$54,315 00	\$4,587 50
Written and renewed during the year.....	4,475 00	447 50
Total	\$58,790 00	\$5,035 00
Deduct amount terminated during the year.....	7,425 00	442 50
Amount in force Dec. 31, 1899	\$51,365 00	\$4,592 50
Date of last assessment, December 17, 1897.		
Largest sum insured in a single risk		\$1,000 00

CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JASPER N. FOSSETT, *President.*

ALBERT H. HUNTER, *Secretary.*

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

ASSETS.

Cash in office.....	\$72 60
Cash deposited in bank.....	11 19
	<hr/>
Gross assets, not including premium notes.....	\$83 79
(Balance due on premium notes subject to assessment, \$4,503.00.)	

LIABILITIES.

Losses reported, not adjusted, (estimated)	\$12 00
Due for borrowed money and interest.....	77 25
All other debts, claims and demands against the company	2 85
	<hr/>
Gross liabilities	\$92 10

INCOME.

Cash premiums on policies written or renewed	\$103 20
Policy fees	57 00
	<hr/>
Gross cash income.....	\$160 20

EXPENDITURES.

Losses paid during the year.....	\$2 00
Return premiums on policies cancelled.....	4 18
Paid officers and directors for services	57 00
Paid traveling and incidental expenses.....	5 85
Borrowed money repaid	25 00
Interest.....	5 34
Printing, \$3.40; postage, \$.76.....	4 16
	<hr/>
Gross cash expenditures	\$103 53

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$70,075 00	\$4,416 75
Written and renewed during the year.....	34,400 00	2,064 00
	<hr/>	<hr/>
Total	\$104,475 00	\$6,480 75
Deduct amount terminated during the year.....	16,825 00	\$1,740 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1899	\$87,650 00	\$4,740 00
Losses incurred during the year.....		\$14 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	\$28 93
Cash deposited in bank	331 80
Gross assets, not including premium notes	\$360 73
(Balance due on premium notes subject to assessment, \$15,656.59.)	

INCOME.

Cash premiums on policies written or renewed	\$97 02
Policy fees	7 20
Assessments on premium notes	476 26
Interest from all sources	9 12
Gross cash income	\$589 60

EXPENDITURES.

Losses paid during the year.....	\$425 00
Adjusting losses	3 00
Collecting assessments	25 00
Paid officers and directors for services	32 42
Paid traveling and incidental expenses	4 10
Making assessments.....	10 00
Advertising, \$3.75; postage, \$.70; stationery, \$2.00.....	6 45
Gross cash expenditures.....	\$505 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$278,865 00	\$15,787 68
Written and renewed during the year..	56,150 00	3,146 30
Total.....	\$335,015 00	\$18,933 98
Deduct amount terminated during the year.....	41,800 00	2,344 25
Amount in force Dec. 31, 1899.....	\$293,215 00	\$16,589 73
Losses incurred during the year.....		\$425 00
Assessments, laid or ordered to be laid, on premium notes during the year		477 01
Date of last assessment, July 15, 1899, amount collected.....		476 26
Largest sum insured in a single risk.....		3,375 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, Maine.

ASSETS.

Cash in office.....	\$15 14
Cash deposited in bank.....	122 34
Cash in the hands of officers or agents.....	56 64
All other assets, viz: Safe.....	62 50
	\$156 62
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$9,850.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$175 24
Policy fees.....	54 00
Interest from all sources.....	24 14
	\$253 38
Gross cash income.....	

EXPENDITURES.

Losses paid during the year.....	\$761 45
Paid officers and directors for services.....	40 18
Paid traveling and incidental expenses.....	4 00
Advertising, \$2.00; printing, \$4.50.....	6 50
Postage, \$1.00; stationery, \$.25.....	1 25
	\$813 38
Gross cash expenditures.....	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$175,440 00	\$10,406 75
Written and renewed during the year.....	48,680 00	2,920 80
Total.....	\$224,120 00	\$13,327 55
Deduct amount terminated during the year.....	48,265 00	2,854 15
Amount in force Dec. 31, 1899.....	\$175,855 00	\$10,473 40
Losses incurred during the year.....		\$761 45
Date of last assessment, July 29, 1893; amount collected.....		1,999 83
Largest sum insured in a single risk.....		2,400 00

DIRIGO MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

 FREDERICK ROBIE, *President.* THOMAS F. MILLETT, *Secretary.*

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

ASSETS.

Cash in office	\$2 60
All other assets, viz: Office supplies.....	25 00
Gross assets, not including premium notes	\$27 60
(Balance due on premium notes subject to assessment, \$26,622.62.)	

INCOME.

Cash premiums on policies written or renewed.....	\$847 83
Policy fees	160 50
Gross cash income	\$1,008 33

EXPENDITURES.

Return premiums on policies cancelled	\$24 45
Paid officers and directors for services	181 41
Paid agents and employes for services.....	605 80
Paid traveling and incidental expenses	32 00
Printing, \$36.63; postage, \$6.29; blank books, \$2.15.....	45 07
Stationery, \$5.00; express charges, \$5.00	5 50
All other expenditures, viz: Organizing company, \$50.00; secretary of State, fee, \$20.00; licenses, \$38.60; rubber stamps and electrotype, \$2.60; revenue stamps, \$3.30	111 50
Gross cash expenditures	\$1,005 73

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written and renewed during the year	\$282,610 00	\$28,261 00
Deduct amount terminated during the year	8,150 00	815 00
Amount in force Dec. 31, 1899.....	274,460 00	\$27,446 00
Largest sum insured in a single risk		\$2,000 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 Center, Maine.

 ASSETS.

Cash in office.....	\$31 28
Cash deposited in bank.....	391 53
All other assets, viz: Safe.....	31 00
Gross assets, not including premium notes.....	\$453 81
(Balance due on premium notes subject to assessment, \$7,708.73.)	

 INCOME.

Cash premiums on policies written or renewed.....	\$50 73
Policy fees.....	16 50
Interest from all sources.....	10 97
Income from all other sources, viz: Vacancy permits.....	8 16
Gross cash income.....	\$86 36

 EXPENDITURES.

Losses paid during the year.....	\$17 65
Return premiums on policies cancelled.....	1 20
Paid officers and directors for services.....	16 50
Postage, \$1.00; stationery, \$.50.....	1 50
Gross cash expenditures.....	\$36 85

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$182,900 00	\$8,103 50
Written and renewed during the year.....	20,275 00	1,013 75
Total.....	\$203,175 00	\$9,117 25
Deduct amount terminated during the year.....	13,725 00	549 00
Amount in force Dec. 31, 1899.....	\$189,450 00	\$8,568 25
Losses incurred during the year.....		\$17 65
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.....	\$35 76
Cash deposited in bank	2 44
Assessments on premium notes unpaid	84
Gross assets, not including premium notes.	\$39 04
(Balance due on premium notes subject to assessment, \$5,144.27.)	

INCOME.

Cash premiums on policies written or renewed	\$74 43
Policy fees	14 00
Assessments on premium notes	256 16
Interest from all sources.....	2 71
Gross cash income	\$347 30

EXPENDITURES.

Losses paid during the year	\$430 00
Return premiums on policies cancelled	13 10
Paid officers and directors for services	14 00
Paid traveling and incidental expenses.....	7 50
Printing, \$6.25; postage, \$.70	6 95
Blank books, \$.15; stationery, \$.50	65
Gross cash expenditures.....	\$472 20

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$72,875 00	\$6,089 00
Written and renewed during the year	14,560 00	1,209 00
Total	\$87,435 00	\$7,298 00
Deduct amount terminated during the year	16,825 00	1,408 00
Amount in force Dec. 31, 1899	\$70,610 00	\$5,890 00
Losses incurred during the year.....		\$430 00
Assessments, laid or ordered to be laid, on premium notes during the year		256 16
Date of last assessment, July 25, 1899, amount collected		255 32
Largest sum insured in a single risk.....		1,600 00

ELIOT AND KITTELY MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President*.

MOSES E. GOODWIN, *Secretary*.

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

ASSETS.

Cash in office.....	\$65 46
Cash in the hands of officers or agents	289 72

Gross assets, not including premium notes	\$355 18
(Balance due on premium notes subject to assessment, \$66,730.32.)	

LIABILITIES.

Due for borrowed money and interest	\$2,064 00
Due officers for services	48 00

Gross liabilities	\$2,112 00

INCOME.

Cash premiums on policies written or renewed	\$252 68
Assessments on premium notes	603 22

Gross cash income	\$855 90

EXPENDITURES.

Losses paid during the year.....	\$707 22
Collecting assessments	38 50
Paid officers and directors for services	165 00
Making assessments	15 00
Interest	39 00
Rent, \$13.00; advertising, \$2.50.....	15 50
Printing, \$11.75; postage, \$6.80; stationery, \$2.90.....	21 45
All other expenditures, viz: Licenses	12 00

Gross cash expenditures	\$1,013 67

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$1,105,381 00	\$66,322 86
Written and renewed during the year	162,871 00	9,772 26
	-----	-----
Total	\$1,268,252 00	\$76,095 12
Deduct amount terminated during the year.....	156,080 00	9,364 80
	-----	-----
Amount in force Dec. 31, 1899.....	\$1,112,172 00	\$66,730 32
Losses incurred during the year		\$707 22
Assessments, laid or ordered to be laid, on premium notes during the year		934 03
Date of last assessment, July 29, 1898, amount collected		6,142 88
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.	\$111 33
Cash deposited in bank.....	1,854 67
Gross assets, not including premium notes.	<u>\$1,966 00</u>
(Balance due on premium notes subject to assessment, \$38,662.70.)	

INCOME.

Cash premiums on policies written or renewed.....	\$168 32
Policy fees	84 00
Interest from all sources	86 37
Gross cash income	<u>\$338 69</u>

EXPENDITURES.

Losses paid during the year	\$300 00
Return premiums on policies cancelled.....	4 63
Paid officers and directors for services	89 50
Paid traveling and incidental expenses.....	5 90
Postage	2 00
Gross cash expenditures	<u>\$402 03</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.	\$369,103 00	\$36,910 30
Written and renewed during the year	56,100 00	5,610 00
Total	<u>\$425,203 00</u>	<u>\$42,520 30</u>
Deduct amount terminated during the year.	38,576 00	3,857 60
Amount in force Dec. 31, 1899.....	\$386,627 00	\$38,662 70
Losses incurred during the year.		\$300 00
Largest sum insured in a single risk		3,600 00

FARMINGTON MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. A. TILTON, *President.*

L. B. BROWN, *Secretary.*

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

ASSETS.

Cash in office	}	\$31 01
Cash deposited in bank		
Assessments on premium notes unpaid		104 23
Gross assets, not including premium notes.....		\$135 24
(Balance due on premium notes subject to assessment, \$10,939.91.)		

LIABILITIES.

All debts, claims and demands against the company	\$59 75
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INCOME.

Cash premiums on policies written or renewed	\$227 11
Policy fees	79 00
Assessments on premium notes	1,706 41
Gross cash income	\$2,012 52

EXPENDITURES.

Losses paid during the year.....	\$1,795 00
Return premiums on policies cancelled.....	143 85
Paid officers and directors for services.....	79 00
Paid agents and employes for services	10 00
Paid traveling and incidental expenses	31 00
Advertising, \$2.00; printing, \$9.30; postage, \$16.30	27 60
All other expenditures	2 90
Gross cash expenditures.....	\$2,089 35

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.	\$155,600 00	\$9,336 00
Written and renewed during the year.....	131,425 00	12,449 50
Total.....	\$287,025 00	\$21,785 50
Deduct amount terminated during the year.....	175,775 00	10,660 50
Amount in force Dec. 31, 1899.	\$111,250 00	\$11,125 00
Losses incurred during the year	\$1,245 00	
Assessments laid or ordered to be laid, on premium notes during the year	1,199 60	
Date of last assessment, January 21, 1899, amount collected	1,136 34	
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. HEWITT, *Secretary.*

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

ASSETS.

Cash in office.....	\$2 54
Cash deposited in bank	399 99
Gross assets, not including premium notes.....	\$402 53
(Balance due on premium notes subject to assessment, \$5,744.26.)	

INCOME.

Cash premiums on policies written or renewed	\$95 71
Policy fees	14 50
Interest from all sources	11 00
Gross cash income.....	\$121 21

EXPENDITURES.

Return premiums on policies cancelled	\$1 80
Paid officers and directors for services	29 25
Postage, \$.54; stationery, \$.40	94
Gross cash expenditures	\$31 99

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$61,755 00	\$5,697 95
Written and renewed during the year	25,130 00	2,388 45
Total.....	\$86,885 00	\$8,081 40
Deduct amount terminated during the year.....	22,205 00	2,097 80
Amount in force Dec. 31, 1899	\$64,680 00	\$5,983 60
Date of last assessment, May 3, 1879, amount collected.....		\$661 12
Largest sum insured in a single risk		1,625 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 deposited in bank	\$177 52
All other assets, viz: Safe	55 00
Gross assets, not including premium notes.....	\$232 52
(Balance due on premium notes subject to assessment, \$17,616.87.)	

LIABILITIES.

All debts, claims and demands against the company.....	\$ 66
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INCOME.

Cash premiums on policies written or renewed.....	\$357 08
Policy fees	23 27
Assessments on premium notes	1,082 92
Income from all other sources.	66
Gross cash income	\$1,463 93

EXPENDITURES.

Losses paid during the year.....	\$1,208 32
Return premiums on policies cancelled	80
Paid officers and directors for services	136 45
Paid agents and employes for services	23 27
Paid traveling and incidental expenses.	5 00
Printing, \$.85; postage, \$.63; stationery, \$.88	11 36
Gross cash expenditures.....	\$1,385 20

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$377,150 00	\$16,773 50
Written and renewed during the year	178,540 00	8,927 00
Total	\$555,690 00	\$25,700 50
Deduct amount terminated during the year	155,845 00	6,301 25
Amount in force Dec. 31, 1899.....	\$399,845 00	\$19,399 25
Losses incurred during the year		\$1,208 32
Assessments, laid or ordered to be laid on premium notes during the year		1,082 92
Date of last assessment, June 27, 1899, amount collected.....		1,082 92
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.....	\$116 58
All other assets, viz: Safe.....	15 00
Gross assets, not including premium notes.....	<u>\$131 58</u>
(Balance due on premium notes subject to assessment, \$17,847.14.)	

INCOME.

Policy fees.....	\$110 00
Assessments on premium notes.....	\$21 12
Cash loaned to the company, to pay losses or expenses.....	500 00
Gross cash income.....	<u>\$1,431 12</u>

EXPENDITURES.

Losses paid during the year.....	\$722 00
Adjusting losses.....	8 00
Collecting assessments.....	41 05
Paid officers and directors for services.....	7 75
Paid agents and employes for services.....	110 00
Paid traveling and incidental expenses.....	10 00
Making assessments.....	8 00
Borrowed money repaid.....	500 00
Interest.....	10 00
Printing, \$1.25; postage, \$2.63; blank books, \$.67.....	4 55
Stationery, \$1.25; express charges, \$.50.....	1.75
All other expenditures, viz: Safe.....	15 00
Gross cash expenditures.....	<u>\$1,438 10</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$371,100 00	\$17,322 75
Written and renewed during the year.....	87,025 00	4,351 25
Total.....	<u>\$458,125 00</u>	<u>\$21,674 00</u>
Deduct amount terminated during the year.....	59,125 00	2,466 00
Amount in force Dec. 31, 1899.....	\$399,000 00	\$19,208 00
Losses incurred during the year.....		\$722 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		\$21 12
Date of last assessment, October 7, 1899; amount collected.....		\$21 12
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.*

DANIEL BROWN, *Secretary.*

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

ASSETS.

Cash in office	\$3 67
Cash deposited in bank	97 31
Assessments on premium notes unpaid	4 77
Interest due and accrued	33
	\$106 08
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$13,521.01.)	

LIABILITIES.

All debts, claims and demands against the company	\$1 06
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INCOME.

Cash premiums on policies written or renewed	\$192 93
Policy fees	118 00
Assessments on premium notes	617 27
Interest from all sources	3 49
Income from all other sources	64 05
	\$995 74
Gross cash income	

EXPENDITURES.

Losses paid during the year	\$833 00
Collecting assessments	17 00
Return premiums on policies cancelled	5 36
Paid agents and employes for services	112 25
Making assessments	7 75
Printing, \$8.50; postage, \$3.69; stationery, \$46	12 65
All other expenditures, viz: Agents' licenses	4 00
	\$992 21
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$174,455 00	\$12,645 55
Written and renewed during the year	81,925 00	6,485 00
Total	\$256,380 00	\$19,130 55
Deduct amount terminated during the year	66,010 00	4,634 55
Amount in force Dec. 31, 1899	\$190,370 00	\$14,496 00
Losses incurred during the year		\$833 00
Assessments, laid or ordered to be laid, on premium notes during the year		622 04
Date of last assessment, August 14, 1899, amount collected		617 27
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.....	\$8 77
Cash deposited in bank.....	473 32
	\$482 09
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$36,162.88.)	

INCOME.

Policy fees.....	\$77 00
Assessments on premium notes.....	825 98
Interest from all sources.....	34 10
	\$937 08
Gross cash income	

EXPENDITURES.

Losses paid during the year.....	\$752 50
Adjusting losses	6 75
Collecting assessments	10 00
Paid officers and directors for services	77 00
Making assessments	6 00
Printing, \$3.00; postage, \$.04; express charges, \$.25	3 29
	\$855 54
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.	\$416,490 00	\$41,649 00
Written and renewed during the year	75,415 00	7,541 50
Total	\$491,905 00	\$49,190 50
Deduct amount terminated during the year	87,165 00	8,716 50
Amount in force Dec. 31, 1899.....	\$404,740 00	\$40,474 00
Losses incurred during the year.....		\$752 50
Assessments, laid or ordered to be laid, on premium notes during the year		819 43
Date of last assessment, February 25, 1899; amount collected		815 73
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.....	\$57 20
Cash deposited in bank	40 40
	<hr/>
Gross assets, not including premium notes.	\$97 60
(Balance due on premium notes subject to assessment, \$19,982.28.)	

INCOME.

Cash premiums on policies written or renewed	\$118 70
Policy fees	28 50
	<hr/>
Gross cash income	\$147 20

EXPENDITURES.

Losses paid during the year	\$50 00
Paid officers and directors for services	85 50
Paid traveling and incidental expenses.	4 50
	<hr/>
Gross cash expenditures.....	\$140 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$177,350 00	\$17,770 00
Written and renewed during the year	38,875 00	3,887 50
	<hr/>	<hr/>
Total	\$216,225 00	\$21,657 50
Deduct amount terminated during the year	5,575 00	557 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1899	\$210,650 00	\$21,100 00
Losses incurred during the year.....		\$50 00
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.....	\$100 51
(Balance due on premium notes subject to assessment, \$26,329.50.)	

INCOME.

Policy fees	\$173 50
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EXPENDITURES.

Paid officers and directors for services	\$97 50
Printing	7 00
Expense of examination by insurance commissioner.....	5 50
All other expenditures, viz: Safe.....	35 00
Gross cash expenditures	\$145 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$192,800 00	\$19,920 00
Written and renewed during the year.....	158,565 00	16,349 00
Total.....	<u>\$351,365 00</u>	<u>\$36,269 00</u>
Deduct amount terminated during the year	97,745 00	9,939 50
Amount in force Dec. 31, 1899.....	\$253,920 00	\$26,329 50
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	\$3 51
Cash deposited in bank.	52
Assessments on premium notes unpaid.....	33 00
Cash premiums due and unpaid	18 85
	\$55 88
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$13,671.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$136 43
Policy fees	15 75
Assessments on premium notes	368 31
Interest from all sources.....	4 64
Cash loaned to the company, to pay losses or expenses.....	300 00
	\$825 13

EXPENDITURES.

Losses paid during the year.....	\$309 43
Collecting assessments.	15 75
Return premiums on policies cancelled	2 05
Paid officers and directors for services	44 40
Paid traveling and incidental expenses	11 54
Making assessments	6 00
Borrowed money repaid	515 00
Interest	13 06
Postage.....	2 95
	\$920 18

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$211,380 82	\$12,929 84
Written and renewed during the year	47,657 00	2,929 42
Total	\$259,037 82	\$15,859 26
Deduct amount terminated during the year	28,440 00	1,786 40
Amount in force Dec. 31, 1899.....	\$230,597 82	\$14,072 86
Losses incurred during the year		\$309 43
Assessments, laid or ordered to be laid, on premium notes during the year		461 31
Date of last assessment, July 1, 1899, amount collected		368 31
Largest sum insured in a single risk		1,500 00

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

GEORGE H. GREEN, *President.*

H. E. WESTON, *Secretary.*

P. O. Address of the Secretary, Bolster's Mills, Maine.

ASSETS.

Cash in office.....	\$63 26
Cash deposited in bank.....	794 49
Cash value of notes, bonds or other securities.....	1,500 00
Interest due and accrued.....	65 37
All other assets, viz: Stationery.....	2 69
	<hr/>
Gross assets, not including premium notes.....	\$2,425 81
(Balance due on premium notes subject to assessment, \$27,409.07.)	

INCOME.

Cash premiums on policies written or renewed.....	\$709 48
Policy fees.....	91 50
Interest from all sources.....	196 99
	<hr/>
Gross cash income.....	\$997 97

EXPENDITURES.

Losses paid during the year.....	\$142 85
Adjusting losses.....	4 00
Commissions for collecting cash premiums.....	35 87
Return premiums on policies cancelled.....	24 96
Paid officers and directors for services.....	193 45
Borrowed money repaid.....	230 00
Rent, \$.50; printing, \$3.25.....	3 75
Postage, \$3.72; stationery, \$.78.....	4 50
All other expenditures, viz: Licenses, \$4.00; revenue stamps, etc., \$1.77.....	5 77
	<hr/>
Gross cash expenditures.....	\$645 15

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$596,005 00	\$32,508 25
Written and renewed during the year.....	86,460 00	4,746 25
Total.....	<hr/>	<hr/>
	\$682,465 00	\$37,254 50
Deduct amount terminated during the year.....	61,875 00	3,239 40
	<hr/>	<hr/>
Amount in force Dec. 31, 1899.....	\$620,590 00	\$34,015 10
Losses incurred during the year.....		\$142 85
Date of last assessment, August 8, 1898.		
Largest sum insured in a single risk.....		4,300 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*

RUFUS C. STONE, *Secretary.*

P. O. Address of the Secretary, Livermore Falls, Maine.

ASSETS.

Cash in office.....	\$ 50
Cash deposited in bank	218 48
All other assets, viz: Books and blanks.....	7 00
	\$225 98
Gross assets, not including premium notes.	
(Balance due on premium notes subject to assessment, \$11,458.82.)	

INCOME.

Cash premiums on policies written or renewed.....	\$157 61
Policy fees.....	27 00
Interest from all sources.....	3 01
Transferring policies, etc	3 25
	\$190 87
Gross cash income.....	

EXPENDITURES.

Return premiums on policies cancelled	\$12 33
Paid officers and directors for services.....	50 70
Printing, \$1.25; postage, \$2.48; stationery, \$1.10.....	3 83
Expense of examination by insurance commissioner.	4 50
	\$71 36
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$202,525 00	\$12,381 70
Written and renewed during the year	49,375 00	3,156 50
	\$251,900 00	\$15,538 20
Deduct amount terminated during the year.....	43,625 00	2,626 00
	\$208,275 00	\$12,912 20
Amount in force Dec. 31, 1899.....		
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	\$4 14
Cash deposited in bank	332 44
Gross assets, not including premium notes	\$336 58
(Balance due on premium notes subject to assessment, \$5,354.44.)	

INCOME.

Cash premiums on policies written or renewed	\$45 00
Policy fees	7 00
Interest from all sources	18 89
Gross cash income	\$70 89

EXPENDITURES.

Losses paid during the year.....	\$300 00
Return premiums on policies cancelled	10 35
Paid officers for services	7 00
Printing, \$3.50; postage, \$.75; stationery, \$.35.....	4 60
Gross cash expenditures.....	\$321 95

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$121,425 00	\$5,741 25
Written and renewed during the year.....	9,000 00	450 00
Total.....	\$130,425 00	\$6,191 25
Deduct amount terminated during the year.....	11,100 00	555 00
Amount in force Dec. 31, 1899.....	\$119,325 00	\$5,636 25
Losses incurred during the year.....		\$300 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.....	\$66 66
Cash deposited in bank.....	1,191 01
	<hr/>
Gross assets, not including premium notes ..	\$1,257 67
(Balance due on premium notes subject to assessment, \$20,925.65.)	

INCOME.

Cash premiums on policies written or renewed	\$658 10
Policy fees	87 00
Interest from all sources.....	44 33
	<hr/>
Gross cash income.....	\$789 43

EXPENDITURES.

Losses paid during the year.....	\$500 00
Paid agents and employes for services.....	87 00
Printing, \$5.80; stationery, \$1.50.....	7 30
	<hr/>
Gross cash expenditures	\$594 30

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$208,270 00	\$20,827 00
Written and renewed during the year.....	131,620 00	13,162 00
	<hr/>	<hr/>
Total	\$339,890 00	\$33,989 00
Deduct amount terminated during the year.....	119,620 00	11,962 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1899	\$220,270 00	\$22,027 00
Losses incurred during the year.....		\$500 00
Largest sum insured in a single risk		3,000 00

LITCHFIELD MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

HENRY TAYLOR, *President*.

J. E. CHASE, *Secretary*.

P. O. Address of the Secretary, Litchfield Corners, Maine.

ASSETS.

Cash in office	\$17 50
(Balance due on premium notes subject to assessment, \$9,991.64.)	

INCOME.

Cash premiums on policies written or renewed	\$56 58
Policy fees	32 00
Assessments on premium notes	670 86
Gross cash income.....	\$759 44

EXPENDITURES.

Losses paid during the year..	\$683 35
Adjusting losses.	1 50
Collecting assessments	10 06
Paid agents and employes for services	80 45
Postage	50
Agents' licenses	2 00
Gross cash expenditures	\$777 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$192,900 00	\$10,391 75
Written and renewed during the year.....	47,775 00	2,794 75
Total'	\$240,675 00	\$13,186 50
Deduct amount terminated during the year.....	44,650 00	2,524 00
Amount in force Dec. 31, 1899	\$196,025 00	\$10,662 50
Losses incurred during the year.		\$683 35
Assessments, laid or ordered to be laid, on premium notes during the year		670 86
Date of last assessment, August, 1899, amount collected		670 86
Largest sum insured in a single risk		2,200 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 value of notes, bonds or other securities	\$90 80
Cash in the hands of agents, reported.....	33 24
Interest due and accrued.	2 72
All other assets, viz: Safe	50 00
	<hr/>
Gross assets, not including premium notes	\$176 76
(Balance due on premium notes subject to assessment, \$4,616.50.)	

LIABILITIES.

Due officers for services.....	\$22 80
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INCOME.

Cash premiums on policies written or renewed.....	\$26 86
Policy fees	11 40
Interest from all sources	2 20
	<hr/>
Gross cash income	\$40 46

EXPENDITURES.

Paid officers and directors for services	\$16 20
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GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$73,790 00	\$4,268 50
Written and renewed during the year	22,525 00	1,341 50
	<hr/>	<hr/>
Total	\$96,315 00	\$5,610 00
Deduct amount terminated during the year	16,725 00	993 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1899.....	\$79,590 00	\$4,616 50
Date of last assessment, December 22, 1889; amount collected.....		\$589 64
Largest sum insured in a single risk		1,000 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WILLIAM H. LEVENSALE, *President.* O. D. CASTNER, *Secretary.*

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

ASSETS.

Cash deposited in bank.....	\$875 04
Premiums on policies issued, due and unpaid	33 55
Gross assets, not including premium notes	\$908 59
(Balance due on premium notes subject to assessment, \$14,271.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$244 83
Policy fees.	57 00
Interest from all sources	19 28
Gross cash income	\$321 11

EXPENDITURES.

Return premiums on policies cancelled	\$ 30
Paid officers and directors for services	80 00
Traveling and incidental expenses.....	7 50
Stationery and postage.	3 35
All other expenditures.....	40
Gross cash expenditures.....	\$91 55

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$272,725 00	\$13,361 25
Written and renewed during the year	82,525 00	4,126 25
Total.....	\$355,250 00	\$17,487 50
Deduct amount terminated during the year	51,400 00	2,295 00
Amount in force Dec. 31, 1899.....	\$303,650 00	\$15,182 50
Largest sum insured in a single risk		\$1,000 00

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

WILLIAM P. MOODY, *President.*

M. H. KELLY, *Secretary.*

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

ASSETS.

Cash in office	\$2,520 66
Cash deposited in bank	2,000 00
Cash value of notes, bonds or other securities.....	100,380 50
All other assets, viz: Real estate.....	3,500 00
Gross assets, not including premium notes.....	\$108,401 16
(Balance due on premium notes subject to assessment, \$11,290.07.)	

LIABILITIES.

Unearned premiums on outstanding risks.....	\$5,645 00
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INCOME.

Cash premiums on policies written or renewed.....	\$4,087 68
Interest from all sources	} 6,245 46
Rents	
Gross cash income.....	\$10,333 14

EXPENDITURES.

Losses paid during the year	\$2,589 90
Return premiums on policies cancelled	198 52
Paid officers and directors for services.....	850 00
Paid agents and employes for services.....	278 18
Paid traveling and incidental expenses	46 60
Rent, \$50.00; taxes, \$250.00; advertising, \$5.00.....	305 00
Printing, \$30.00; postage, \$6.00	36 00
All other expenditures, viz: Premium on securities, \$863.10; repairs on real estate, \$82.14	945 24
Gross cash expenditures.....	\$5,119 54

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$1,025,010 00	\$11,012 84
Written and renewed during the year	397,445 00	4,087 68
Total	\$1,422,455 00	\$15,100 52
Deduct amount terminated during the year	384,150 00	3,810 45
Amount in force Dec. 31, 1899.....	\$1,074,305 00	\$11,290 07
Losses incurred during the year		\$2,589 90
Date of last assessment, 1843.		
Largest sum insured in a single risk		5,000 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.	\$111 44
(Balance due on premium notes subject to assessment, \$8,022.50.)	

INCOME.

Cash premiums on policies written or renewed	\$81 00
Policy fees	29 50
Gross cash income	\$110 50

EXPENDITURES.

Paid officers and directors for services	\$29 50
Paid traveling and incidental expenses.....	8 49
Gross cash expenditures	\$37 99

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$57,120 00	\$4,905 00
Written and renewed during the year	43,225 00	4,602 50
Total	<u>\$100,345 00</u>	<u>\$9,507 50</u>
Deduct amount terminated during the year.....	12,850 00	1,485 00
Amount in force Dec. 31, 1899.....	\$87,495 00	\$8,022 50
Largest sum insured in a single risk		\$1,000 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.....	\$2 99
Cash deposited in bank.....	372 22
Interest due and accrued.....	9 44
Gross assets, not including premium notes.....	\$384 65
(Balance due on premium notes subject to assessment, \$9,655.49.)	

INCOME.

Cash premiums on policies written or renewed.....	\$137 01
Policy fees.....	14 00
Gross cash income.....	\$151 01

EXPENDITURES.

Return premiums on policies cancelled.....	\$2 75
Paid officers for services.....	14 00
Paid traveling and incidental expenses.....	4 00
Printing.....	19 00
All other expenditures, viz: Revenue stamps.....	1 02
Gross cash expenditures.....	\$40 77

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$62,300 00	\$7,476 00
Written and renewed during the year.....	27,400 00	2,774 00
Total.....	\$89,700 00	\$10,250 00
Deduct amount terminated during the year.....	1,000 00	120 00
Amount in force Dec. 31, 1899.....	\$88,700 00	\$10,130 00
Largest sum insured in a single risk.....		\$1,500 00

NEW PORTLAND MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

H. F. WEYMOUTH, *President.*

A. D. BRACKLEY, *Secretary.*

P. O. Address of the Secretary, New Portland, Maine.

ASSETS.

Cash in office.....	\$4 87
Cash in the hands of officers or agents.....	4 88
Gross assets, not including premium notes.....	\$9 75
(Balance due on premium notes subject to assessment, \$10,157.34.)	

INCOME.

Cash premiums on policies written or renewed.....	\$23 30
Policy fees.....	17 00
Assessments on premium notes.....	685 16
Gross cash income.....	\$725 46

EXPENDITURES.

Losses paid during the year.....	\$900 00
Adjusting losses.....	1 50
Collecting assessments.....	20 56
Commissions for collecting cash premiums.....	2 33
Paid officers and directors for services.....	17 68
Making assessments.....	4 50
Printing, \$4.53; postage, \$.70.....	5 23
Expense of examination by insurance commissioner.....	2 00
All other expenditures.....	2 19
Gross cash expenditures.....	\$955 99

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$107,325 00	\$10,732 50
Written and renewed during the year.....	13,250 00	1,325 00
Total.....	\$120,575 00	\$12,057 50
Deduct amount terminated during the year.....	12,150 00	1,215 00
Amount in force Dec. 31, 1899.....	\$108,425 00	\$10,842 00
Losses incurred during the year.....		\$900 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		685 16
Date of last assessment, July 21, 1899, amount collected.....		200 00
Largest sum insured in a single risk.....		1,500 00

NORTH YARMOUTH MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHAS. H. HODSDON, *President.*

JAMES LAWRENCE, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS.

Cash in office.....	\$96 12
All other assets, viz: Safe, \$29.25; books, \$15.00	44 25
Gross assets, not including premium notes.....	\$140 37
(Balance due on premium notes subject to assessment, \$10,237.04.)	

LIABILITIES.

Return premiums due on demand.....	\$8 28
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INCOME.

Cash premiums on policies written or renewed.....	\$116 19
Assessments on premium notes.....	1,992 28
Interest from all sources	3 00
Income from all other sources, viz: Twenty-second assessment.....	2 00
Gross cash income.....	\$2,113 47

EXPENDITURES.

Losses paid during the year	\$1,905 00
Collecting assessments	45 00
Return premiums on policies cancelled	20 44
Paid officers and directors for services	23 00
Paid agents and employes for services	33 48
Making assessments	35 00
Paid traveling and incidental expenses	5 00
Printing, \$2.50; postage, \$8.35; blank books, \$1.10; stationery, \$1.05	13 00
All other expenditures.....	1 00
Gross cash expenditures	\$2,080 92

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$279,467 00	\$15,420 60
Written and renewed during the year	53,407 00	2,904 95
Total.....	\$332,874 00	\$18,325 55
Deduct amount terminated during the year.....	58,150 00	3,036 78
Amount in force Dec. 31, 1899	\$274,724 00	\$15,288 77
Losses incurred during the year.....		\$1,905 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,992 28
Date of assessments, July 1 and August 21, 1899, amount collected.....		1,992 28
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.

GEO. F. HAMMOND, *President.*

CHAS. EDWARDS, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

ASSETS.

Cash in office.....	\$138 34
Assessments on premium notes unpaid.....	1,047 89
All other assets, viz: Safe.....	40 00
Gross assets, not including premium notes.....	\$1,226 23
(Balance due on premium notes subject to assessment, \$69,801.10.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,060 00
Losses reported, not adjusted, (estimated).....	40 00
Due for borrowed money and interest.....	101 00
Due officers for services.....	125 00
Gross liabilities.....	\$1,326 00

INCOME.

Cash premiums on policies written or renewed.....	\$702 35
Assessments on premium notes.....	3,982 69
Cash loaned to the company, to pay losses or expenses.....	1,000 00
Income from all other sources.....	135 00
Gross cash income.....	\$5,820 07

EXPENDITURES.

Losses paid during the year.....	\$4,340 28
Adjusting losses.....	70 40
Collecting assessments.....	2 45
Paid officers and directors for services.....	137 82
Borrowed money repaid.....	928 75
Interest.....	27 00
Printing, \$29.70; postage, \$48.11; stationery, \$75.....	78 56
All other expenditures.....	96 47
Gross cash expenditures.....	\$5,681 73

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$1,448,455 26	\$72,442 76
Written and renewed during the year.....	283,741 00	14,197 00
Total.....	\$1,732,196 26	\$86,639 76
Deduct amount terminated during the year.....	328,133 26	16,426 66
Amount in force Dec. 31, 1899.....	\$1,404,063 00	\$70,213 10
Losses incurred during the year.....		\$3,633 78
Assessments, laid or ordered to be laid, on premium notes during the year.....		3,612 41
Date of last assessment, June 5, 1899, amount collected.....		3,469 89
Largest sum insured in a single risk.....		2,000 00

*Amended statement filed after tables were printed.

PATRONS ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President*.

W. S. ROGERS, *Secretary*.

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

ASSETS.

Cash deposited in bank	\$1,866 68
Assessments on premium notes unpaid.....	176 17
All other assets, viz: Safe, \$85.00; desk, \$20.00; letter press, \$4.00	109 00
Gross assets, not including premium notes.	\$2,151 85
(Balance due on premium notes subject to assessment, \$246,867.00.)	

LIABILITIES.

Losses adjusted and not paid.....	\$8 00
Losses reported, not adjusted, (estimated).....	800 00
Losses resisted	1,050 00
Due for borrowed money and interest	219 53
Due officers for services, \$25.50; and expenses, \$74.67.....	100 17
All other debts, claims and demands against the company	246 68
Gross liabilities.....	\$2,424 38

INCOME.

Cash premiums on policies written or renewed.....	\$2,089 18
Assessments on premium notes	19,261 19
Cash loaned to the company, to pay losses or expenses.	1,219 52
Gross cash income.....	\$22,569 89

EXPENDITURES.

Losses paid during the year.....	\$20,475 97
Adjusting losses.....	180 69
Return premiums on policies cancelled	89 98
Paid officers and directors for services.....	882 00
Paid agents and employes for services.....	33 10
Paid traveling and incidental expenses.....	431 22
Borrowed money repaid.....	2,000 00
Interest.....	34 33
Rent, \$8.00; printing, \$68.13; advertising, \$.63.....	76 76
Postage, \$244.94; express charges, \$1.15.....	246 09
All other expenditures, viz: Revenue stamps, \$6.55; office supplies, \$7.85; returned assessments, \$3.66.....	18 06
Gross cash expenditures.....	\$24,468 20

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$4,762,920 05	\$241,427 76
Written and renewed during the year	1,351,859 62	68,158 39
Total	\$6,114,779 67	\$309,586 15
Deduct amount terminated during the year.....	902,336 41	45,540 45
Amount in force Dec. 31, 1899	\$5,212,443 26	\$264,045 70
Losses incurred during the year		\$17,024 23
Assessments, laid or ordered to be laid, on premium notes during the year		22,959 94
Date of last assessment. September 16, 1899, amount collected.....		9,575 92
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	\$58 86
Cash deposited in bank	145 92
Assessments on premium notes unpaid.....	8 35
Gross assets, not including premium notes	\$213 13
(Balance due on premium notes subject to assessment, \$28,180.99.)	

INCOME.

Cash premiums on policies written or renewed	\$396 17
Policy fees	79 50
Assessments on premium notes	548 40
Interest from all sources	14 65
Gross cash income	\$1,038 72

EXPENDITURES.

Losses paid during the year.....	\$1,135 35
Return premiums on policies cancelled	7 98
Paid officers and directors for services	81 50
Making assessments.....	10 00
Rent, \$1.00; printing, \$5.50; postage, \$3.11.....	9 61
Blank books, \$32; stationery, \$10.00; express, \$10.....	10 42
Gross cash expenditures.....	\$1,254 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$290,840 00	\$27,043 19
Written and renewed during the year.. ..	135,125 00	11,211 00
Total.....	\$425,965 00	\$38,254 19
Deduct amount terminated during the year.....	91,615 00	7,825 20
Amount in force Dec. 31, 1899.....	\$334,350 00	\$30,428 99
Losses incurred during the year.....		\$1,135 35
Assessments, laid or ordered to be laid, on premium notes during the year		548 40
Date of last assessment, November 13, 1899, amount collected		540 05
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.....	\$30 27
(Balance due on premium notes subject to assessment, \$8,851.25.)	

INCOME.

Cash premiums on policies written or renewed	\$49 95
Policy fees	19 00
Interest from all sources.....	88 20
Gross cash income.....	<u>\$157 15</u>

EXPENDITURES.

Losses paid during the year.....	\$800 00
Return premiums on policies cancelled.....	1 59
Paid agents and employes for services.....	19 00
Paid traveling and incidental expenses	10 50
Printing, \$1.00; postage, \$1.05.....	2 05
Gross cash expenditures	<u>\$833 14</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$87,750 00	\$8,775 00
Written and renewed during the year.....	16,650 00	1,665 00
Total	<u>\$104,400 00</u>	<u>\$10,440 00</u>
Deduct amount terminated during the year.....	13,150 00	1,315 00
Amount in force Dec. 31, 1899	\$91,250 00	\$9,125 00
Losses incurred during the year.....		\$800 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.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

ERASTUS KALLOCH, *President.*

I. P. STARRETT, *Secretary.*

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

ASSETS.

Cash in office	\$63 78
Cash deposited in bank.	829 30
Cash value of notes, bonds or other securities	200 00
Cash premiums, due and unpaid	18 00
Gross assets, not including premium notes ..	\$1,111 08
(Balance due on premium notes subject to assessment, \$9,194.00.)	

INCOME.

Cash premiums on policies written or renewed	}	\$324 26
Policy fees		
Interest from all sources		56 74
Gross cash income.....		\$381 00

EXPENDITURES.

Losses paid during the year.....	\$360 00
Return premiums on policies cancelled.....	2 78
Paid officers and directors for services	88 00
Paid traveling and incidental expenses.	5 10
Stationery and postage, \$.40; express charges, \$.25	65
All other expenditures	50
Gross cash expenditures.....	\$457 03

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$206,520 00	\$9,455 30
Written and renewed during the year.....	65,825 00	3,291 25
Total	\$272,345 00	\$12,746 55
Deduct amount terminated during the year.....	68,825 00	2,531 00
Amount in force Dec. 31, 1899	\$203,520 00	\$10,215 55
Losses incurred during the year.....		\$360 00
Largest sum insured in a single risk		1,200 00

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.*

J. M. TAYLOR, *Secretary.*

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

ASSETS.

Cash in office.....	\$51 79
Cash deposited in bank.....	139 67
Assessments on premium notes unpaid	45
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Gross assets, not including premium notes.....	\$191 91
(Balance due on premium notes subject to assessment, \$13,725.64.)	

LIABILITIES.

Due officers for services	\$23 00
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INCOME.

Policy fees	\$49 00
Assessments on premium notes	628 91
	<hr/>
Gross cash income	\$677 91

EXPENDITURES.

Losses paid during the year.....	\$683 00
Collecting assessments	13 00
Paid officers and directors for services.....	18 00
Paid traveling and incidental expenses	6 75
Making assessments	10 00
Printing, \$1.85; postage, \$5.75; stationery, \$5.00.....	8 10
	<hr/>
Gross cash expenditures.....	\$738 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$138,535 00	\$13,853 50
Written and renewed during the year.....	32,915 00	3,291 50
	<hr/>	<hr/>
Total.....	\$171,450 00	\$17,145 00
Deduct amount terminated during the year.....	27,900 00	2,790 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1899.....	\$143,550 00	\$14,355 00
Losses incurred during the year		\$683 00
Assessments, laid or ordered to be laid, on premium notes during the year		629 36
Date of last assessment, June 24, 1899; amount collected.....		423 28
Largest sum insured in a single risk		1,550 00

WEST GARDINER MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.* HUBBARD GOLDSMITH, *Secretary.*

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

ASSETS.

Cash in office	\$18 01
Assessments on premium notes unpaid	437 63
Gross assets, not including premium notes.....	<u>\$455 64</u>
(Balance due on premium notes subject to assessment, \$3,859.52.)	

LIABILITIES.

Losses adjusted and not paid	\$401 00
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INCOME.

Cash premiums on policies written or renewed.....	\$27 67
Policy fees	21 50
Assessments on premium notes	1,775 55
Gross cash income.....	<u>\$1,824 72</u>

EXPENDITURES.

Losses paid during the year.....	\$1,775 55
Collecting assessments	18 42
Paid agents and employes for services	29 75
Interest.....	1 61
All other expenditures, viz: Agent's license, \$2.00; abatement on assessments, \$2.93.....	<u>4 93</u>
Gross cash expenditures	\$1,830 26

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$94,020 00	\$4,958 00
Written and renewed during the year	25,575 00	1,383 25
Total	<u>\$119,595 00</u>	<u>\$6,341 25</u>
Deduct amount terminated during the year	8,600 00	457 00
Amount in force Dec. 31, 1899.....	\$110,995 00	\$5,884 25
Losses incurred during the year		\$1,204 80
Assessments, laid or ordered to be laid, on premium notes during the year		1,241 43
Date of last assessment, September 30, 1899; amount collected.....		803 80

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.....	\$98 77
(Balance due on premium notes subject to assessment, \$12,523.30.)	

LIABILITIES.

Due officers for services.....	\$85 50
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INCOME.

Cash premiums on policies written or renewed.....	\$73 76
Policy fees.....	35 00
Income from all other sources, viz: Transfers.....	2 50
Gross cash income	<u>\$111 26</u>

EXPENDITURES.

Losses paid during the year.....	\$8 00
Return premiums on policies cancelled.....	38
Paid officers and directors for services	70 00
Stationery, \$.25; advertising, \$3.50	3 75
Printing, \$4.50; postage, \$1.50.....	6 00
Expense of examination by insurance commissioner.....	4 50
Gross cash expenditures	<u>\$92 63</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.	\$206,200 00	\$12,784 75
Written and renewed during the year	56,250 00	3,546 50
Total	<u>\$262,450 00</u>	<u>\$16,331 25</u>
Deduct amount terminated during the year	50,845 00	3,204 70
Amount in force Dec. 31, 1899.....	\$211,605 00	\$13,126 55
Date of last assessment, September 12, 1896; amount collected.....		<u>\$613 34</u>

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH W. DOUGHTY, *President.* JOHN N. SWETT, *Secretary.*

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

ASSETS.

Cash in office.	\$96 26
Cash deposited in bank.....	3 93
Cash value of notes, bonds or other securities	40 00
Gross assets, not including premium notes.	\$140 19
(Balance due on premium notes subject to assessment, \$19,801.94.)	

LIABILITIES.

Losses reported, not adjusted, (estimated)	\$10 00
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INCOME.

Cash premiums on policies written or renewed	\$197 25
Policy fees	45 50
Assessments on premium notes	1,403 38
Gross cash income	\$1,646 13

EXPENDITURES.

Losses paid during the year	\$1,688 28
Return premiums on policies cancelled.....	9 75
Paid officers and directors for services	50 01
Postage, \$.45; stationery, \$.60	1 05
Gross cash expenditures	\$1,749 09

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.	\$313,246 81	\$25,396 32
Written and renewed during the year	67,466 00	4,976 99
Total	\$380,712 81	\$30,373 31
Deduct amount terminated during the year.....	161,110 66	9,055 83
Amount in force Dec. 31, 1899.....	\$219,602 15	\$21,317 48
Losses incurred during the year.		\$705 51
Assessments, laid or ordered to be laid, on premium notes during the year		1,515 54
Date of last assessment, January 14, 1899; amount collected		1,451 69
Largest sum insured in a single risk		1,700 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

HENRY A. CARD, *President*.

WINSHIP R. LILLY, *Secretary*.

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

ASSETS.

Cash in office.....	\$18 61
Cash deposited in bank.....	386 22
Cash premiums due and unpaid.....	11 77
Interest due and accrued.....	8 76
All other assets, viz: Books, blanks and revenue stamps.....	7 50
Gross assets, not including premium notes.....	\$432 86
(Balance due on premium notes subject to assessment, \$9,486.84.)	

LIABILITIES.

Due officers for services, \$3.00; and expenses, \$6.18.....	\$9 18
All other debts, claims and demands against the company.....	15 00
Gross liabilities.....	\$24 18

INCOME.

Cash premiums on policies written or renewed.....	\$120 24
Policy fees.....	29 25
Interest from all sources.....	8 76
Income from all other sources.....	5 66
Gross cash income.....	\$163 91

EXPENDITURES.

Paid officers and directors for services.....	\$40 00
All other expenditures.....	3 07
Gross cash expenditures.....	\$43 07

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898.....	\$151,500 00	\$8,617 87
Written and renewed during the year.....	37,600 00	2,559 50
Total.....	\$189,300 00	\$11,177 37
Deduct amount terminated during the year.....	33,375 00	1,467 25
Amount in force Dec. 31, 1899.....	\$155,925 00	\$9,710 12
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	\$467 56
Assessments on premium notes unpaid	149 19
All other assets, viz: Typewriter, \$45.00; safe, \$40.00; desk, \$25.00; press, \$3.50; office supplies, \$192.77; stationery, \$23.06; government envelopes, \$23.00; internal revenue stamps, \$1.64; postal cards, \$.29	353 20
Gross assets, not including premium notes.	\$969 95

(Balance due on premium notes subject to assessment, \$137,293.33.)

INCOME.

Cash premiums on policies written or renewed	\$2,000 86
Policy fees	335 50
Assessments on premium notes	3,370 81
Cash loaned to the company, to pay losses or expenses	3,200 00
Income from all other sources, viz: Vacancy permits, \$36.95; transfers, \$8.25; mechanic's permits, \$2.50; assessment, \$64.11	111 81
Gross cash income	\$9,018 98

EXPENDITURES.

Losses paid during the year	\$3,430 13
Adjusting losses.	49 45
Return premiums on policies cancelled	65 32
Paid officers and directors for services	670 00
Paid agents and employes for services	799 50
Paid traveling and incidental expenses	175 66
Borrowed money repaid	3,200 00
Interest	73 87
Rent, \$50.00; advertising, \$6.00	56 00
Printing, \$64.80; postage, \$132.66; blank books, \$3.05	200 51
Stationery, \$9.86; express charges, \$3.89.	13 75
All other expenditures, viz: Internal revenue.	8 19
Gross cash expenditures.	\$8,742 38

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1898	\$1,321,440 00	\$132,144 00
Written and renewed during the year	666,955 00	66,695 50
Total	\$1,988,395 00	\$198,839 50
Deduct amount terminated during the year	477,620 00	47,762 00
Amount in force Dec. 31, 1899	\$1,510,775 00	\$151,077 50
Losses incurred during the year		\$3,430 13
Assessments, laid or ordered to be laid, on premium notes during the year		3,520 00
Date of last assessment, October 31, 1899; amount collected		3,370 81
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.

Crosby, E. S. Bath Grant, The Geo. H. Co. (Corp'n) Ellsworth Sargent, I. M. Machias		Butler, Edw. A. Rockland Dunn & Elliot Thomaston
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UNION.

Butler, Edw. A. Rockland

MAINE MUTUAL COMPANIES.

AROOSTOOK COUNTY PATRONS.

Gilman, S. S. Ashland Stackpole, A. M. Bridgewater Powers, C. Caribou Porter, F. J. Castle Hill Dinsmore, C. H. Fort Fairfield Lane, C. Island Falls Doble, L. F. Kingman Curtis, W. T. Littleton Haines, A. L. Maple Grove Puleipher, Nathan Mapleton		Fletcher, Guy C. Monticello Morris, C. M. Morris Ringdahl, N. E. New Sweden Parkhurst, E. E. Presque Isle Ross, Alexander Presque Isle Tapley, Norman Robinson's Mills Cushman, Isaac Sherman Mills McGlauffin, Ernest T. S. Presque Isle Albee, C. H. Sprague's Mills Hines, E. M. Washburn
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DIRIGO MUTUAL.

Robinson, W. A. Auburn Libby, H. B. Bridgton Tarbox, John Buxton Littlefield, Elmer N. Goodwin's Mills Stevens, J. W. Gray Verrill, Howard Gray Hatch, E. Judson Greene Fitch, H. P. East Sebago Hussey, J. A. & Co. North Berwick Churchill, W. L. North Raymond		Mason, E. M. Raymond Plummer, E. A. Raymond Dolloff, E. W. Standish Carll, Jason S. South Waterboro Miles, F. A. West Baldwin Shaw, A. W. Westbrook Stiles, M. W. Westbrook Hobson, Chas. West Buxton Milliken, J. D. West Scarborough Elliot, Orin L. Windham
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ELIOT AND KITTERY.

Merrow, A. H. Cape Neddick Brown, Geo. W. Eliot Moore, Perry C. Kittery		Hobbs, James W. South Berwick Grant, Lowell S. York Corner Moody, Rufus A. York Corner
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FARMINGTON MUTUAL.

Davenport, Andrew WPhillips

GARDINER AND RICHMOND.

Peacock, John WGardiner | Totman, Edwin Richmond

HARRISON MUTUAL.

Chute, Quincy M.....Harrison | Grover, Wm. L.....Harrison

LITCHFIELD MUTUAL.

Earle, G. WLitchfield

MUTUAL FIRE.

Came, Sam'l M..... Alfred

OXFORD COUNTY PATRONS OF HUSBANDRY.

Powers, C.....Caribou | Toothaker, W. H.....Dixmont

WELLS MUTUAL.

Bennett, Woodbury.....Wells

WEST GARDINER.

Green, C. SWest Gardiner

WINDHAM MUTUAL.

Thompson, Wm. A..... East Windham	|	Clay, Willis .....South Windham
Varney, Wm. H.....North Windham	|	Douglass, T. M.....Windham
Bodge, Edwin A.....South Windham	|	Hawkes, Lewis E. ....Windham

YORK COUNTY.

Meserve, James Dayton	|	Ricker, Chas. C North Lebanon
Merrill, Geo. E East Gray	|	Piper, Sherman E ..North Parsonsfield
Davis, Geo. E Kezar Falls	|	Chase, George P..... North Waterboro
Brackett, James F. ....Limington	|	Dyer, Arthur Sebago
Brierley, E. J. & Son, Milton Mills, N. H	|	Hobbs, Jos. A Waterboro
Thompson, Usher B.....Maplewood	|	Hobson, Edwin A .....West Buxton
Ricker, Alvin H. ....North Lebanon	|	Littlefield, Ambrose M., W.Kennebunk

STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Whitten ...	Augusta	Millett, Henry R.....	Gorham
Blake, Barrows & Brown	Bangor	Straw & Martin	Guilford
Lynam, Fred C. & Co.	Bar Harbor	Gentle & Ludwig	Houlton
Humphreys, Denny M	Bath	Kelly, Wm. J	Kittery
Leighton, Edgar A	Berwick	Cole, Chas. H	Kennebunk
Field & Quimby	Belfast	Wing, Herbert S.....	Kingfield
Gove, Edw. H.....	Biddeford	Little, H. C. & Son.....	Lewiston
Knight, J. Edward.....	Boothbay Harbor	Longfellow, Phineas H	Machias
Wight & Libby.....	Bridgton	Howe, Freeland.....	Norway
Riley, Thomas H	Brunswick	Austin, David S.....	North Berwick
Gardner, Eben B.....	Bucksport	Smith, Wesley G.....	Old Orchard
Talbot, Geo. H.....	Camden	Beedy, Harry F.....	Phillips
Lee, Jos. A. & Son	Calais	Haskell, Chas. B.....	Pittsfield
Fletcher, Luman E.....	Cape Porpoise	Dow & Pinkham (Corp'n)	Portland
Campbell, Fred I. & Co.....	Cherryfield	Furbish, Harry A.....	Rangeley
Chapman, D. W. & Son.....	Damariscotta	Spaulding & Stuart.....	Richmond
Judkins, Wesley H.....	Dexter	Cochran, Baker & Cross	Rockland
Hume, Charles W.....	Eastport	Morrison, Arthur E.....	Rumford Falls
Bradley, A. M. & Son.....	East Vassalboro	Nowell, Chas. H.....	Sanford
Burrill, C. C. & Son.....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
McFadden & Co.....	Fairfield	Hersom, Frank M.....	South Berwick
Voter, Floramond E.....	Farmington	Howard, Chas. H.....	Union
Perry, H. O. & Son.....	Fort Fairfield	Boothby, Wm. A. R.....	Waterville
Vaughan, Hiram C.....	Foxcroft	Creamer, Wm. B.....	Waldoboro
Soule, Willis H.....	Freeport	Patterson, Seth.....	Wiscasset
Tarbox, Wallace R.....	Fryeburg	Stockbridge, Mrs. Chas. A.....	Yarmouth
Maxcy, Josiah & Sons.....	Gardiner		

AGRICULTURAL.

Cobb, John F.....	Auburn	Atkins, Frank.....	Hallowell
Boothby, Wm. G.....	Augusta	Bechar, Henri P.....	Lewiston
Macomber, Farr & Whitten	Augusta	Bodway, L. A.....	Madison
Tyler, Fogg & Co.....	Bangor	Greene, Wm. F.....	Madison
Drake, James B.....	Bath	Morrill, Chas. H.....	Newport
Pattee, James & Son	Belfast	Plummer Bros.....	Portland
Leighton, Edgar A	Berwick	Wood, Wm. E.....	Portland
Hutchinson, Henry G.....	Biddeford	Southard, Thos. J.....	Richmond
Staples, Lytton E.....	Biddeford	Meservey, Peterson & Hellier.....	Rockland
Austin & Shearman.....	Deering Center	Parcher, S. C.....	Saco
Blanchard & Leighton.....	Dexter	Griffin, John C.....	Skowhegan
Bragg, Fred H. E.....	Fairfield	Tolman, Chas. E.....	South Paris
Voter, Floramond E.....	Farmington	Pinney, Carrie B.....	Westbrook
Bailey, Augustus & Co.....	Gardiner		

AMERICAN (BOSTON.)

Jordan, N. I.....	Auburn	Shea, Wilbor A.....	Eastport
Noble, Frank T.....	Augusta	Morrell, H. K. & Son.....	Gardiner
Boyd, J. H. & Co.....	Bangor	Conant, Frank A.....	Lewiston
Maxwell, H. D. & Co.....	Bath	Pinkham, L. F.....	Lincoln
Shaw & Palmer.....	Bath	Anderson, Adams & Co.....	Portland
Pattee, James & Son	Belfast	Sprague, Edwin.....	Rockland
Woodman, Melville.....	Biddeford	Wormwood, Harold A.....	Saco
Bowker & Humphreys.....	Brunswick	Carr, Thos. A.....	Thomaston
Hanson & St. Clair.....	Calais	Foster, D. P.....	Waterville
Packard, Fred A.....	Camden		

AMERICAN (NEWARK, N. J.)

Jordan, Nathaniel I.....	Auburn	Goodwin, Albert R.....	Biddeford
Noble, Frank T.....	Augusta	Harmon, Herbert A.....	Portland
Bright, Jos. M.....	Bangor	Carter, Geo. A. & Co.....	Saco
Stewart, Rowland W.....	Bangor		

AMERICAN CENTRAL.

Finnigan, James P.....	Bangor	Loring, Prentiss & Son.....	Portland
Palmer, Wm. W.....	Bangor	Libby, Herbert F.....	Portland
McIntyre, Wm. W.....	Biddeford	Goodell, Chas. R.....	Westbrook
Bragg, Fred'k H. E.....	Fairfield		

AMERICAN FIRE (N. Y.)

Jordan, Nathaniel I. Auburn	Stanchfield, Guy C. Lewiston
Goddard, Hunt & Co. Bar Harbor	Welch, Geo. A. Lewiston
Lord, Henry & Co. Bangor	Wright & Welch. Lewiston
Laeroix, Cyprien A. Biddeford	Nelke, Solomon A. Livermore Falls
Lowell, Frederick L. Calais	Pattangall & Leathers. Machias
Jewett, Reed V. Calais	Hussey, Fred C. Portland
Leavitt, Sam'l D. Eastport	Lord, Franklin H. Portland
Perry, Henry O. & Son. Fort Fairfield	Merrill Bros. & Co. Portland
Leighton, Ralph W. Hallowell	Perry, A. C. Presque Isle
Peabody & Holyoke. Houlton	Vigue, Chas. W. Waterville

AMERICAN FIRE (PHILADELPHIA.)

Ballard, S. K. Auburn	Fessenden, Nicholas. Fort Fairfield
Langston, Edwin H. Augusta	Peabody & Holyoke. Houlton
Baker, Ernest G. Bangor	Conant, Frank A. Lewiston
Garey, Otis T. Biddeford	Nelke, Solomon A. Livermore Falls
Knight, J. Edward. Boothbay Harbor	Smith, Wesley G. Old Orchard
Booker, George W. Brunswick	Merrill Bros. & Co. Portland
Peterson, John H. Brunswick	Perry, Arthur C. Presque Isle
Hanson & St. Clair. Calais	Erskine, A. J. & Co. Rockland
Simonton, Thaddeus R. Camden	Sanborn, Willis E. Sanford
Lumbert, Wallace R. Caribou	Foster, Dana P. Waterville
Smith, Belmont A. Corinna	Tracy, Bedford E. Winter Harbor
Sylvester, Alonzo. Farmington	

ARMENIA.

Eynon, John S.	North Berwick
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BOSTON.

Stetson, J. Walter. Auburn	Mansfield, George F. Jonesport
Chase & Boothby. Augusta	Little, Horace C. & Son. Lewiston
Randall, Smith S. Augusta	Pettingill, George A. Lisbon Falls
Lord, Henry & Co. Bangor	Boynton, Geo. B. & Co. Machias
Crosby, Elwell S. Bath	Hanson, Wm. C. Machiasport
Leighton, Edgar A. Berwick	Purinton, Frank O. Mechanic Falls
Goodwin, Henry H. Biddeford	Sawyer, Warren E. Milbridge
Merrill & Hinkle. Bluehill	Eynon, John S. North Berwick
Nickerson, S. & Sons, Boothbay Harbor	Chase, Geo. P. North Waterboro
Burr, E. S. Brewer	White, Albert. Orono
Wight & Libby. Bridgton	Harmon, Herbert A. Portland
Bowker & Humphreys. Brunswick	Winslow, J. S. & Co. Portland
Gardner, E. B. Bucksport	Bird, Maynard S. Rockland
Packard, Fred'k A. Camden	Butler, Edward A. Rockland
Willey & Ward. Cherryfield	Cobb, Wight & Co. Rockland
Judkins, Wesley H. Dexter	Pareher, Sumner C. Saco
Hume, Chas. W. Eastport	Nowell, Charles H. Sanford
Barrill, Chas. C. & Son. Ellsworth	Jones, Chas. Folsom. Skowhegan
Bailey, Augustus. Gardiner	Wheeler, Wm. J. & Co. South Paris
Marr, Charles H. Gardiner	Drummond & Perkins. Waterville
Perry, Wallace H. Hallowell	

BUFFALO COMMERCIAL.

Allen, Wm. Jr. Portland	Libby, R. C. Portland
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BUFFALO GERMAN.

Allen, Wm. Jr. Portland

CAPITAL FIRE.

Cobb, Geo. W	Auburn	Hayes, Calvin L	Kittery
Leighton, Ralph W	Augusta	Bechard, Henri P	Lewiston
Blaisdell, C. H	Augusta	Cook & West	Lewiston
Baker, Ernest G	Bangor	Jordan, Alfred E	Lisbon
Finnigan, James P	Bangor	Bucknam, J. A. & Co ..	Mechanic Falls
Webber & Kinney	Bath	Murch, James T	Newport
Leighton, E. A	Berwick	Howe, Freeland	Norway
Hutchinson, Henry G	Biddeford	Frizzell, B. F.	Oakland
Jordan, W. R.	Bingham	Smith, Wesley G	Old Orchard
Knight, J. Edward	Boothbay Harbor	Powell, W. H.	Oldtown
Burr, E. B.	Brewer	Haskell, C. B.	Pittsfield
Farrington, B. E.	Brewer	Hawkes, Ezra & Co	Portland
Carl, E. C.	Buxton	O'Brien, E. C.	Portland
Hanson & St. Clair	Calais	Plummer, Chas. A	Portland
Lowell, F. H.	Calais	Blake, Fred H.	Presque Isle
Hathaway, A. S. & Co	Canton	Sprague, Edwin	Rockland
Hall, A. W. & Co	Caribou	Miles, J. H. & Co	Saco
Willey & Ward	Cherryfield	Smith, M. L.	Saco
Blanchard & Leighton	Dexter	Batchelder, Wm. Jr., & Co ..	Sanford
Howard, Geo. E. & Co	Dover	Barrows, Geo. L	Sangerville
Hume, C. W.	Eastport	Jones, C. F.	Skowhegan
Tapley, O. W.	Ellsworth	Tolman, C. E.	South Paris
McFadden & Co	Fairfield	Bangs, I. S.	Waterville
Peaslee, L. P.	Gardiner	Tracy, Bedford E	Winter Harbor
Beane & Beane	Hallowell	Atwood, Fred	Winterport
Gentle & Ludwig	Houlton	Patterson, Seth	Wiscasset
Peabody & Holyoke	Houlton		

COMMERCE.

Webster, J. H. & C. S.	Portland
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COMMERCIAL UNION FIRE.

Morse & Guptill	Portland	Boothby, L. T. & Son	Waterville
Griffin, John C	Skowhegan		

CONCORDIA FIRE.

Miller, Addison A	Auburn	Jones, E. C. & Co	Portland
Downing, Chas. S	Augusta	Fairbrother, Edwin F	Skowhegan
Curran, Wm. F	Bangor	Fogg, Geo. H.	Springvale
Renouf, Narcisse P	Biddeford	Sanborn, Willis E	Springvale
Sanborn, Lauren M	Gardiner	Wheeler, Wm. J. & Co	South Paris
Lewis, Alonzo F	Fryeburg	Clair & Co	Waterville
Bechard, Henri P	Lewiston	Evans, Henry E	York

CONNECTICUT FIRE.

Jordan, Nathaniel I	Auburn	Cook, Levi L	Cornish
Macomber, Farr & Whitten ..	Augusta	Grant, Geo. H.	Ellsworth
Blake, Barrows & Brown	Bangor	Cousens, Enoch & Sons, Kennebunkport	
Lynam, Fred C. & Co	Bar Harbor	Kelly, W. J.	Kittery
Maxwell, H. D. & Co	Bath	Howe, Freeland	Norway
Shaw & Palmer	Bath	Parks Bros.	Pittsfield
Gove, Edward H.	Biddeford	Loring, Prentiss & Son	Portland
Wight & Libby	Bridgton	Newell, Chas. D	Richmond
Thompson, Harry F	Brunswick	Cochran, Baker & Cross	Rockland
Gardner, E. B.	Bucksport	Nowell, Chas. H	Sanford
Lee, Jos. A. & Son	Calais	Thayer & Drew	Waterville
Packard, F. A	Camden		

CONTINENTAL.

Miller & Owen.....	Anburn	Morrell, H. K. & Son	Gardiner
Macomber, Farr & Whitten	Augusta	Donnell, Wm. C.	Houlton
McClure, J. W.	Bangor	Cole, Charles H.	Kennebunk
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, Edgar A.	Berwick	Johnson, Wallace W.	Madison
Hutchinson, Henry G.	Biddeford	Morrill, C. H.	Newport
Marr, Will T.	Boothbay Harbor	Howe, Freeland.	Norway
Wight & Libby	Bridgton	Foster, Edward M.	Oakland
Pennell, Wm. M.	Brunswick	Parks Bros.	Pittsfield
Thompson, Harry F.	Brunswick	Anderson, Adams & Co.	Portland
Hanson & St. Clair	Calais	Perry, Arthur C.	Presque Isle
Talbot, Geo. H.	Camden	Newell, Chas. D.	Richmond
Littlefield, Chas. G.	Caribou	Erskine, A. J. & Co.	Rockland
Willey & Ward.	Cherryfield	Morrison, Arthur E.	Rumford Falls
Chapman, D. W. & Son ..	Damariscotta	Carter, Geo. A. & Co.	Saco
Judkins, Wesley H.	Dexter	Hatch, Chas. Jr.	Saco
Shea, Wilbor A.	Eastport	Jordan, Herbert R.	Saco
Burrill, Chas. C. & Son	Ellsworth	Nowell, Chas. H.	Sanford
Bragg, F. H. E.	Fairfield	Dinsmore & Bickford	Skowhegan
Voler, Floramond E.	Farmington	Carr, Thomas A.	Thomaston
Perry, H. O. & Son	Fort Fairfield	Matthews, Chas. K.	Waterville
Grant, Freeman M.	Freeport	Gooding, Howard G.	Yarmouthville
Bailey, Augustus	Gardiner	Bragdon, Albert M.	York

DELAWARE.

Cobb, John F.	Auburn	Bechard, Henri P.	Lewiston
Searles, G. W.	Augusta	Boynton, Geo. B. & Co.	Machias
Bright, J. M.	Bangor	Pollard, Walter H.	Old Town
Morse Bros.	Bath	Haskell, Chas. B.	Pittsfield
Hill, Melville C.	Belfast	Jones, E. C. & Co.	Portland
Leighton, Edgar A.	Berwick	Southard, Thos. J.	Richmond
Garey, Otis T.	Biddeford	Black, Alfred S.	Rockland
Crawford, James W.	Brunswick	Shepherd, Joseph F.	Rockport
Miller, Chas. K.	Camden	Fairbrother, E. F.	Skowhegan
Nutt, Wm. F.	Fairfield	Tolman, Chas. E.	South Paris
Fowler, Martin H.	Farmington	Fogg, Geo. H.	Springvale
Gilman, A. W. & Co.	Foxcroft	Sanborn, Willis E.	Springvale
Bailey, A. & Co.	Gardiner	Hewitt, J. H. H.	Thomaston
Otis, Samuel G.	Hallowell	Drummond & Perkins	Waterville
Mitchell, Horace.	Kittery Point	Foster, H. E.	Winthrop

EQUITABLE FIRE AND MARINE.

Curran, Wm. F.	Bangor	Moran, Edward C.	Rockland
Conant, Frank A.	Lewiston	Carter, Geo. A. & Co.	Saco
Loring, Prentiss & Son.	Portland	Fogg, Julius H. B.	Waterville

ERIE FIRE.

Curran, Wm. F.	Bangor	Webster, J. H. & C. S.	Portland
Garey, Otis T.	Biddeford	Nowell, Chas. H.	Sanford
Murphy & O'Connell	Lewiston		

FIDELITY FIRE.

Baker, Ernest G.	Bangor	Morrill, H. K. & Son	Gardiner
Bright, Joseph M.	Bangor	Gentle & Ludwig.	Houlton
Field, Chas. H.	Belfast	Cook & West.	Lewiston
Hubbard, Edgar A.	Biddeford	O'Brion, Edward C.	Portland
Knight, J. Edward.	Boothbay Harbor	Shaw, Francis M.	Rockland
Nutt, William F.	Fairfield	Renouf, Narcisse P.	Saco

FIRE ASSOCIATION.

Hutchinson, J. P. & Co.....	Auburn	Maxey, J. & Son	Gardiner
Jordan, N. I.....	Auburn	Cousens, E. & Sons	Kennebunkport
Macomber, Farr & Whitten	Augusta	Hayes, Calvin L.....	Kittery
Pearl & Dennett	Bangor	Bechard, Henri P.....	Lewiston
Tyler, Fogg & Co	Bangor	Conant, F. A.....	Lewiston
Drake, James B.....	Bath	Eynon, John S.....	North Berwick
Fogg & Glidden	Bath	Parks Bros.	Pittsfield
Goodwin, Henry H.....	Biddeford	Anderson, Adams & Co.....	Portland
Woodman, Melville.....	Biddeford	Norton & Hall	Portland
Swazey, John N.....	Bucksport	Perry, Arthur C.....	Presque Isle
Nelson, Frank.....	Calais	Bird, M. S.....	Rockland
Packard, F. A.....	Camden	Carter, Geo. A. & Co.....	Saco
Leavitt, Samuel D.....	Eastport	Batchelder, Wm. Jr. & Co.....	Sanford
Grant, The Geo. H.Co.(Corp'n)Ellsworth	Ellsworth	Griffin, John C.....	Skowhegan
McFadden, F. E.....	Fairfield	Wheeler, W. J. & Co.....	South Paris
Currier, Geo. M.....	Farmington	Fogg, Geo. H.....	Springvale
Voter, Floramond E.....	Farmington	Milner & Littlefield	South Penobscot
Vaughan, Hiram C.....	Foxcroft	Carr, T. A.....	Thomaston
Fogg, Julius H. B.....	Freeport	Boothby, L. T. & Son.....	Waterville
Bailey, Augustus.....	Gardiner	Atwood, Fred.....	Winterport

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

Miller, Addison A.....	Auburn	Libby & Hussey.....	Portland
Macomber, Farr & Whitten	Augusta	Carter, Geo. A. & Co.....	Saco
Bechard, Henri P.....	Lewiston	Griffin, John C.....	Skowhegan

FIREMAN'S FUND.

Hutchinson, J. P. & Co.....	Auburn	Durocher, Hector	Lewiston
Boyd, J. H. & Co.....	Bangor	Harmon, Herbert A.....	Portland
Maxwell, H. D. & Co	Bath	Bird, Maynard S.....	Rockland
Shaw & Palmer	Bath	Emerson, John T.....	Saco
Grant, The Geo. H.Co.(Corp'n)Ellsworth	Ellsworth	Fogg, Geo. H.....	Springvale
Glass, Frank M.....	Gardiner	Foster, Dana P.....	Waterville

FIREMENS (N. J.)

Robinson, Wm. A.....	Auburn	Merritt, Chas. E.....	Lewiston
Merrill, Geo. W.....	Augusta	Coolidge, Henry E.....	Lisbon Falls
Finnegan, Jas. P.....	Bangor	Nelke, S. A.....	Livermore Falls
Pattee, Jas. & Son.....	Belfast	Howe, Freeland.....	Norway
Packard, F. A.....	Camden	Lord, Franklin H.....	Portland
Plummer, O. G.....	Dover	Merrill Bros. & Co.....	Portland
Glass, Frank M.....	Gardiner	Newall, Chas. D.....	Richmond
Atkins, Chas.....	Hallowell	Dinsmore & Bickford	Skowhegan
Beane & Beane.....	Hallowell	Hussey, Fred C.....	South Portland
Peabody & Holyoke.....	Houlton	Andrews, Walter D.....	Thomaston
Bechard, Henri P.....	Lewiston		

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
Maxwell, H. D. & Co.....	Bath		

GERMAN ALLIANCE.

Stewart, Rowland W.....	Bangor	Corey, John L.....	Portland
Olys, Wm. 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	Boadway, Leslie A.	Madison
Stewart, Rowland W.	Bangor	Greene, Wm. F.	Madison
Lynam, Fred C. & Co.	Bar Harbor	Beedy, Harry F.	Phillips
Drake, James B.	Bath	Parks Bros.	Pittsfield
Olys, Wm. B.	Bath	Corey, John L.	Portland
Pattee, James & Son.	Belfast	Morse & Guptill.	Portland
Bowker & Humphreys.	Brunswick	Turner, Philip F.	Portland
Michaud, Jos. W.	Brunswick	Perry, Arthur C.	Presque Isle
Packard, F. A.	Camden	Hall, W. T.	Richmond
Card, John H.	Deering	Black, Alfred S.	Rockland
O'Brien, Edward C.	Deering	Meservey, Peterson & Hellier, Rockland	
Blanchard, Llewellyn J.	Dexter	Carter, Geo. A. & Co.	Saco
Blanchard & Leighton.	Dexter	Batchelder, Wm. Jr., & Co.	Sanford
Shea, Wilbor A.	Eastport	Griffin, John C.	Skowhegan
Grant, The Geo. H. Co. (Corp'n) Ellsworth		Wheeler, W. J. & Co.	South Paris
Perry, H. O. & Son.	Fort Fairfield	Ames, Frank L.	South Norridgewock
Soule, Willis H.	Freeport	Harford, James H.	South Portland
Marr, Chas. H.	Gardiner	Carr, Thos. A.	Thomaston
Donnell, Wm. C.	Houlton	Boothby, L. T. & Son.	Waterville
Cole, Chas. H.	Kennebunk	Drummond & Perkins.	Waterville
Conant, Frank A.	Lewiston	Burns & Hawes.	Westbrook
West, J. W.	Lewiston	Bragdon, Albert M.	York Village

GERMAN FIRE.

Byrnes, Patrick J.	Bangor	Gentle & Ludwig.	Houlton
Field, Chas. H.	Belfast	Fuller, Bennett B.	Lewiston
Goodwin, Henry H.	Biddeford	Anderson, Adams & Co.	Portland
Knight, J. Edward.	Boothbay Harbor	Shaw, Francis M.	Rockland

GERMANIA.

Jordan, Nathaniel I.	Auburn	Durocher, Hector.	Lewiston
Boothby, W. G.	Augusta	Norton & Hall.	Portland
Boyd, J. H. & Co.	Bangor	Webster, J. H. & C. S.	Portland
Kirstein, Louis.	Bangor	Erskine, A. J. & Co.	Rockland
Crosby, E. S.	Bath	Carter, Geo. A. & Co.	Saco
Bailey, Augustus & Co.	Gardiner	Thayer & Drew.	Waterville

GRANITE STATE.

Donovan, John B.	Alfred	Grant, Geo. H.	Ellsworth
Miller & Owen.	Auburn	Voter, Floramond E.	Farmington
Macomber, Farr & Whitten ...	Augusta	Grant, Freeman M.	Freeport
McClure, James W.	Bangor	Tarbox, Wallace R.	Fryeburg
Fogg & Glidden.	Bath	Bailey, Augustus.	Gardiner
Pattee, James & Son.	Belfast	Millet, Thos. F.	Gorham
Leighton, Edgar A.	Berwick	Straw & Martin.	Guilford
Woodman, Melville.	Biddeford	Gentle & Ludwig.	Houlton
Knight, J. Edward.	Boothbay	Hinckley, Chas. S.	Jonesport
Carr, Wm. P.	Bowdoinham	Cole, Chas. H.	Kennebunk
Libby, Horace B.	Bridgton	Cousens, Enoch & Sons, Kennebunkport	
Swazey, John N.	Bucksport	Hayes, Calvin L.	Kittery
Carll, Eugene C.	Buxton	Kelly, Wm. J.	Kittery
Palmer, Edwin A.	Buxton	Mitchell, Horace.	Kittery Point
Fowler & Gardner.	Calais	Bechard, Henri P.	Lewiston
Tabbot, Geo. H.	Camden	Welch, Geo. A.	Lewiston
Hathaway, A. S. & Co.	Camden	Wright & Welch.	Lewiston
Hooper, Chas. H.	Castine	Jordan, Alfred E.	Lisbon
Campbell, F. I. & Co.	Cherryfield	Pettengill, Geo. A.	Lisbon Falls
Burrill, William I.	Corinna	Longfellow, Phineas H.	Madison
Cook, Levi L.	Cornish	Wilber, Chas. A.	Madison
Chapman, D. W. & Son.	Damariscotta	Hopkins, Geo. A.	Millbridge
Judkins, Wesley H.	Dexter	Frost, Horace C.	Monmouth
Howard, Geo. E.	Dover	Austin, David S.	North Berwick
Evans, James.	East Hiram	Howe, Freeland.	Norway
Leavitt, Sam'l D.	Eastport	Hill & Milliken.	Old Orchard
Bradley, A. M. & Son.	East Vassalboro	Smith, Wesley G.	Old Orchard

GRANITE STATE—CONCLUDED.

Nickerson, Hanover S.	Pittsfield	Jones, Chas. Folsom	Skowhegan
Parks Bros.	Pittsfield	Lawrence, Wm. H.	Sorrento
Waterhouse, Virgil P.	Poland	Hersom, Frank M.	South Berwick
Loring, Prentiss & Son	Portland	Jones & Co.	South Norridgewock
Perry, Arthur C.	Presque Isle	O'Brien, Eli M.	Thomaston
Plaisted, Wm. P.	Princeton	Bradford, Wm. B.	Turner
Hall, Wm. T.	Richmond	Howard, A. E. & Son	Waldoboro
Erskine, A. J. & Co.	Rockland	Hall, Lewis	Warren
Sprague, Edwin	Rockland	Boothby, L. T. & Son	Waterville
Morrison, Arthur E.	Rumford Falls	Atwood, Fred	Winterport
Grant, Geo. E.	Saco	Patterson, Seth	Wiscasset
Batchelder, Wm. Jr. & Co.	Sanford	Gurney, Edwin P.	Yarmouth
Nowell, Chas. H.	Sanford	Bragdon, Albert M.	York
Plummer, Chas. A.	Scarboro	Evans, Henry E.	York
Plummer, Frank H.	Scarboro		

GREENWICH.

Miller & Owen	Auburn	Bechard, Henri P.	Lewiston
Macomber, Farr & Whitten	Augusta	Coolidge, Henry E.	Lisbon Falls
Curran, Wm. F.	Bangor	Eynon, John S.	North Berwick
Humphreys, Denny M.	Bath	Allen, William Jr.	Portland
Pattee, James & Son	Belfast	Libby & Hassey	Portland
Leighton, Edgar A.	Berwick	Morse & Guptill	Portland
Goodwin, Henry H.	Biddeford	Perry, Arthur C.	Presque Isle
Lowell, Fred H.	Calais	Hall, Wm. T.	Richmond
Leavitt, Samuel D.	Eastport	Gurly, Harry O.	Rockland
Burrill, Chas. C. & Son	Ellsworth	Griffin, John C.	Skowhegan
McFadden & Co.	Fairfield	Fogg, Geo. H.	Springvale
Perry, H. O. & Son.	Fort Fairfield	Sanborn, Willis E.	Springvale
Morrill, H. K. & Son	Gardiner	Drummond & Perkins.	Waterville
Peabody & Holyoke	Houlton	Poster, Dana P.	Waterville
Cousens, E. & Sons	Kennebunkport	Bragdon, Albert M.	York

HANOVER.

Downing, Chas. S.	Augusta	Little, Horace C. & Son	Lewiston
Mason & Palmer	Bangor	Smith, Wesley G.	Old Orchard
Drake, James B.	Bath	Loring, Prentiss & Son	Portland
Pennell, Wm. M.	Brunswick	Perry, Arthur C.	Presque Isle
Thompson, Harry F.	Brunswick	Stuart, Wm. H.	Richmond
Nelson, Frank	Calais	Bird, Maynard S.	Rockland
Howard, Geo. E.	Dover	Batchelder, Wm. Jr. & Co.	Sanford
Leavitt, Samuel D.	Eastport	Griffin, John C.	Skowhegan
Burrill, Chas. C. & Son	Ellsworth	Howard, Chas. H.	Waldoboro
Currier, Geo. M.	Farmington	Thayer & Drew	Waterville
Bailey, Augustus	Gardiner	Tracy, Bedford E.	Winter Harbor
Donnell, Wm. C.	Houlton	Patterson, Seth	Wiscasset
Cole, Chas. H.	Kennebunk		

HARTFORD FIRE.

Jordan, Nathaniel I.	Auburn	Talbot, Geo. H.	Camden
Macomber, Farr & Whitten	Augusta	Littlefield & Perry	Caribou
Blake, Barrows & Brown	Bangor	Freeman, Geo. G. & Co.	Cherryfield
Curran, Wm. F.	Bangor	Judkins, Wesley H.	Dexter
Crosby, E. S.	Bath	Parks Bros. & Co.	Dexter
Fogg & Glidden	Bath	Howard, Geo. E.	Dover
Lynam, Fred C. & Co.	Bar Harbor	Hume, Chas. W.	Eastport
Pattee, James & Son	Belfast	Shea, Wilbor A.	Eastport
Lord, H. G.	Berwick	Tapley, Omar W.	Ellsworth
Goodwin, H. H.	Biddeford	McFadden & Co.	Fairfield
Gove, Edw. H.	Biddeford	Currier, Geo. M.	Farmington
Wight & Libby.	Bridgton	Tarbox, Wallace R.	Fryeburg
Doolittle, James L.	Brunswick	Gray, H. A.	Gardiner
Pennell, Wm. M.	Brunswick	Marr, Chas. H.	Gardiner
Gardner, E. B.	Bucksport	Maxcy, Josiah & Sons	Gardiner
Swazey, John N.	Bucksport	Millett, H. R.	Gorham
Lee, Jos. A. & Sen	Calais	Safford, Geo. A.	Hallowell
Montgomery, J. H. & C. O.	Camden	Donnell, Wm. C.	Houlton

HARTFORD FIRE—CONCLUDED.

Gentle & Ludwig	Houlton	Jones, E. C. & Co	Portland
Cole, Chas. H	Kennebunk	Perry, Arthur C	Presque Isle
Cousens, Enoch & Sons, Kennebunkport	Kingfield	Rogers, Grant	Richmond
Wing, Herbert S	Kittery	Cochran, Baker & Cross	Rockland
Kelly, Wm. J	Lewiston	Erskine, A. J. & Co	Rockland
Conant, F. A	Lewiston	Carter, Geo. A. & Co	Saco
Little, H. C. & Son	Lisbon Falls	Batchelder, Wm. Jr. & Co	Sanford
Pettengill, Geo. A	Machias	Griffin, John C	Skowhegan
Parlin, Willie B	Madison	Jones, Chas. F	Skowhegan
Wilbur, Chas. A	Newcastle	Ricker, Shipley W	South Berwick
Chapman, D. W. & Son	Newport	Wheeler, W. J. & Co	South Paris
Barrows, Geo. M	Norway	Farrington, Everett	Waldoboro
Howe, Freeland	Ogunquit	Boothby, W. A. R	Waterville
Jacobs, N. P. M	Old Orchard	Boothby, L. T. & Son	Waterville
Smith, Wesley G	Portland	Taylor, R. H. T	Wiscasset
Allen, Wm. Jr	Portland	Stockbridge, Mrs. C. A	Yarmouth
Anderson, Adams & Co	Portland	Bragdon, Albert M	York Village

HOME.

Macomber, Farr & Whitten ...	Augusta	Donnell, Wm. C	Houlton
Mason & Palmer	Bangor	Harriman, B. W	Kents Hill
Pearl & Dennett	Bangor	Kelly, Wm. J	Kittery
Humphreys, D. M	Bath	Little, H. C. & Son	Lewiston
Hayes, Elijah H	Berwick	Longfellow, P. H	Machias
Leighton, Edgar A	Berwick	Wilber, Chas. A	Madison
Gove, Edw. H	Biddeford	Bucknam, J. A. & Co	Mechanic Falls
Merrill, Ralph W	Brewer	Eynon, John S	North Berwick
Libby, Horace B	Bridgton	Howe, Freeland	Norway
Riley, Thos. H	Brunswick	Alford, Edwin R	Old Town
Gardner, E. B	Bucksport	Beedy, Harry F	Phillips
Nelson, Frank	Calais	Dow & Pinkham (Corp'n)	Portland
Talbot, George H	Camden	Furbish, Harry A	Rangeley
Chapman, D. W. & Son	Damariscotta	Cochran, Baker & Cross	Rockland
Judkins, Wesley H	Dexter	Morrison, Arthur E	Rumford Falls
Howard, George E	Dover	Nowell, Chas. H	Sanford
Leavitt, S. D	Eastport	Dinsmore & Bickford	Skowhegan
Bradley, Wm. S	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, Wm. E	Gardiner	Taylor, Richard H. T	Wiscasset
Millett, H. R	Gorham	Stockbridge, Mrs. C. A., Yarmouthville	

HOME MUTUAL (CALIFORNIA.)

Payson, Chas. B	Auburn	Harmon, Herbert A	Portland
Murphy & O'Connell	Lewiston	Bangs, I. S. & Co	Waterville
Wright & Welch	Lewiston		

INDEMNITY.

Stewart, Rowland W	Bangor	Murphy & O'Connell	Lewiston
Beane & Beane	Hallowell	Hawkes, Ezra & Co	Portland
Haskell, Geo. B	Lewiston	Plummer, Chas. A	Portland

INSURANCE COMPANY OF NORTH AMERICA.

Hutchinson, J. P. & Co	Auburn	Wight & Libby	Bridgton
Miller & Owen	Auburn	Riley, Thos. H	Brunswick
Macomber, Farr & Whitten	Augusta	Swazey, John N	Bucksport
McClure, James W	Bangor	Fowler & Gardner	Calais
Pearl & Dennett	Bangor	Talbot, Geo. H	Camden
Drake, James B	Bath	Hathaway, A. S. & Co	Canton
Field & Quimby	Belfast	Hooper, Chas. H	Castine
Leighton, E. A	Berwick	Judkins, Wesley H	Dexter
Gove, Edw. H	Biddeford	Leavitt, Samuel D	Eastport
Woodman, Melville	Biddeford	Shea, Wilbor A	Eastport
Kenniston, Geo. B	Boothbay Harbor	Burrill, C. C. & Son	Ellsworth

INSURANCE COMPANY OF NORTH AMERICA—CONCLUDED.

Grant, George H.....Ellsworth	Murch, James T.....Newport
McFadden, F. E.....Fairfield	Howe, Freeland.....Norway
Currier, George M.....Farmington	Parks Bros.....Pittsfield
Voter, Floramond E.....Farmington	Dow & Pinkham (Corp'n).....Portland
Perry, H. O. & Son.....Fort Fairfield	Norton & Hall.....Portland
Vaughan, Hiram C.....Foxcroft	Perry, Arthur C.....Presque Isle
Grant, Freeman M.....Freeport	Hall, W. T.....Richmond
Bailey, Augustus.....Gardiner	Bird, Maynard S.....Rockland
Maxcy, Josiah & Sons.....Gardiner	Erskine, A. J. & Co.....Rockland
Millett, H. R.....Gorham	Morrison, A. E.....Rumford
Straw & Martin.....Guilford	Carter, George A. & Co.....Saco
Gentle & Ludwig.....Houlton	Batchelder, Wm. Jr. & Co.....Sanford
Cole, Chas. H.....Kennebunk	Nowell, Ella B.....Sanford
Cousens, E. & Sons.....Kennebunk	Jones, Charles F.....Skowhegan
Hayes, Calvin L.....Kittery	Herson, F. M.....South Berwick
Sweet, Jethro H.....Kittery	Wheeler, W. J. & Co.....South Paris
Bechard, Henri P.....Lewiston	O'Brien, Eli M.....Thomaston
Chamberlain, W. M.....Lewiston	Howard, A. E. & Son.....Waldoboro
Conant, Frank A.....Lewiston	Boothby, L. T. & Son.....Waterville
Longfellow, P. H.....Machias	Burns & Hawes.....Westbrook
Wilbur, C. A.....Madison	Gurney, Edwin P.....Yarmouth
Hopkins, Geo. A.....Milbridge	Bragdon, Albert M.....York

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I.....Auburn	Maxcy, Josiah & 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, A. C.....Presque Isle
Thompson, Harry F.....Brunswick	Woods, Jarvis B.....Robbinston
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, J. C.....South Thomaston
Grant, The Geo. H. Co (Corp'n).....Ellsworth	Carr, T. A.....Thomaston
Voter, F. E.....Farmington	Boothby, L. T. & Son.....Waterville
Perry, H. O. & Son.....Fort Fairfield	Creamer, Frank A.....Wiscasset
Morton, Redington R.....Friendship	

MANHATTAN FIRE.

Gallagher, Hugh T.....Bangor	Straw & Martin.....Guilford
Olys, Wm. B.....Bath	Peabody & Holyoke.....Houlton
Hill, Melville C.....Belfast	McFadden, Wm.....Kennebunk
Thomas, Wm. F.....Belfast	Bechard, Henri P.....Lewiston
Randall, John W.....Biddeford	Boynton, Geo. P. & Co.....Machias
Renouf, Narcisse P.....Biddeford	Jones, Edw. C. & Co.....Portland
Marr, Will T.....Boothbay Harbor	Shaw, Francis M.....Rockland
Lowell, Fred'k H.....Calais	Dinsmore & Bickford.....Skowhegan
Miller, Chas. K.....Camden	Griffin, John C.....Skowhegan
Giles, Lynwood F.....Ellsworth	Wheeler, W. J. & Co.....South Paris
Hurley, Daniel E.....Ellsworth	Foster, Herbert E.....Winthrop

MECHANICS & TRADERS.

Austin & Shearman.....Deering	Boothby, L. T. & Son.....Waterville
Hume, Chas. W.....Eastport	

MERCANTILE FIRE AND MARINE.

Noble, F. T.....Augusta	Jordan, A. H.....Gardiner
Small, Frank A.....Bath	Conant, F. A.....Lewiston
Fenno, J.....Bangor	Morse & Guptill.....Portland
Tyler, Fogg & Co.....Bangor	Black, A. S.....Rockland
Pattee, James & Son.....Belfast	Bird, Maynard S.....Rockland
Staples, Lytton E.....Biddeford	Carter, G. A. & Co.....Saco
Burr, Edwin B.....Brewer	Jones, Charles F.....Skowhegan
Farrington, Benj. E.....Brewer	Andrews, Walter D.....Thomaston
Fowler & Gardner.....Calais	Benson, F.....Westbrook
Austin & Shearman.....Deering Center	Matthews, C. K.....Waterville
Hume, C. W.....Eastport	Bartlett, Martin F.....Waterville
Tapley, O. W.....Ellsworth	

MERCHANTS (NEWARK, N. J.)

Jordan, Nathaniel I.....	Auburn	Gilman, Augustus W. & Co....	Foxcroft
Macomber, Farr & Whitten....	Augusta	Jordan, Augustus H.....	Gardiner
Tyler, Fogg & Co.....	Bangor	Gentie & Ludwig.....	Houlton
Fogg & Glidden.....	Bath	Cole, Chas. H.....	Kennebunk
Thomas, Wm. F.....	Belfast	Conant, Frank A.....	Lewiston
Leighton, Edgar A.....	Berwick	Barrows, Geo. M.....	Newport
Randall, John W.....	Biddeford	Howe, Freeland.....	Norway
Wight & Libby.....	Bridgton	Dow & Pinkham (Corp'n)....	Portland
Pennell, Wm. M.....	Brunswick	Perry, Arthur C.....	Presque Isle
Thompson, Harry F.....	Brunswick	Erskine, A. J. & Co.....	Rockland
Nelson, Frank.....	Calais	Morrison, Arthur E.....	Rumford Falls
Cook, Levi L.....	Cornish	Batchelder, Wm. Jr. & Co.....	Sanford
Shea, Wilbor A.....	Eastport	Griffin, John C.....	Skowhegan
Grant, The Geo. H. Co. (Corp'n)...	Ellsworth	Howard, A. E. & Son.....	Waldoboro
Currier, Geo. M.....	Farmington	Boothby, L. T. & Son.....	Waterville
Perry, H. O. & Son.....	Fort Fairfield		

MERCHANTS (PROVIDENCE, R. I.)

Rogers, Oscar C.....	Bath	Pennell, Wm. M.....	Brunswick
Gove, E. H.....	Biddeford	Anderson, Adams & Co.....	Portland
Thompson, Harry F.....	Brunswick	Vigue, Chas. W.....	Waterville

NATIONAL FIRE.

Miller & Owen.....	Auburn	Kelly, Wm. J.....	Kittery
Macomber, Farr & Whitten....	Augusta	Conant, F. A.....	Lewiston
Pearl & Dennett.....	Bangor	Parlin, W. B.....	Machias
Lynam, Fred C. & Co.....	Bar Harbor	Wilbur, Chas. A.....	Madison
Humphreys, D. M.....	Bath	Morrill, Chas. H.....	Newport
Field & Quimby.....	Belfast	Bryant, Geo. H.....	Oakland
Leighton, E. A.....	Berwick	Haskell, C. B.....	Pittsfield
Woodman, Melville.....	Biddeford	Anderson, Adams & Co.....	Portland
Riley, Thos. H.....	Brunswick	Cochran, Baker & Cross.....	Rockland
Downes & Curran.....	Calais	Kelly, M. H.....	Saco
Talbot, G. H.....	Camden	Nowell, Chas. H.....	Sanford
Austin & Shearman.....	Deering	Dinsmore & Bickford.....	Skowhegan
Shea, Wilbor A.....	Eastport	Wheeler, W. J. & Co.....	South Paris
Perry, H. O. & Son.....	Fort Fairfield	Boothby, L. T. & Son.....	Waterville
Macey, Josiah & Sons.....	Gardiner	Atwood, Fred.....	Winterport
Donnell, Wm. C.....	Houlton		

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	Boadway, Leslie A.....	Madison
Rogers, Oscar C.....	Bath	Mitchell & Andrews.....	Mechanic Falls
Field & Quimby.....	Belfast	Murch, J. T.....	Newport
Smith, S. B.....	Berwick	Austin, David S.....	North Berwick
Garey, Otis T.....	Biddeford	Eynon, John S.....	North Berwick
Murchie, Howard & Co.....	Calais	Howe, Freeland.....	Norway
Talbot, Geo. H.....	Camden	Haskell, C. B.....	Pittsfield
Hodge, Fred E.....	Cumberland Mills	Dow & Pinkham (Corp'n)....	Portland
Leavitt, S. D.....	Eastport	Perry, Arthur C.....	Presque Isle
Burrill, C. C. & Son.....	Ellsworth	Newell, C. D.....	Richmond
Voter, F. E.....	Farmington	Erskine, A. J. & Co.....	Rockland
Perry, Henry O. & Son.....	Fort Fairfield	Morrison, Arthur E.....	Rumford Falls
Bailey, A. & Co.....	Gardiner	Carter, Geo. A. & Co.....	Saco
Gentle & Ludwig.....	Houlton	Jordan, Herbert R.....	Saco
Biggar, A. S.....	Kennebunk	Fairbrother, E. F.....	Skowhegan
Kelly, Wm. J.....	Kittery	Thayer & Drew.....	Waterville

NIAGARA FIRE.

Miller & Owen.....	Auburn	Donnell, Wm. C.	Houlton
Macomber, Farr & Whitten.....	Augusta	Bechard, Henri P.	Lewiston
McClure, James W.	Bangor	Jordan, Alfred E.	Lisbon
Drake, J. B.	Bath	Pettingill, Geo. A.	Lisbon Falls
Pattee, James & Son.....	Belfast	Curtis, Dan'l A.	Machias
Leighton, Edgar A.	Berwick	Beede, Harry F.	Phillips
Goodwin, H. H.	Biddeford	Dow & Pinkham (Corp'n)....	Portland
Fowler & Gardner.....	Calais	Hall, Wm. T.	Richmond
Howard, Geo. E.	Dover	Cochran, Baker & Cross	Rockland
Leavitt, Samuel D.	Eastport	Nowell, Chas. H.	Sanford
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Griffin, John C.	Skowhegan
Bailey, A. & Co.	Gardiner	Mathews, C. K.	Waterville

NORTH BRITISH AND MERCANTILE (NEW YORK).

Porter, Sanford L.	Bangor	Norton & Hall	Portland
Hussey, Fred'k C.	Portland		

NORWALK FIRE.

Byrnes, P. J.	Bangor	Cook & West	Lewiston
Pearl & Dennett	Bangor	Jones, E. C. & Co.	Portland
Renouf, Narcisse P.	Biddeford	Plummer, Chas. A.	Portland
Bradley, A. M. & Son.....	East Vassalboro		

ORIENT.

Miller & Owen.....	Auburn	Cousens, Enoch & Sons, Kennebunkport	
Downing, Chas. S.	Augusta	Davis, George E.	Kezar Falls
Mason & Palmer.....	Bangor	Conant, Frank A.	Lewiston
Palmer, William W.	Bangor	Curtiss, Daniel A.	Machias
Morse Bros.	Bath	Boadway, Leslie A.	Madison
Field & Quimby.....	Belfast	Eynon, John S.	North Berwick
Woodman, Melville	Biddeford	Hill, Montrose E.	Old Orchard
Pennell, Wm. M.	Brunswick	Timberlake, Fremont E.	Phillips
Thompson, Harry F.	Brunswick	Parks 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, Chas. H.	Sanford
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Griffin, John C.	Skowhegan
Currier, George M.	Farmington	Wheeler, Wm. J. & Co.	South Paris
Perry, Henry O. & Son	Fort Fairfield	Creamer, Wm. B.	Waldoboro
Grant, Freeman M.	Freeport	Matthews, C. K.	Waterville
Tarbox, Wallace R.	Fryeburg	Burns & Hawes.....	Westbrook
Bailey, Augustus & Co.	Gardiner	Spear, Alexander O.	West Warren
Straw & Martin.....	Guilford	Creamer, Frank A.	Wiscasset
Donnell, Wm. C.	Houlton		

PACIFIC FIRE.

Wilson, John C.	Bangor	Emmons, Willis T.	Saco
Hutchinson, H. G.	Biddeford	Miles, James H.	Saco
Cook & West.....	Lewiston	Drummond & Perkins.....	Waterville
Loring, Prentiss & Son	Portland		

PENNSYLVANIA FIRE.

Macomber, Farr & Whitten ...	Augusta	Morrell, H. K. & Son.....	Gardiner
Blake, Barrows & Brown.....	Bangor	Gentle & Ludwig	Houlton
Drake, James B.	Bath	Kelly, Wm. J.	Kittery
Smith, Sidney B.	Berwick	Little, H. C. & Son.....	Lewiston
Garey, Otis T.	Biddeford	Longfellow, Phineas H.	Machias
Knight, J. Edward	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	Hobbs, Chas. C.	South Berwick
Leavitt, Samuel D.	Eastport	Boothby, L. T. & Son	Waterville
Tapley, Omar W.	Ellsworth		

PHENIX (BROOKLYN, N. Y.)

Macomber, Farr & Whitten . . .	Augusta	Donnell, Wm. C	Houlton
Blake, Barrows & Brown	Bangor	Biggar, Andrew S	Kennebunk
Fogg & Glidden	Bath	Kelly, Wm. J	Kittery
Pennell, William M	Brunswick	Little, H. C. & Son	Lewiston
Thompson, Harry F	Brunswick	Bucknam, J. A. & Co	Mechanic Falls
Downes & Curran	Calais	Timberlake, Fremont E	Phillips
Hooper, Charles H	Castine	Loring, Prentiss & Son	Portland
Leavitt, Samuel D	Eastport	Perry, Arthur C	Presque Isle
Grant, The Geo. H. Co. (Corp'n) Ellsworth		Cochran, Baker & Cross	Rockland
Voter, Floramond E	Farmington	Batchelder, Wm. Jr. & Co	Sanford
Perry, H. O. & Son	Fort Fairfield	Jones, Chas. F.	Skowhegan
Marr, Chas. H	Gardiner	Wheeler, W. J. & Co	South Paris
Millett, Henry R	Gorham	Boothby, L. T. & Son	Waterville

PHENIX (HARTFORD, CONN.)

Miller, Alonzo Q	Auburn	Millett, Henry R	Gorham
Macomber, Farr & Whitten	Augusta	Donnell, Wm. C	Houlton
Blake, Barrows & Brown	Bangor	Little, H. C. & Son	Lewiston
Humphreys, D. M	Bath	Pettingill, Geo. A	Lisbon Falls
Field & Quimby	Belfast	Morrill, Chas. H	Newport
Gove, Edw. H	Biddeford	Austin, David S	North Berwick
Riley, Thos. H	Brunswick	Howe, Freeland	Norway
Gardner, Eben B	Bucksport	Anderson, Adams & Co	Portland
Lee, Jos. A. & Son	Calais	Spaulding & Stuart	Richmond
Austin & Shearman	Deering	Cochran, Baker & Cross	Rockland
Gilman, A. W. & Co	Dover	Batchelder, Wm. Jr. & Co	Sanford
Burrill, C. C. & Son	Ellsworth	Nowell, Chas. H	Sanford
McFadden & Co	Fairfield	Jones, Chas. F.	Skowhegan
Voter, Floramond E	Farmington	Howard, A. E. & Son	Waldoboro
Soule, Willis H	Freeport	Boothby, L. T. & Son	Waterville
Bailey, Augustus	Gardiner		

PROVIDENCE WASHINGTON.

Jordan, Nathaniel I	Auburn	Beane & Beane	Hallowell
Tyler, Fogg & Co	Bangor	Bucknam, J. A. & Co	Mechanic Falls
Lynam, Fred C. & Co	Bar Harbor	Mason, Chas. G	Norway
Drake, James B	Bath	Morse & Guptill	Portland
Goodwin, Henry H	Biddeford	Erskine, A. J. & Co	Rockland
Talbot, George H	Camden	Bangs, Isaac S. & Co	Waterville

QUEEN.

Miller & Owen	Auburn	Kelly, Wm. J	Kittery
Blake, Barrows & Brown	Bangor	Conant, Frank A	Lewiston
Drake, James B	Bath	Purinton, Frank O	Mechanic Falls
Leighton, Edgar A	Berwick	Morrill, Chas. H	Newport
Bowker & Humphreys	Brunswick	Haskell & Nickerson	Pittsfield
Lowell, Fred'k A	Calais	Dow & Pinkham (Corp'n)	Portland
Packard, Fred'k A	Camden	Gurdy, Harry O	Rockland
Hume, Chas. W	Eastport	Batchelder, Wm. Jr. & Co	Sanford
Soule, Willis H	Freeport	Fairbrother, Edwin F	Skowhegan
Marr, Chas. H	Gardiner	Wheeler, W. J. & Co	South Paris
Huff, Chas. O	Kennebunkport	Boothby, L. T. & Son	Waterville

READING FIRE.

Robinson, Wm. A	Auburn	Campbell, John Z	Lewiston
Macomber, Farr & Whitten	Augusta	Green, William F	Madison
Mason & Palmer	Bangor	Morrill, Chas. H	Newport
Maxwell, Herbert D	Bath	Mason, Chas. G	Norway
Pattee, James & Son	Belfast	Jones, Edw. C	Portland
Garey, Otis T	Biddeford	Libby, R. C	Portland
Hanson & St. Clair	Calais	Libby & Hussey	Portland
Rawling, N. J	Canaan	Black, Alfred S	Rockland
Campbell, Fred I. & Co	Cherryfield	Griffin, John C	Skowhegan
Judkins, Wesley H	Dexter	Buswell, Turner & Co	Solon
Shea, Wilbor A	Eastport	Holt, Frank C	South Norridgewock
Burrill, Chas. C. & Son	Ellsworth	Sanborn, Willis E	Springvale
McFadden & Co	Fairfield	Howard, Chas. H	Waldoboro
Gentle & Ludwig	Houlton		

RELIANCE.

Bradford, Wm. H. Bangor | O'Brien, Edw. C. Portland

ROCHESTER GERMAN.

Hutchinson, J. P. & Co. Auburn	Olys, Wm. B. Bath
Bright, J. M. Bangor	Burrill, Chas. C. & Son Ellsworth
Gallagher, Hugh T. Bangor	Anderson, Adams & Co. Portland
Hinckley, F. J. Bath	Bird, Maynard S. Rockland

SECURITY.

Garcelon, Chas. E. Auburn	Staples, Lytton E. Biddeford
Heath, Henry A. Augusta	Welch, Geo. A. Lewiston
Burr, Eugene S. Bangor	Wright & Welch Lewiston
Humphreys, D. M. Bath	Morse & Guptill. Portland
Goodwin, Henry H. Biddeford	Carter, Geo. A. & Co. Saco

SPRINGFIELD FIRE AND MARINE.

Miller & Owen. Auburn	Straw & Martin. Guilford
Macomber, Farr & Whitten. Augusta	Donnell, Wm. C. Houlton
Mason & Palmer. Bangor	Cole, Chas. H. Kennebunk
Humphreys, D. M. Bath	Huff, Chas. O. Kennebunkport
Leighton, Edgar A. Berwick	Bechard, Henri P. Lewiston
Riley, Thos. H. Brunswick	Parks Bros. Pittsfield
Nelson, Frank. Calais	Loring, Prentiss & Son. Portland
Talbot, Geo. H. Camden	Spaulding & Stuart. Richmond
Judkins, Wesley H. Dexter	Cochran, Baker & Cross. Rockland
Leavitt, Samuel D. Eastport	Batchelder, Wm. Jr. & Co. Sanford
Grant, The Geo. H. Co. (Corp'n) Ellsworth	Dinsmore & Bickford. Skowhegan
Currier, Geo. M. Farmington	Boothby, L. T. & Son. Waterville
Bailey, Augustus. Gardiner	Atwood, Fred. Winterport

ST. PAUL FIRE AND MARINE.

Ballard, S. K. Auburn	Alford, E. R. Old Town
Tyler, Fogg & Co. Bangor	Jones, E. C. & Co. Portland
Maxwell, Herbert D. Bath	Hartford, James H. South Portland
McFadden, F. E. Fairfield	

TRADERS.

Hunton, Fred W. & Co. Auburn	Bechard, Henri P. Lewiston
Robinson, Wm. A. Auburn	Wilbur, Chas. A. Madison
Heath, Henry A. Augusta	Howe, Freeland. Norway
Lord, Henry & Co. Bangor	Barker, Clark H. Portland
Crosby, Elwell S. Bath	Jones, E. C. & Co. Portland
Pattee, James & Son. Belfast	Black, Alfred S. Rockland
Renouf, Narcisse P. Biddeford	Morrison, Arthur E. Rumford Falls
Talbot, G. H. Camden	Batchelder, Wm. Jr. & Co. Sanford
Hurley, J. & Co. Ellsworth	Jones, C. P. & Co. Skowhegan
Jordan, Augustus H. Gardiner	Thayer & Drew. Waterville
Mitchell, Horace. Kittery Point	Foster, Herbert E. Wintthrop

UNION.

Hutchinson, J. P. & Co. Auburn	Bailey, A. & Co. Gardiner
Downing, C. S. Augusta	Gentle & Ludwig. Houlton
Boyd, J. H. & Co. Bangor	Durocher, Hector. Lewiston
Kirstein, Louis. Bangor	Wright & Welch. Lewiston
Hinckley, F. J. Bath	Morse & Guptill. Portland
Randall, John W. Biddeford	Perry, Arthur C. Presque Isle
Talbot, Geo. H. Camden	Cochran, Baker & Cross. Rockland
Gilman, A. W. & Co. Dover	Hewitt, James H. H. Thomaston
Perry, H. O. & Son. Fort Fairfield	Matthews, C. K. Waterville

UNITED FIREMEN'S.

Noble, Frank T.....	Augusta	Shaw, Francis M	Rockland
Baker, Ernest G.....	Bangor	Fairbrother, Edwin F.....	Skowhegan
Conant, Frank A.....	Lewiston	Bangs, Isaac S	Waterville
Jones, E. C. & Co	Portland		

UNITED STATES FIRE.

Cummings, Chas. W.....	Auburn	Bechard, Henri P.....	Lewiston
Haskell, Frank A.....	Auburn	Corey, John L.....	Portland
Miller & Owen.....	Auburn	Black, Alfred S.....	Rockland
Bright, J. M.....	Bangor	Carter, Geo. A. & Co.....	Saco
Randall, J. W.....	Biddeford	Vigue, Chas. W.....	Waterville
Smith, Belmont A.....	Corinna		

VICTORIA FIRE.

Anderson, Adams & Co	Portland	Griffin, John C.....	Skowhegan
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WESTCHESTER FIRE.

Miller & Owen.....	Auburn	Burrill, C. C. & Sons.....	Ellsworth
Boyd, J. H. & Co	Bangor	Murphy & O'Connell.....	Lewiston
Kirstein, Louis.....	Bangor	Wright & Welch.....	Lewiston
Field & Quimby.....	Belfast	Allen, Wm. Jr.....	Portland
Renout, N. P.....	Biddeford	Dow & Pinkham (Corp'n).....	Portland
Riley, Thos. H.....	Brunswick	Libby & Hussey.....	Portland
Leavitt, Samuel D.....	Eastport	Erskine, A. J. & Co.....	Rockland

WILLIAMSBURG CITY.

Macomber, Farr & Whitten....	Augusta	Googin & Marble.....	Lewiston
Curran, Wm. F.....	Bangor	Little, H. C. & Son.....	Lewiston
Drake, James B.....	Bath	Howe, Freeland.....	Norway
Pattee, James & Son.....	Belfast	Jones, Edw. C. & Co.....	Portland
Woodman, Melville.....	Biddeford	Black, Alfred S.....	Rockland
Pennell, Wm. M.....	Brunswick	Dinsmore & Bickford.....	Skowhegan
Thompson, Harry F.....	Brunswick	Sauborn, Willis E.....	Springvale
Talbot, Geo. H.....	Camden	Drummond & Perkins.....	Waterville
Tapley, Omar W.....	Ellsworth	Hawes, Henry H. B.....	Westbrook

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Payson, Chas. B.....	Auburn	Talbot, G. H.....	Camden
Macomber, Farr & Whitten....	Augusta	Kingsley, F. W.....	East Machias
Bright, J. M.....	Bangor	Lewis, A. F.....	Fryeburg
Davenport, G. P.....	Bath	Haskell, G. B.....	Lewiston
Field & Quimby.....	Belfast	Webster, J. H. & C. S.....	Portland
Gove, E. H.....	Biddeford	Carter, G. A. & Co.....	Saco
Kenniston, G. B.....	Boothbay Harbor	Batchelder, Wm. Jr. & Co.....	Sanford
Talbot, Thos. H.....	Brunswick	Fogg, G. H.....	Springvale
Fowler & Gardner.....	Calais		

PROVIDENCE MUTUAL.

Payson, Charles B.....	Auburn
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QUINCY MUTUAL FIRE.

Hunton, Jerome B	Auburn	Straw & Martin	Guilford
Payson, C. B.	Auburn	Perry, W. H.	Hallowell
Robinson, W. A.	Auburn	Cole, Charles H.	Kennebunk
Macomber, Farr & Whitten.....	Augusta	Cousens, Enoch & Sons, Kennebunkport	Kennebunkport
Boyd, J. H.	Bangor	Kelley, William J.	Kittery
Bright, J. M.	Bangor	Haskell, Geo. B.	Lewiston
Pattee, James & Son.	Belfast	Frost, H. C.	Monmouth
Gove, Edw. H.	Biddeford	Chase, Geo. P.	North Waterboro
Prince, Chas. H.	Buckfield	Jones, E. C. & Co.	Portland
Hill, Samuel A.	Buxton	Webster, Jos. H. & Chas. S.	Portland
Talbot, Geo. H.	Camden	Cochran, Baker & Cross	Rockland
Hathaway, A. S. & Co.	Canton	Nowell, Chas. H.	Sanford
Cook, L. L.	Cornish	Jones, Chas. F.	Skowhegan
Hodge, Fred E.	Cumberland Mills	Rigby, J. P.	South Newburgh
Blanchard & Leighton.	Dexter	Tolman, C. E.	South Paris
Trask, John R.	Dixfield	Howard, A. E. & Son	Waldoboro
Howard, Geo. E.	Dover	Butler, Chas.	West Buxton
Grant, The Geo. H. Co. (Corp'n) Ellsworth	Ellsworth	Woodward, Henry.	Winthrop
Voter, F. E.	Farmington	Gurney, E. P.	Yarmouth
Lewis, A. F.	Fryeburg		

TRADERS' AND MECHANICS'.

Macomber, Farr & Whitten ...	Augusta	Lewis, Alonzo F.	Fryeburg
Bright, Joseph M.	Bangor	Bailey, Augustus	Gardiner
Davenport, Geo. P.	Bath	Straw & Martin	Guilford
Leighton, Edgar A.	Berwick	Perry, Wallace H.	Hallowell
Garey, Otis T.	Biddeford	Kelly, Wm. J.	Kittery
Matthews, Byron C.	Boothbay	Haskell, Geo. B.	Lewiston
Riley, Thos. H.	Brunswick	Payson, Chas. B.	Mechanic Falls
Prince, Chas. H.	Buckfield	Parks Bros.	Pittsfield
Fowler & Gardner	Calais	Webster, Jos. H. & Chas. S.	Portland
Talbot, Geo. H.	Camden	Carter, G. A. & Co.	Saco
Hodge, Fred E.	Cumberland Mills	Batchelder, Wm. Jr. & Co.	Sanford
Shea, Wilbor A.	Eastport	Jones, Chas. F.	Skowhegan
Grant, The Geo. H. Co. (Corp'n) Ellsworth	Ellsworth	Hersom, Frank M.	South Berwick
McLeary, Frank E.	Farmington	Creamer, Wm. B.	Waldoboro
Gilman, A. W. & Co.	Foxcroft		

COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

Miller & Owen.	Auburn	Perry, H. O. & Son	Fort Fairfield
Boothby, Wm. G.	Augusta	Peabody & Holyoke.	Houlton
Baker, Ernest G.	Bangor	Morse & Guptill.	Portland
Drake, James B.	Bath	Perry, Arthur C.	Presque Isle
Renouf, Narcisse P.	Biddeford	Bird, Maynard S.	Rockland
Grant, The Geo. H. Co. (Corp'n) Ellsworth	Ellsworth	Wheeler, Wm. J. & Co.	South Paris

ATLAS ASSURANCE.

Anderson, Adams & Co	Portland	Griffin, John C.	Skowhegan
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BALOISE FIRE.

Payson, Chas. B.	Auburn	Welch, Geo. A.	Lewiston
Brynes, P. J.	Bangor	Wright & Welch.	Lewiston
Randall, J. W.	Biddeford	Dow & Pinkham (Corp'n).	Portland

BRITISH AMERICA.

Ballard, S. K.....	Auburn	Sanborn, Lauren M.....	Gardiner
Merrill, George W.....	Augusta	Beane & Beane.....	Hallowell
Curran, William F.....	Bangor	Jones, Edw. C. & Co.....	Portland
Morse Bros.....	Bath	Sprague, Edwin.....	Rockland
Field & Quimby.....	Belfast	Shepherd, Joseph F.....	Rockport
Michaud, Jos. W.....	Brunswick	Carter, Geo. A. & Co.....	Saco
Talbot, George H.....	Camden	Wheeler, W. J. & Co.....	South Paris
Garden, Arthur A.....	Caribou	Harford, Jas. H.....	South Portland
Littlefield, C. G.....	Caribou	Mathews, C. K.....	Waterville
Nutt, Wm. F.....	Fairfield		

CALEDONIAN.

Jordan, Nathaniel I.....	Auburn	Straw & Martin.....	Guilford
Macomber, Farr & Whitten...	Augusta	Donnell, Wm. C.....	Houlton
McClure, James W.....	Bangor	Fuller, B. B.....	Lewiston
Crosby, E. S.....	Bath	Gordon, Geo. A.....	Livermore Falls
Pattee, James & Son.....	Belfast	Eynon, John S.....	North Berwick
Leighton, Edgar A.....	Berwick	Corey, John L.....	Portland
Goodwin, H. H.....	Biddeford	Perry, A. C.....	Presque Isle
Fowler & Gardner.....	Calais	Spaulding & Stuart.....	Richmond
Blanchard & Leighton.....	Dexter	Nowell, C. H.....	Sanford
Bradford, M. E.....	Deering	Jones, Charles F.....	Skowhegan
Leavitt, Samuel D.....	Eastport	Wheeler, W. J. & Co.....	South Paris
Perry, H. O. & Son.....	Fort Fairfield	Thayer & Drew.....	Waterville
Vaughan, H. C.....	Foxcroft	Bragdon, A. M.....	York Village
Bailey, Augustus.....	Gardiner		

COMMERCIAL UNION (ENGLAND).

Macomber, Farr & Whitten....	Augusta	Donnell, William C.....	Houlton
Blake, Barrows & Brown.....	Bangor	Little, H. C. & Son.....	Lewiston
Fogg & Glidden.....	Bath	Bucknam, J. A. & Co.....	Mechanic Falls
Maxwell, H. D. & Co.....	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, C. F.....	Skowhegan
Voter, F. E.....	Farmington	Staples, Thos. F.....	South Elliot
Perry, H. O. & Son.....	Fort Fairfield	Tolman, Chas. Elliott.....	South Paris
Maxcy, Josiah & Sons.....	Gardiner	Boothby, L. T. & Son.....	Waterville

HAMBURG BREMEN.

Hutchinson, J. P. & Co.....	Auburn	Wing, Herbert S.....	Kingfield
Noble, Frank T.....	Augusta	Conant, Frank A.....	Lewiston
Curran, Wm. F.....	Bangor	Nelke, S. A.....	Livermore Falls
Small, Frank A.....	Bath	Parlin, W. B.....	Machias
Field & Quimby.....	Belfast	Wilbur, Chas. A.....	Madison
Lord, Heman G.....	Berwick	Morrill, Chas. H.....	Newport
Goodwin, H. H.....	Biddeford	Folsom, Leroy R.....	Norridgewock
Goodwin & Snow.....	Biddeford	Jones, B. F.....	Norridgewock
Staples, Lytton E.....	Biddeford	Hovey, Geo. L.....	No. Anson
Carr, W. P.....	Bowdoinham	Howe, Freeland.....	Norway
Burr, Edward B.....	Brewer	Alford, E. R.....	Old Town
Farrington, Benj. E.....	Brewer	Timberlake, Fremont E.....	Phillips
Hanson & St. Clair.....	Calais	Haskell, Chas. B.....	Pittsfield
Talbot, Geo. H.....	Camden	Morse & Guptill.....	Portland
Willey & Ward.....	Cherryfield	Norton & Hall.....	Portland
Howard, Geo. E.....	Dover	Gould, Arthur H.....	Presque Isle
Hume, Charles W.....	Eastport	Cochran, Baker & Cross.....	Rockland
Tapley, Omar W.....	Ellsworth	Morrison, Arthur E.....	Rumford Falls
Sylvester, Alonzo.....	Farmington	Nowell, Chas. H.....	Sanford
Perry, H. O. & Son.....	Fort Fairfield	Dinsmore & Bickford.....	Skowhegan
Jordan, Augustus H.....	Gardiner	Andrews, Walter D.....	Thonaston
Straw & Martin.....	Guilford	Bartlett, Martin F.....	Waterville
Smith, Clyde H.....	Hartland	Boothby, L. T. & Son.....	Waterville
Gentle & Ludwig.....	Houlton	Tracy, Bedford E.....	Winter Harbor

HELVETIA SWISS.

Payson, Chas. B. Auburn	Merrill Bros. & Co Portland
Bradford, Wm. H. Bangor	

IMPERIAL.

Miller & Owen Auburn	Maxey, Josiah & Sons Gardiner
Macomber, Farr & Whitten Augusta	Bucknam, J. A. & Co. Mechanic Falls
Pearl & Dennett Bangor	Anderson, Adams & Co Portland
Crosby, E. S. Bath	Cochran, Baker & Cross Rockland
Field & Quimby Belfast	Batchelder, Wm. Jr. & Co. Sanford
Gove, Edw. H. Biddeford	Griffin, John C. Skowhegan
Burrill, C. C. & Son Ellsworth	Vigue, Chas. W. Waterville
Voter, F. E. Farmington	

LANCASHIRE.

Miller & Owen Auburn	Marr, Chas. H. Gardiner
Macomber, Farr & Whitten Augusta	Donnell, Wm. C. Houlton
Blake, Barrows & Brown Bangor	Cole, Chas. H. Kennebunk
Lynam, Fred C. & Co. Bar Harbor	Conant, Frank A. Lewiston
Fogg & Glidden Bath	Parks Bros. Pittsfield
Field & Quimby Belfast	Dow & Pinkham (Corp'n) Portland
Woodman, Melville Biddeford	Perry, Arthur C. Presque Isle
Doolittle, James L. Brunswick	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
Currier, Geo. M. Farmington	Wheeler, W. J. & Co. South Paris
Perry, Henry O. & Son. Fort Fairfield	Mathews, Chas. K. Waterville
Grant, Freeman M. Freeport	

LAW UNION AND CROWN.

Anderson, Adams & Co. Portland	Griffin, John C. Skowhegan
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LION FIRE.

Webster, J. H. & C. S. Portland	Wood, Wm. E. Portland
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LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Whitten Augusta	Bailey, A. & Co. Gardiner
Blake, Barrows & Brown Bangor	Straw, David R. Guilford
Lynam, Fred C. & Co. Bar Harbor	Straw & Martin. Guilford
Drake, James B. Bath	Donnell, Wm. C. Houlton
Pattee, James & Son. Belfast	Little, H. C. & Son. Lewiston
Lord, Heman G. Berwick	Eynon, John S. North Berwick
Smith, Sidney B. Berwick	Howe, Freeland. Norway
Woodman, Melville Biddeford	Parks Bros. Pittsfield
Pennell, Wm. M. Brunswick	Dow & Pinkham (Corp'n) Portland
Thompson, Harry F. Brunswick	Perry, Arthur C. Presque Isle
Hanson & St. Clair Calais	Cochran, Baker & Cross Rockland
Talbot, George H. Camden	Nowell, Charles H. Sanford
Lumbert, Wallace R. Caribou	Jones, Charles F. Skowhegan
Leavitt, Sam'l D. Eastport	Staples, Thos. F. South Eliot
Burrill, C. C. & Son. Ellsworth	Howard, A. E. & Son. Waldoboro
Voter, Floramond E. Farmington	Mathews, Chas. K. Waterville
Fessenden, Nicholas Fort Fairfield	Taylor, Richard H. T. Wiscasset

LONDON ASSURANCE.

Miller & Owen Auburn	Cook & West. Lewiston
Huntington, A. M. Augusta	Loring, Prentiss & Son. Portland
Pearl & Dennett. Bangor	Perry, Arthur C. Presque Isle
Lynam, Fred C. & Co. Bar Harbor	Cochran, Baker & Cross. Rockland
Crosby, E. J. Bath	Carter, Geo. A. & Co. Saco
Hutchinson, H. G. Biddeford	Batchelder, Wm. Jr. & Co. Sanford
Booker & Humphreys. Brunswick	Fairbrother, Edwin F. Skowhegan
Lowell, Fred H. Calais	Hobbs, Chas. C. South Berwick
Perry, H. O. & Son. Fort Fairfield	Wheeler, W. J. & Co. South Paris
Jordan, A. H. Gardiner	Andrews, Walter D. Thomaston
Morrill, George A. Gray	Poster, Dana P. Waterville
Dudley, Chas. H. Hallowell	Tracy, Bedford E. Winter Harbor
Peabody & Holyoke. Houlton	

LONDON & LANCASHIRE.

Hutchinson, J. P. & Co	Auburn	Voter, F. E.	Farmington
Macomber, Farr & Whitten.....	Augusta	Biggar, Andrew S	Kennebunk
Blake, Barrows & Brown	Bangor	Kelly, Wm. J.	Kittery
Byrnes, P. J.	Bangor	Conant, Frank A	Lewiston
Pearl & Dennett	Bangor	Cook & West.	Lewiston
Rogers, Oscar C.	Bath	Anderson, Adams & Co	Portland
Leighton, E. A	Berwick	Jones, E. C. & Co.....	Portland
Garey, Otis T	Biddeford	Cochran, Baker & Cross	Rockland
Bradley, A. M. & Son.....	East Vassalboro	Batchelder, Wm. Jr. & Co.....	Sanford
Hurley, Jeremiah & Co	Ellsworth	Mathews, Chas. K	Waterville

MAGDEBURG FIRE.

Loan, Wm. W.	Ashland	Little, H. U. & Son.....	Lewiston
Downing, Chas. S.	Augusta	Dow and Pinkham (Corp'n) ..	Portland
Pearl & Dennett	Bangor	Perry, Arthur C.	Presque Isle
Drake, James B.	Bath	Black, Alfred S.	Rockland
Gove, Edw. H.	Biddeford	Monroe, John P.	Round Pond
Nelson, Frank	Calais	Griffin, John C.	Skowhegan
Leavitt, Samuel D.	Eastport	Wheeler, W. J. & Co.....	South Paris
Burrill, C. C. & Son	Ellsworth	Fogg, Geo. H.	Springvale
Bailey, Augustus	Gardiner	Haskell & Whitten	Union
Straw & Martin.....	Guilford	Boothby, L. T. & Son.....	Waterville
Donnell, Wm. C.....	Houlton		

MANCHESTER.

Hutchinson, J. P. & Co.....	Auburn	Millett, Henry R.....	Gorham
Heath, Henry A	Augusta	Atkins, Frank.....	Hallowell
Macomber, Farr & Whitten	Augusta	Peabody & Holyoke.	Houlton
Boyd, J. H. & Co.....	Bangor	Hayes, Calvin L	Kittery
Crosby, Elwell S.....	Bath	Conant, Frank A	Lewiston
Field & Quimby.....	Belfast	Durocher, Hector.....	Lewiston
Leighton, Edgar A	Berwick	Gordon, Geo. A.	Livermore Falls
Staples, Lytton E.....	Biddeford	Parlin, Willie B.	Machias
Michaud, Jos. W.	Brunswick	Corey, John L.....	Portland
Hanson & St. Clair.....	Calais	Dow & Pinkham (Corp'n).....	Portland
Littlefield, Chas. G.....	Caribou	Merrill Bros. & Co.....	Portland
Austin & Shearman.....	Deering Center	Perry, Arthur C.....	Presque Isle
Jackson, Wm. T. E.....	Deering Center	Shaw, Francis M.....	Rockland
Shea, Wilbor A.....	Eastport	Fairbrother, Edwin F	Skowhegan
Staples, Thos. F.....	Eliot	Johnson, William E.....	South Portland
Tapley, Omar W.....	Ellsworth	Fogg, Geo. H.....	Springvale
Sylvester, Alonzo	Farmington	Sanborn, Willis E.....	Springvale
Fessenden, Nicholas	Fort Fairfield	Thayer & Drew.....	Waterville
Marr, Chas. Henry.....	Gardiner		

NATIONAL ASSURANCE, (IRELAND.)

Downing, Chas. S.....	Augusta	Straw & Martin.....	Guilford
Macomber, Farr & Whitten.....	Augusta	Donnell, Wm. C.....	Houlton
Curran, Wm. F.....	Bangor	Davis, Geo. E.....	Kezar Falls
Finnegan, J. P.....	Bangor	Conant, Frank A.....	Lewiston
Morse Bros.....	Bath	Eynon, John S.....	North Berwick
Field & Quimby.....	Belfast	Anderson, Adams & Co.....	Portland
Downes & Curran.....	Calais	Barker, Clark H.....	Portland
Campbell, F. I. & Co	Cherryfield	Wood, William E	Portland
Judkins, Wesley H.....	Dexter	Perry, Arthur C.....	Presque Isle
Leavitt, Sam'l D	Eastport	Griffin, John C.....	Skowhegan
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Perry, H. O. & Son.....	Fort Fairfield	Creamer, Wm. B.....	Waldoboro

NETHERLANDS.

Merritt, Chas. E.....	Auburn	Peabody & Holyoke.....	Houlton
Palmer, Wm. W	Bangor	Smith, Wesley G	Old Orchard
Garey, Otis T	Biddeford	Merrill Bros. & Co	Portland
Lumbert, Wallace R.....	Caribou	Perry, Eli S.....	Presque Isle
Perry, H. O. & Son.....	Fort Fairfield	Wheeler, W. J. & Co.....	South Paris

NORTH BRITISH AND MERCANTILE.

Came, Samuel M.....	Alfred	Bailey, Augustus	Gardiner
Miller & Owen	Auburn	Gentle & Ludwig	Houlton
Macomber, Farr & Whitten.....	Angusta	Cole, Chas. H.....	Kennebunk
Blake, Barrows & Brown	Bangor	Cook & West.....	Lewiston
Humphreys, D. M.....	Bath	Boadway, Leslie A.....	Madison
Lord, Heman G.....	Berwick	Bucknam, J. A. & Co....	Mechanic Falls
Woodman, Melville	Biddeford	Morrill, Chas. H.....	Newport
Carr, W. P.....	Bowdoinham	Davis, Geo. E.....	Parsonsfield
Wight & Libby.....	Bridgton	Haskell, C. B.....	Pittsfield
Bowker & Humphreys.....	Brunswick	Fox, Francis A.....	Porter
Palmer, Edwin A.....	Buxton	Libby, R. C.....	Portland
Carll, Eugene C.....	Buxton Center	Norton & Hall.....	Portland
Downes & Curran.....	Calais	Hall, Wm. T.....	Richmond
Simonton, T. R.....	Camden	Bird, Maynard S.....	Rockland
Perkins, Walter P.....	Cornish	Batchelder, Wm. Jr. & Co....	Sanford
Chapman, D. W. & Son..	Damariscotta	Jones, Chas. F.....	Skowhegan
Pierce, Arthur W.....	Deering	Wheeler, W. J. & Co	South Paris
Austin & Shearman....	Deering Center	Spear, Wm. F.....	South Portland
Howard, Geo. E.....	Dover	Hall, Melville C.....	Topsham
Leavitt, Samuel D.....	Eastport	Mathews, Chas. K.....	Waterville
Grant, The Geo. H. Co. (Corp'n)	Ellsworth	Burns & Hawes.....	Westbrook
Thwing, Jos. P.....	Farmington	Gurney, Edwin P.....	Yarmouth
Soule, Willis H.....	Freeport	Bragdon, Albert M.....	York
Tarbox, W. R.....	Fryeburg		

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
Packard, Fred'k A.....	Camden	Cochran, Baker & Cross	Rockland
Voter, Floramond E.....	Farmington	Carter, G. A. & Co.....	Saco
Vaughan, H. C.....	Foxcroft	Griffin, John C.....	Skowhegan
Maxey, Josiah & Sons	Gardiner	Boothby, L. T. & Son	Waterville

NORTH GERMAN.

Robinson, Wm. A.....	Auburn	Miller, Chas. K.....	Camden
Gallagher, Hugh T.....	Bangor	Giles, Lynwood F.....	Ellsworth
Olys, William B.....	Bath	Peabody & Holyoke.....	Houlton
Hill, Melville C.....	Belfast	Bechard, Henri P.....	Lewiston
Staples, Lytton E.....	Biddeford	Jones, E. C. & Co.....	Portland
Marr, Will T.....	Boothbay Harbor	Moran, Edward C.....	Rockland
Lowell, Fred'k H.....	Calais		

NORWICH UNION.

Miller & Owen	Auburn	Marr, Chas. H.....	Gardiner
Heath, Henry A.....	Angusta	Harlow, Frank L.....	Gorham
Blake, Barrows & Brown	Bangor	Biggar, Andrew S.....	Kennebunk
Lynam, Fred C. & Co.....	Bar Harbor	Conant, Frank A.....	Lewiston
Fogg & Glidden	Bath	Gordon, Geo. A.....	Livermore Falls
Jackson, Newell G.....	Bath	Wilbur, Chas. A.....	Madison
Field & Quimby.....	Belfast	Bucknam, J. A. & Co....	Mechanic Falls
Preston, Geo. H.....	Berwick	Waterhouse, Wm. H.....	Old Town
Renouf, Narcisse P.....	Biddeford	Parks Bros.....	Pittsfield
Bowker & Humphreys.....	Brunswick	Loring, Prentiss & Son	Portland
Swazey, John N.....	Bucksport	Newell, Chas. D.....	Richmond
Packard, Fred'k A.....	Camden	Simonton, Theo. E.....	Rockland
Austin & Shearman....	Deering Center	Batchelder, Wm. Jr. & Co....	Sanford
Blanchard, Llewellyn J.....	Dexter	Dinsmore & Bickford.....	Skowhegan
Blanchard & Leighton.....	Dexter	Ayer, Harry B.....	South Berwick
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

PALATINE.

Hutchinson, J. P. & Co.....	Auburn	Kelly, Wm. J.....	Kittery
Curran, Wm. F.....	Bangor	Bechard, Henri P.....	Lewiston
Clarke, Geo. H.....	Bath	Haskell, Geo. B.....	Lewiston
Maxwell, H. D. & Co.....	Bath	Nelke, Solomon A.....	Livermore Falls
Field & Quimby.....	Belfast	Eynon, John S.....	North Berwick
Leighton, Edgar A.....	Berwick	Howe, Freeland.....	Norway
Hutchinson, Henry 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	Griffin, John C.....	Skowhegan
Peabody & Holyoke.....	Houlton	Thayer & Drew.....	Waterville
Biggar, Andrew S.....	Kennebunk		

PHENIX ASSURANCE.

Miller & Owen.....	Auburn	Gentle & Ludwig.....	Houlton
Boothby, Wm. 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, Chas. H.....	Sanford
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
Perry, Henry O. & Son.....	Fort Fairfield	Wheeler, William J. & Co.....	South Paris
Maxey, Josiah & Sons.....	Gardiner	Bangs, Isaac S. & Co.....	Waterville

PRUSSIAN NATIONAL.

Heath, Henry A.....	Augusta	Grant, The Geo. H. Co. (Corp'n).....	Ellsworth
Curran, Wm. F.....	Bangor	Welch, Geo. A.....	Lewiston
Hutchinson, H. G.....	Biddeford	Wood, Wm. E.....	Portland
Staples, Lytton E.....	Biddeford	Drummond & Perkins.....	Waterville

ROYAL.

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, Phineas H.....	Machias
Garey, Otis T.....	Biddeford	Anderson, Adams & Co.....	Portland
Knight, J. Edward.....	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	Hobbs, Charles C.....	South Berwick
Leavitt, Samuel D.....	Eastport	Boothby, L. T. & Son.....	Waterville
Tapley, Omar W.....	Ellsworth	Phinney, Edw. B.....	Westbrook
Bailey, Augustus.....	Gardiner		

ROYAL EXCHANGE.

Jordan, Nathaniel I.....	Auburn	Hildreth, Guy A.....	Gardiner
Heath, Henry A.....	Augusta	Bechard, Henri P.....	Lewiston
Palmer, Wm. W.....	Bangor	Morse & Guptill.....	Portland
Fogg & Glidden.....	Bath	Erskine, A. J. & Co.....	Rockland
Leighton, Edgar A.....	Berwick	Emmons, Willis T.....	Saco
Hutchinson, Henry G.....	Biddeford	Miles, John H. & Co.....	Saco
Murchie, Howard & Co.....	Calais	Batchelder, Wm. Jr. & Co.....	Sanford
Miller, Chas. K.....	Camden	Hall, Hascall S.....	Waterville
Hume, Chas. W.....	Eastport	Foster, Herbert E.....	Winthrop
Grant, The Geo. H. Co. (Corp'n).....	Ellsworth		

SCOTTISH UNION.

Heath, Henry A.....	Augusta	Conant, Frank A.....	Lewiston
Tyler, Fogg & Co.....	Bangor	Anderson, Adams & Co.....	Portland
Goddard, Hunt & Co.....	Bar Harbor	Black, Alfred S.....	Rockland
Field & Quimby.....	Belfast	Griffin, John C.....	Skowhegan
Black & Wooster.....	Camden	Boothby, L. T. & Son.....	Waterville

SUN INSURANCE OFFICE.

Chase & Boothby.....	Augusta	Gentle & Ludwig.....	Houlton
Tyler, Fogg & Co.....	Bangor	Bechard, Henri P.....	Lewiston
Lynam, Fred C. & Co.....	Bar Harbor	Wright & Welch.....	Lewiston
Pattee, James & Son.....	Belfast	Howe, Freeland.....	Norway
Woodman, Melville.....	Biddeford	Parks Bros.....	Pittsfield
Bowker & Humphreys.....	Brunswick	Loring, Prentiss & Son.....	Portland
Fowler & Gardner.....	Calais	Hall, Wm. T.....	Richmond
Packard, Fred'k A.....	Camden	Erskine, A. J. & Co.....	Rockland
Hume, Chas. W.....	Eastport	Carter, Geo. A. & Co.....	Saco
Tarbox, Wallace R.....	Fryeburg	Batchelder, Wm. Jr. & Co.....	Sanford
Maxcy, Josiah & Sons.....	Gardiner	Thayer & Drew.....	Waterville

SVEA.

Byrnes, P. J.....	Bangor	Smith, Wesley G.....	Old Orchard
Fogg & Glidden.....	Bath	Allen, Wm. Jr.....	Portland
Randall, John W.....	Biddeford	Libby & Hussey.....	Portland
Packard, Frederick A.....	Camden	Cochran, Baker & Cross.....	Rockland
Bechard, Henri P.....	Lewiston	Wheeler, Wm. J. & Co.....	South Paris
Hartford & Shaw.....	Lewiston		

THURINGIA.

Webster, J. H. & C. S.....	Portland
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UNION ASSURANCE.

Blake, Barrows & Brown.....	Bangor	Anderson, Adams & Co.....	Portland
Goddard, Hunt & Co.....	Bar Harbor	Griffin, John C.....	Skowhegan

WESTERN ASSURANCE.

Ballard, S. K.....	Auburn	Alford, E. R.....	Old Town
Tyler, Fogg & Co.....	Bangor	Norton & Hall.....	Portland
Lynam, Fred C. & Co.....	Bar Harbor	Perry, A. C.....	Presque Isle
Clark, J. D.....	Bath	Bird, M. S.....	Rockland
Field & Quimby.....	Belfast	Shepherd, Jos. F.....	Rockport
Carr, W. P.....	Bowdoinham	Carter, Geo. A. & Co.....	Saco
Lumbert, Wallace R.....	Caribou	Nowell, C. H.....	Sanford
Tapley, O. W.....	Ellsworth	Beedle, Van R.....	South Gardiner
Parker, H. L.....	Farmington	Wheeler, W. J. & Co.....	South Paris
Beane & Beane.....	Hallowell	Boothby, L. T. & Son.....	Waterville
Clark, Chas. H.....	Kennebunk	Tolman, J. H.....	Westbrook
Emerson, Geo. A.....	Lewiston		

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