

MAINE STATE LEGISLATURE

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Public Documents of Maine:

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Public Officers and Institutions

FOR THE YEAR

1887³

VOLUME II.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1889.

TWENTIETH ANNUAL REPORT

OF THE

Insurance Commissioner.



STATE OF MAINE.

PART II.

Life and Casualty Insurance.

AUGUSTA:

BURLEIGH & FLYNT, PRINTERS TO THE STATE.

1888.

TWENTIETH ANNUAL REPORT

OF THE

Insurance Commissioner.

PART SECOND.

LIFE AND CASUALTY INSURANCE,

AND

SURETY BUSINESS.

To the Honorable Governor and Council:

The Insurance Commissioner has the honor to submit Part Second of the Twentieth Annual Report, which relates to life and casualty insurance and guarantee or surety business.

At the close of the year 1887, there were eighteen life, two life and casualty, two guarantee, two guarantee and casualty, one casualty, two steam boiler, and one plate glass, insurance companies authorized to transact business in this State.

The Lloyd's Plate Glass Insurance Company of New York, was admitted to the State October 1, 1887. The Standard

Life and Accident Insurance Company of Detroit, Mich., was admitted to the State October 29, 1887.

The following table shows the life, guarantee and casualty insurance companies authorized to do business in Maine at date of this report :

Life, Guarantee and Casualty Insurance Companies now authorized to do business in Maine.

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Portland.		

MAINE CO-OPERATIVE COMPANIES.

Dirigo Mutual Accident Ass'n.	Lewiston.	Maine Mutual Accident Ass'n.	Portland.
Golden Rule Relief Ass'n.....	Portland.	Me. and N. Brunswick Ins. Co.	Bangor.
Maine Benefit Association.....	Auburn.	Provident Aid Society.....	Portland.

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna.....	Hartford, Conn.	New York.....	New York City.
Connecticut Mutual.....	Hartford, Conn.	Northwestern Mutual...	Milwaukee, Wis.
Equitable.....	New York City.	Penn Mutual.....	Philadelphia, Pa.
Massachusetts Mut'l...	Springfield, Mass.	Phoenix Mutual.....	Hartford, Conn.
Metropolitan.....	New York City.	Provident Life & Trust,	Philadelphia, Pa.
Mutual.....	New York City.	Provident Savings Life..	New York City.
Mutual Benefit.....	Newark, N. J.	Travelers'.....	Hartford, Conn.
National.....	Montpelier, Vt.	United States.....	New York City.
New England Mutual.....	Boston, Mass.	Washington.....	New York City.

GUARANTEE AND CASUALTY COMPANIES

Accident of No. America..	Montreal, Ca.	Hartford Steam Boiler In-	pection and Insurance,
American Steam Boiler..	New York City.	Lloyd's Plate Glass.....	N. Y. City.
American Surety Co.....	New York City.	Standard Life & Accident..	Detroit, Mich.
Employer's Liability.....	London, Eng.	Travellers'.....	Hartford, Conn.
Fidelity and Casualty....	New York City.		
Guarantee of No. America,	Montreal, Ca.		

MAINE COMPANIES.

The Union Mutual Life Insurance Company of Portland, the Maine Benefit Association of Auburn, the Provident Aid Society of Portland, the Maine Mutual Accident Association of Portland, the Golden Rule Relief Association of Portland, the Dirigo Mutual Accident Association of Lewiston, and the Maine and New Brunswick Insurance Company of Bangor, were each visited by me in February and their annual statements verified by examination, as required by law.

The Golden Rule Relief Association, and the Maine and New Brunswick Insurance Company, commenced business in September and had but fairly got to work at the close of the year.

The statements published elsewhere exhibit the business of the several companies for the year 1887, and their financial standing at the close of the year. It may be truthfully stated that Maine Life and Accident insurance companies and associations are under the direction of gentlemen of high business qualifications, and their officers and boards of directors are among our most influential and honored citizens.

ENFORCEMENT OF LAW.

The Commissioner has made every effort that seemed to him to be practicable to enforce the provisions of law against unauthorized insurance business. Every complaint made to him has been inquired into and where adequate proof has been obtainable steps have been taken, through county attorneys, to bring offenders to justice. In these matters the Commissioner has remedy against the persons acting as agents, only. These persons are usually hard to apprehend, as their whereabouts is by no means a certainty, and usually before they can be reached by our process of law, through county attorneys, they leave the State for parts unknown.

This applies more especially to persons who come into the State to solicit insurance for co-operative life and accident associations and to solicitors for certain fraternal societies, or societies that claim to be such.

With the six Maine companies authorized to do life and accident business on the assessment plan, and the numerous relief associations and fraternal societies that have a legal right to act so long as they do not "employ paid solicitors or canvassers," the people of Maine are well provided with the means of obtaining co-operative insurance, and should give these unauthorized solicitors for underground associa-

tions a wide berth, unless they desire to throw away their money.

BUSINESS OF 1887.

Table No. 1 shows the capital, assets, liabilities and surplus on the 31st day of December, 1887, and the income and expenditures for the year ending December 31, 1887, of life, and casualty insurance companies and guarantee companies transacting business in this State.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31st, 1887.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1887.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1887.

Table No. 5 shows the nature of the expenditures of the same companies during the same time.

Table No. 6 gives an exhibit of policies of the insurance companies doing business in Maine at the close of the year 1887.

Table No. 7 shows the number and amount of policies of life insurance companies terminated during 1887, and the mode of termination.

BUSINESS IN MAINE.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1887, by life, and casualty insurance companies and guarantee companies. The number of life policies issued was 1,555. Amount insured, \$2,686,835.95. Premiums received, \$615,284.81. Losses and claims incurred during the year, \$409,485.28. Losses and claims paid, \$391,846.52.

By this it appears that there was a gain in 1887 of 327 life policies issued, \$701,050.59 amount insured, an increase in premiums received of \$63,066.32, and a decrease in losses paid of \$8,070.30, as compared with the business of 1886. The ratio of losses and claims paid to premiums received

was about 63.7 per cent in 1887, against 72.4 per cent in 1886. The whole number of life policies in force in the State at the close of 1887 was 13,752. The whole amount insured was \$21,654,724.26. The amount insured by casualty companies during the year was \$10,384,954.85. Premiums received, \$76,972.37. Losses paid, \$33,140.04.

Table No. 9 shows the business transacted in the State during the year ending December 31st, 1887, by the six Maine co-operative life and casualty companies, with the reserve funds, assets and liabilities of each, the receipts and expenditures for the year and the amount of insurance in force at the close thereof. These companies issued during the year 5,686 certificates, representing \$13,689,200, as the aggregate amount for which the certificates were written. The whole number of certificates in force December 31, 1887, was 9,350, and the aggregate amount for which the certificates were written was \$24,872,200.

Respectfully submitted.

JOSEPH O. SMITH,

Insurance Commissioner.

SKOWHEGAN, ME., April 7, 1888.

STATISTICAL TABLES.

Table I—Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1887, and the Income and Expenditures for the Year Ending December 31st, 1887, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Paid Up Capital.	Admitted Assets.	Liabilities Not Including Capital.	Surplus as Regards Policy-Holders	Surplus as Regards Stockholders.	Impairment of Capital.	Income.	Expenditures.
MAINE LIFE COMPANY.								
Union Mutual.....	-	\$6,017,801 71	\$5,714,265 80	\$303,535 91	-	-	\$984,875 25	\$1,030,984 72
LIFE COMPANIES OF OTHER STATES.								
Aetna, Conn.....	\$1,250,000	32,550,688 45	26,901,190 26	5,649,498 19	\$4,399,498 19	-	4,830,713 23	3,881,864 85
Connecticut Mutual, Conn.....	-	56,643,498 38	51,157,067 77	5,486,430 61	-	-	7,465,362 30	6,407,983 57
Equitable, N. Y.....	100,000	82,975,682 20	66,286,354 00	16,689,328 20	16,589,328 20	-	23,240,819 29	14,139,154 13
Massachusetts Mutual, Mass.....	-	9,012,379 54	8,332,649 31	679,730 23	-	-	1,851,943 68	1,449,988 06
Metropolitan, N. Y.....	500,000	4,907,024 24	4,045,071 14	861,953 10	361,953 10	-	5,829,714 95	4,661,345 45
Mutual, N. Y.....	-	118,274,966 70	111,273,965 03	7,001,001 67	-	-	23,119,922 46	17,777,938 09
Mutual Benefit, N. J.....	-	42,110,662 09	38,834,065 33	3,276,596 76	-	-	7,064,666 30	5,715,506 56
National, Vt.....	-	4,425,414 22	3,735,740 61	689,673 61	-	-	1,187,447 90	670,479 78
New England Mutual, Mass.....	-	19,073,430 58	16,480,082 42	2,593,348 16	-	-	3,379,912 79	2,505,744 45
New York, N. Y.....	-	82,506,353 97	70,659,560 91	11,846,793 06	-	-	21,590,844 92	13,825,524 87
Northwestern Mutual, Wis.....	-	28,836,355 15	24,819,129 72	4,017,225 43	-	-	6,860,119 13	4,771,699 85
Penn Mutual, Pa.....	-	12,600,259 03	10,760,998 36	1,839,260 67	-	-	3,000,271 08	1,851,882 12
Phoenix Mutual, Conn.....	100,000	10,499,688 28	9,231,569 89	1,208,118 39	1,108,118 39	-	1,309,582 01	1,308,344 56
Provident Life and Trust, Pa.....	1,000,000	13,432,548 64	11,251,780 93	2,180,767 71	1,180,767 71	-	2,786,985 55	1,322,508 78
Provident Savings, N. Y.....	100,000	371,932 02	194,735 00	77,197 02	77,197 02	-	1,002,313 56	917,285 06
Travelers', Conn.....	-	7,734,889 28	6,760,971 00	973,918 28	-	-	1,509,502 83	726,277 04
United States, N. Y.....	440,000	5,734,496 34	5,086,715 33	647,780 81	207,780 81	-	1,023,459 61	869,554 95
Washington, N. Y.....	125,000	8,868,382 70	8,304,605 19	563,777 51	438,777 51	-	2,075,031 49	1,501,302 46
Total Cos. of Other States.....	\$3,615,000	\$540,548,651 81	\$474,166,252 40	\$66,382,399 41	\$24,363,420 93	-	\$119,128,643 08	\$4,304,384 93
Aggregate.....	3,615,000	546,566,453 52	479,880,518 20	66,685,935 32	24,363,420 93	-	120,113,518 33	85,335,369 65

CASUALTY COMPANIES.									
Accident Co. of N. America, Ca...	-	\$ 163,295 71	\$ 35,598 43	\$127,697 28	-	-	\$199,137 65	\$211,141 51	
American Steam Boiler, N. Y.....	\$ 500,000	1,266,983 12	348,625 07	918,358 05	\$418,358 05	-	881,969 71	310,193 73	
American Surety, N. Y.....	1,000,000	1,233,777 58	152,374 80	1,081,402 78	81,402 78	-	309,528 69	218,277 23	
Employers' Liability, Eng.....	-	238,466 65	99,008 04	139,458 61	-	-	206,882 32	132,819 34	
Fidelity and Casualty, N. Y.....	250,000	642,221 32	360,872 76	281,358 56	31,358 56	-	559,659 16	519,977 84	
Guarantee Co. of N. A., Ca.....	300,000	565,246 90	139,930 06	425,316 84	125,316 84	-	248,278 32	199,219 94	
Hartford Steam Boiler, Conn.....	500,000	1,096,514 59	484,351 23	612,163 36	112,163 36	-	547,721 56	437,512 46	
Lloyd's Plate Glass, N. Y.....	100,000	293,906 39	149,031 65	144,874 74	44,874 74	-	231,736 63	206,171 99	
Standard L. & A., Mich.....	200,000	392,198 57	183,492 12	208,706 45	8,706 45	-	287,640 61	250,784 01	
Travelers', Conn.....	600,000	1,849,360 03	915,512 95	933,847 08	333,847 08	-	2,216,443 98	2,025,239 38	
Total.....	\$3,450,000	\$7,741,970 86	\$2,868,787 11	\$4,873,183 75	\$1,156,027 86	-	\$5,688,998 63	\$4,511,337 43	

RECAPITULATION.

Maine Life Company.....	-	\$ 6,017,801 71	\$ 5,714,265 80	\$ 303,535 91	-	-	\$ 984,875 25	\$1,030,984 72	
Life Companies of Other States	\$3,615,000	510,548,651 81	474,166,252 40	66,382,399 41	\$24,363,420 93	-	119,128,643 08	84,304,384 93	
Casualty Companies.....	3,450,000	7,741,970 86	2,868,787 11	4,873,183 75	1,156,027 86	-	5,688,998 63	4,511,337 43	
Aggregate	\$7,065,000	\$554,308,424 38	\$482,749,305 31	\$71,559,119 07	\$25,519,448 79	-	\$125,802,516 96	\$9,846,707 08	

STATISTICAL TABLES.

Table II—Showing the Nature of the Assets on the 31st day of December, 1887, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Real Estate.	Loans on Bonds and Mortgages.	Loans on Collaterals	Premium Notes and Loans.	Stocks and Bonds Owned.	Net Deferred and Outstanding Premiums.	All Other Assets.	Total Admitted Assets.
MAINE LIFE COMPANY.								
Union Mutual.....	\$1,361,273 21	\$1,069,665 37	\$219,327 05	\$546,452 02	\$2,534,917 35	\$109,468 63	\$176,698 08	\$6,017,801 71
LIFE COS. OF OTHER STATES.								
Ætna, Conn.....	403,494 29	15,871,829 42	720,320 56	1,840,840 68	9,906,468 88	170,268 01	\$3,637,466 61	32,550,688 45
Connecticut Mutual, Conn.,	9,790,114 65	32,844,664 04	393,933 00	2,102,949 15	9,582,949 65	87,573 20	1,841,314 69	56,643,498 38
Equitable, N. Y.	20,945,923 61	23,548,376 48	507,000 00	-	28,008,320 00	1,495,733 00	8,470,329 11	82,975,682 20
Massachusetts Mut'l, Mass.,	780,525 00	2,346,719 38	484,141 96	774,649 35	3,939,237 23	275,268 29	411,838 33	9,012,379 54
Metropolitan, N. Y.	363,000 00	3,321,800 00	103,500 00	132,187 23	1,777,588 75	130,724 68	78,223 58	4,907,024 24
Mutual, N. Y.	10,644,073 37	49,615,268 06	9,515,100 00	-	43,439,877 81	1,440,893 61	3,619,753 85	118,274,966 70
Mutual Benefit, N. J.	200,000 00	19,959,583 42	4,166,414 17	4,242,886 85	10,467,706 33	324,307 58	2,749,763 74	42,110,662 09
National, Vt.	203,007 81	1,774,071 05	54,000 00	193,664 42	1,844,203 17	74,366 94	282,100 83	4,425,414 22
New England Mut'l, Mass.,	1,636,959 57	2,830,750 00	1,580,446 76	745,984 66	11,026,256 88	148,419 46	1,104,613 25	19,073,430 58
New York, N. Y.	6,887,092 59	15,969,372 78	1,867,500 00	388,799 44	52,255,814 82	1,610,797 15	3,526,977 19	82,506,353 97
Northwestern Mut'l, Wis..	1,320,530 81	24,211,495 86	-	857,535 04	606,607 05	570,981 13	1,269,205 26	28,836,355 15
Penn Mutual, Pa.....	784,927 20	3,454,252 76	1,325,136 25	874,798 49	5,645,521 00	259,733 69	255,889 64	12,600,259 03
Phoenix Mutual, Conn.	1,096,218 60	6,818,595 98	-	1,066,266 08	1,123,408 40	35,614 39	349,584 83	10,489,688 28
Provident Life & Trust, Pa.	915,500 00	6,895,270 85	140,325 94	40,746 44	4,726,975 00	417,660 41	296,070 00	13,432,548 64
Provident Savings, N. Y.	-	115,900 00	31,300 00	563 55	146,385 00	8,550 32	69,233 15	371,932 02
Travelers', Conn.	701,392 05	3,622,506 20	193,155 00	94,156 00	2,418,951 95	213,084 07	491,644 01	7,734,889 28
United States, N. Y.	63,004 24	2,749,949 53	138,861 89	142,075 28	2,193,215 37	151,032 92	296,357 11	5,734,496 34
Washington, N. Y.	568,131 96	6,791,998 67	-	200,418 43	827,250 00	237,313 48	243,270 16	8,868,382 70
Total Cos. of Other States..	\$57,303,895 75	\$221,742,404 48	\$21,221,135 53	\$13,698,521 09	\$189,936,737 29	\$7,652,322 33	\$28,993,635 34	\$540,548,651 81
Aggregate	58,665,168 96	222,812,069 85	21,440,462 58	14,244,973 11	192,471,654 64	7,761,790 96	29,170,333 42	546,566,453 52

CASUALTY COMPANIES.									
Accident Co. of N. A., Ca.,	-	-	-	-	\$108,000 00	\$44,281 49	\$11,014 22	\$163,295 71	
Am'n Steam Boiler, N. Y..	-	\$24,014 92	\$119,985 00	-	904,827 20	79,560 05	138,595 95	1,266,983 12	
American Surety, N. Y....	-	-	-	-	1,096,328 75	30,329 96	107,118 87	1,233,777 58	
Employers' Liability, Eng,	-	-	-	-	163,280 00	45,612 08	29,574 57	238,466 65	
Fidelity & Casualty, N. Y.,	7,800 00	-	120,000 00	-	356,431 25	99,625 18	58,364 89	642,221 32	
Guarantee Co. of N. A., Ca.	-	7,588 16	-	\$400 00	450,507 75	25,722 99	81,028 00	565,246 90	
Hartford St'm Boiler, Conn.	-	350,375 00	-	-	576,797 06	95,879 30	73,463 23	1,096,514 59	
Lloyd's Plate Glass, N. Y..	-	-	-	-	216,042 50	47,585 44	30,278 45	293,906 39	
Standard L. & A., Mich....	-	227,765 00	-	-	30,000 00	80,783 22	53,650 35	392,198 57	
Travelers', Conn.....	116,722 87	-	-	-	1,640,848 20	-	91,788 96	1,849,360 03	
Total	\$124,522 87	\$609,743 08	\$239,985 00	\$400 00	\$5,543,062 71	\$549,379 71	\$674,877 49	\$7,741,970 86	

RECAPITULATION.

Maine Life Company.....	\$1,361,273 21	\$1,069,665 37	\$219,327 05	\$546,452 02	\$2,534,917 35	\$109,468 63	\$176,698 08	\$6,017,801 71
Life Cos. of Other States..	57,303,895 75	221,742,404 48	21,221,135 53	13,698,521 09	189,936,737 29	7,652,222 33	28,993,635 34	540,548,651 81
Casualty Companies.....	124,522 87	609,743 08	239,985 00	400 00	5,543,062 71	549,379 71	674,877 49	7,741,970 86
Aggregate	\$58,789,691 83	\$223,421,812 93	21,680,447 58	\$14,245,373 11	\$198,014,717 35	\$8,311,170 67	\$29,845,210 91	\$554,308,424 38

Table III—Showing the Nature of the Liabilities on the 31st day of December, 1887, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Losses and Claims Due and Unpaid	Losses and Claims not Due.	Losses and Claims Resisted.	Re-Insurance Reserve, Actuaries' 4 per cent	Unpaid Dividends.	All Other Liabilities.	Total Liabilities, Except Capital.
MAINE LIFE COMPANY.							
Union Mutual.....	\$7,789 53	\$73,373 41	\$2,500 00	\$5,622,267 00	\$5,432 84	\$2,903 02	\$5,714,265 80
LIFE COS. OF OTHER STATES.							
<i>Ætna</i> , Conn.....	80,722 00	72,107 00	28,500 00	26,571,393 00	139,194 13	9,274 13	26,901,190 26
Connecticut Mutual, Conn.....	51,833 25	235,705 00	5,000 00	50,362,653 00	179,410 00	322,416 52	51,157,067 77
Equitable, N. Y.....	-	261,264 00	-	65,804,441 00	101,544 00	119,105 00	66,286,354 00
Massachusetts Mutual, Mass.....	-	25,817 00	-	8,280,003 00	24,991 71	1,837 60	8,332,649 31
Metropolitan, N. Y.....	-	19,624 98	-	3,717,624 00	4,727 07	303,095 09	4,015,071 14
Mutual, N. Y.....	32,290 67	303,370 00	-	110,814,390 00	-	123,914 36	111,273,965 03
Mutual Benefit, N. J.....	-	264,131 11	17,000 00	38,333,923 00	213,591 65	5,419 57	38,834,065 33
National, Vt.....	2,000 00	6,000 00	-	3,434,152 67	67,141 09	226,446 85	3,735,740 61
New England Mutual, Mass.....	89,397 00	-	-	16,294,304 33	96,381 09	-	16,480,082 42
New York, N. Y.....	40,625 26	599,292 92	20,000 00	69,946,756 00	-	52,886 73	70,659,560 91
Northwestern Mutual, Wis.....	-	127,363 96	10,000 00	24,508,027 00	95,000 00	78,738 76	24,819,129 72
Penn Mutual, Pa.....	-	51,034 00	-	10,412,711 00	35,022 92	262,230 44	10,760,998 36
Phoenix Mutual, Conn.....	10,768 00	124,938 00	5,000 00	8,900,646 00	-	240,217 89	9,281,569 89
Provident Life and Trust, Pa.....	555 37	25,729 00	-	11,199,047 00	26,002 55	447 01	11,251,780 93
Provident Savings, N. Y.....	-	52,000 00	15,000 00	127,735 00	-	-	194,735 00
Travelers', Conn.....	-	41,531 00	-	6,719,440 00	-	-	6,760,971 00
United States, N. Y.....	-	3,535 00	5,000 00	5,070,596 00	-	7,584 53	5,086,715 53
Washington, N. Y.....	3,954 70	16,060 00	-	8,273,960 00	84 00	10,546 49	8,304,605 19
Total Cos of Other States.....	\$312,196 25	\$2,229,502 97	\$105,500 00	\$468,771,802 00	\$983,090 21	\$1,764,160 97	\$474,166,252 40
Aggregate.....	319,985 78	2,302,876 38	108,000 00	474,394,069 00	988,523 05	1,767,063 99	479,880,518 20

CASUALTY COMPANIES.							
Accident Co. of N. America, Ca.	-	\$15,425 86	-	\$ 19,051 08	-	\$ 1,121 49	\$ 35,598 43
American Steam Boiler, N. Y.	-	-	-	336,695 07	-	11,930 00	348,625 07
American Surety, N. Y.	-	19,033 35	\$4,171 22	128,411 74	-	758 49	152,374 80
Employers' Liability, Eng.	-	-	-	99,008 04	-	-	99,008 04
Fidelity and Casualty, N. Y.	-	23,550 89	4,510 05	300,843 04	-	31,958 78	360,862 76
Guarantee Co. of N. A., Ca.	-	27,739 10	-	105,052 20	-	7,138 76	139,930 06
Hartford Steam Boiler, Conn.	-	1,375 00	-	479,268 36	-	3,707 87	484,351 23
Lloyd's Plate Glass, N. Y.	-	3,341 36	731 00	118,907 12	-	26,052 17	149,031 65
Standard L. & A., Mich.	-	16,318 00	-	142,939 15	-	24,234 97	183,492 12
Travelers', Conn.	-	83,225 00	91,500 00	730,787 95	-	10,000 00	915,512 95
Total	-	\$190,008 56	\$100,912 27	\$2,460,963 75	-	\$116,902 53	\$2,868,787 11

RECAPITULATION.

Maine Life Company	\$ 7,789 53	\$ 73,373 41	\$ 2,500 00	\$ 5,622,267 00	\$ 5,432 84	\$ 2,903 02	\$ 5,714,265 80
Life Companies of Other States.....	312,196 25	2,229,502 97	103,500 00	468,771,802 00	983,090 21	1,764,160 97	474,166,252 40
Casualty Companies	-	190,008 56	100,912 27	2,460,963 75	-	116,902 53	2,868,787 11
Aggregate	\$319,985 78	\$2,492,884 94	\$208,912 27	\$476,855,032 75	\$988,523 05	\$1,883,966 52	\$482,749,305 31

Table IV—Showing the Nature of the Income During the Year Ending December 31st, 1887, of Life and Casualty Insurance Companies Transacting Business in this State.

Name of Company.	Premiums.	Interest and Dividends.	Rents.	Income From All Other Sources.	Total Income.
MAINE LIFE COMPANY.					
Union Mutual.....	\$688,327 48	\$242,421 43	\$21,350 65	\$32,775 69	\$984,875 25
LIFE COMPANIES OF OTHER STATES.					
Aetna, Conn.....	3,201,344 72	1,618,165 05	-	11,203 46	4,830,713 23
Connecticut Mutual, Conn.....	4,422,465 07	2,551,209 50	404,960 60	86,727 13	7,465,362 30
Equitable, N. Y.....	19,115,775 47	3,648,232 85	476,840 97	-	23,240,849 29
Massachusetts Mutual, Mass.....	1,434,458 24	382,462 59	35,022 85	-	1,851,943 68
Metropolitan, N. Y.....	5,618,767 49	181,804 33	29,143 13	-	5,829,714 95
Mutual, N. Y.....	17,110,901 62	5,431,925 16	404,589 54	172,506 14	23,119,922 46
Mutual Benefit, N. J.....	4,808,236 89	2,227,435 77	28,993 64	-	7,064,666 30
National, Vt.....	954,305 29	212,142 50	7,413 32	13,586 79	1,187,447 90
New England Mutual, Mass.....	2,337,006 99	861,947 47	71,353 29	109,605 04	3,379,912 79
New York, N. Y.....	17,826,892 01	3,639,236 79	86,579 49	38,136 63	21,590,844 92
Northwestern Mutual, Wis.....	5,220,953 12	1,563,221 42	75,095 05	849 54	6,860,119 13
Penn Mutual, Pa.....	2,341,497 44	608,729 32	32,305 45	17,738 87	3,000,271 08
Phoenix Mutual, Conn.....	691,030 75	574,112 80	44,438 46	-	1,309,582 01
Provident Life and Trust, Pa.....	2,231,180 81	547,954 14	7,850 60	-	2,786,985 55
Provident Savings, N. Y.....	989,416 92	12,896 64	-	-	1,002,313 56
Travelers', Conn.....	1,099,498 12	379,301 03	30,703 63	-	1,509,502 83
United States, N. Y.....	745,459 44	257,026 01	2,809 44	18,164 72	1,023,459 61
Washington, N. Y.....	1,654,211 21	393,158 97	19,057 85	8,603 46	2,075,031 49
Total Companies of Other States.....	\$91,803,401 60	\$25,090,962 39	\$1,757,157 31	\$477,121 78	\$119,128,643 08
Aggregate.....	92,491,729 08	25,333,383 82	1,778,507 96	509,897 47	120,113,518 33

CASUALTY COMPANIES.					
Accident Company of North America, Ca.....	\$193,867 88	\$5,269 78	-	-	\$199,137 65
American Steam Boiler, N. Y.....	358,272 11	23,697 60	-	\$500,000 00	881,969 71
American Surety, N. Y.....	273,620 80	35,907 89	-	-	309,528 69
Employers' Liability, Eng.....	203,132 32	3,750 00	-	-	206,882 32
Fidelity and Casualty, N. Y.....	540,469 05	19,106 11	-	84 00	559,659 16
Guarantee Company of North America, Ca.....	205,349 10	19,230 24	-	23,698 98	248,278 32
Hartford Steam Boiler, Conn.....	507,846 93	36,672 19	-	3,202 44	547,721 56
Lloyd's Plate Glass, N. Y.....	224,980 20	6,756 43	-	-	231,736 63
Standard L. and A., Mich.....	261,818 40	10,822 21	-	-	287,640 61
Travelers', Conn.....	2,102,257 70	108,348 95	5,837 33	15,000 00	2,216,443 98
Total	\$4,871,614 48	\$269,561 40	\$5,837 33	\$541,985 42	\$5,688,998 63

RECAPITULATION.

Maine Life Company.....	\$688,327 48	\$242,421 43	\$21,350 65	\$32,775 69	\$984,875 25
Life Companies of Other States.....	91,803,401 60	25,090,962 39	1,757,157 31	477,121 78	119,128,643 08
Casualty Companies.....	4,871,614 48	269,561 40	5,837 33	541,985 42	5,688,988 63
Aggregate	\$97,363,343 56	\$25,602,945 22	\$1,784,345 29	\$1,051,882 89	\$125,802,516 96

Table V—Showing the Nature of the Expenditures During the Year Ending December 31st, 1887, of Life and Casualty Insurance Companies Transacting Business in this State.

XVIII

Name of Company.	Losses and Claims.	Policies Surrendered and Purchased.	Dividends to Policy-Holders.	Commissions.	Salaries, Medical Examiners' Fees, etc	All Other Cash Expenditures	Premium Note Expenditures.	Total Expenditures.
MAINE LIFE COMPANY.								
Union Mutual.....	\$631,667 15	\$9,867 28	\$69,746 99	\$60,578 15	\$45,920 72	\$180,852 30	\$32,352 13	\$1,030,984 72
LIFE COS. OF OTHER STATES.								
Ætna, Conn.....	2,063,491 39	278,291 86	475,248 42	354,611 27	107,764 35	393,830 10	208,627 46	3,881,864 85
Connecticut Mutual, Conn.....	3,604,935 82	642,971 78	1,133,545 40	261,566 53	103,271 27	623,844 46	132,848 31	6,407,983 57
Equitable, N. Y.....	6,187,211 23	1,555,515 28	2,319,783 30	1,984,887 60	373,159 49	1,718,597 23	-	14,139,154 13
Massachusetts Mutual, Mass.....	652,113 58	106,154 41	153,731 01	136,046 89	175,284 41	123,422 46	103,235 30	1,449,988 06
Metropolitan, N. Y.....	2,110,195 06	33,522 92	34,288 31	876,057 67	825,003 99	766,276 59	16,000 91	4,661,345 45
Mutual, N. Y.	8,387,505 0	3,086,733 15	2,654,185 38	2,052,722 69	313,681 40	1,283,110 40	-	17,777,938 09
Mutual Benefit, N. J.....	2,758,373 83	451,294 17	1,200,263 53	502,995 85	121,415 63	364,918 74	316,244 81	5,715,506 56
National, Vt.....	224,572 33	111,108 65	106,004 25	139,819 13	44,095 86	41,324 13	3,555 43	670,479 78
New England Mutual, Mass.....	1,272,851 74	257,377 83	400,885 44	172,171 71	99,375 92	178,349 34	124,732 47	2,505,744 45
New York, N. Y.....	5,315,644 56	1,867,723 90	2,323,290 75	2,717,371 96	592,188 54	980,753 58	29,551 58	12,825,524 87
Northwestern Mutual, Wis.....	1,721,108 63	160,621 07	1,167,036 30	719,398 99	206,628 02	497,863 48	299,043 26	4,771,699 85
Penn Mutual, Pa.....	638,013 48	190,255 97	374,970 27	195,419 45	213,299 35	129,029 45	109,894 15	1,851,882 12
Phoenix Mutual, Conn.....	715,461 44	83,782 26	125,435 01	59,852 66	90,092 42	143,010 04	90,710 73	1,308,344 56
Provident Life and Trust, Pa. . .	547,018 51	79,944 62	272,583 99	209,567 47	112,103 19	96,769 78	4,521 22	1,322,508 78
Provident Savings, N. Y.....	321,407 00	3,039 30	368,981 46	127,492 52	27,788 73	68,576 35	-	917,285 36
Travelers', Conn.....	381,788 96	66,711 97	-	110,670 96	72,759 18	94,345 97	-	726,277 04
United States, N. Y.....	478,015 81	40,714 10	-	116,947 11	111,244 49	116,633 44	-	869,554 95
Washington, N. Y.....	678,662 59	252,766 89	157,171 00	112,988 56	60,290 69	239,422 73	-	1,501,302 46
Total Cos. of Other States.....	\$38,058,371 03	\$9,174,520 13	\$13,266,403 82	\$10,851,589 02	\$3,654,446 93	\$7,860,078 27	\$1,438,965 73	\$84,304,384 93
Aggregate.....	38,690,038 18	9,184,397 41	13,336,150 81	10,912,167 17	3,700,367 65	8,040,930 57	1,471,317 86	85,335,369 65

INSURANCE COMMISSIONER'S REPORT.

CASUALTY COMPANIES.									
Accident Co. of N. A. Ca.....	\$126,268 83	-	-	\$37,117 71	\$27,809 60	\$ 19,945 37	-	\$211,141 51	
American Steam Boiler, N. Y....	34,549 58	-	-	67,653 01	22,471 08	176,520 06	-	310,193 73	
American Surety, N. Y.....	55,922 63	-	-	16,882 12	54,961 96	90,510 52	-	218,277 23	
Employers' Liability, Eng.....	32,924 48	-	-	43,455 95	11,070 42	45,368 49	-	132,819 34	
Fidelity and Casualty, N. Y....	232,293 87	-	-	137,202 02	68,936 30	81,545 65	-	519,977 84	
Guarantee Co of N. A., Ca.....	75,012 61	-	-	6,370 44	46,866 27	70,970 62	-	199,219 94	
Hartford Steam Boiler, Conn....	44,640 03	-	-	110,614 58	22,246 73	260,011 12	-	437,512 46	
Lloyd's Plate Glass, N. Y.....	96,368 09	-	-	50,559 40	44,750 55	14,493 95	-	206,171 99	
Standard L. and A., Mich.....	111,108 13	-	-	77,807 00	33,414 18	28,454 70	-	250,784 01	
Travelers' Conn.....	943,760 18	-	-	562,093 31	219,745 66	299,640 23	-	2,025,239 38	
Total.....	\$1,772,848 43	-	-	\$1,118,755 54	\$532,272 75	\$1,087,460 71	-	\$4,511,337 43	

RECAPITULATION.

Maine Life Company.....	\$ 631,667 15	\$ 9,867 28	\$ 69,746 99	\$ 60,578 15	\$ 45,920 72	\$ 180,852 30	\$ 32,852 13	\$ 1,030,984 72
Life Cos. of Other States.....	38,058,371 03	9,174,530 13	13,266,403 82	10,851,589 02	3,654,446 93	7,860,078 27	1,438,965 72	84,304,384 93
Casualty Companies.....	1,772,848 43	-	-	1,118,755 54	532,272 75	1,087,460 71	-	4,511,337 43
Aggregate.....	\$40,462,886 61	\$9,184,397 41	\$13,336,150 81	\$12,030,922 71	\$4,232,640 40	\$9,128,391 28	\$1,471,317 86	\$89,846,707 08

Table VI—Exhibit of Policies.

XX

Name of Company.	Policies in Force Dec. 31, 1886.		Policies Issued During 1887.		Policies Terminated During 1887.		Policies in Force Dec. 31, 1887.	
	No.	Amount.	No.	Amount.	No.	Amount	No.	Amount.
MAINE LIFE COMPANY.								
Union Mutual.....	14,111	\$25,185,946 40	2,869	\$5,512,125 20	2,502	\$4,903,876 11	14,478	\$25,794,195 49
LIFE COS. OF OTHER STATES.								
Ætna, Conn.....	63,293	92,262,969 44	7,446	14,486,886 00	5,254	9,377,521 00	65,485	97,372,334 44
Connecticut Mutual, Conn.....	63,027	150,528,923 00	3,812	9,370,874 00	3,356	8,907,299 00	63,483	150,992,498 00
Equitable, N. Y.....	110,292	411,779,098 00	34,700	138,023,105 00	15,538	66,772,641 00	129,454	483,029,562 00
Massachusetts Mutual, Mass.....	16,537	41,246,538 00	3,139	10,060,193 00	1,988	5,954,962 00	17,688	45,351,769 00
Metropolitan, N. Y.....	-	-	3,886	4,739,451 00	362	466,661 00	3,524	4,272,790 00
Mutual, N. Y.....	129,846	393,776,174 00	22,323	69,641,110 00	11,339	35,833,925 00	140,830	427,583,359 00
Mutual Benefit, N. J.....	53,633	143,186,656 00	6,289	16,078,824 00	4,560	12,076,077 00	55,362	147,189,403 00
National, Vt.....	12,595	20,059,506 00	3,927	8,226,779 00	2,174	3,363,961 00	14,348	24,922,324 00
New England Mutual, Mass.....	22,819	67,241,961 00	2,773	7,967,623 00	1,775	5,455,460 00	23,817	69,754,124 00
New York, N. Y.....	97,719	304,373,540 00	28,522	106,749,295 00	12,918	52,187,299 00	113,323	358,935,536 00
Northwestern Mutual, Wis.....	56,544	127,629,903 00	13,304	35,608,930 00	5,442	15,623,510 00	64,406	147,615,323 00
Penn Mutual, Pa.....	22,162	53,911,873 00	5,118	12,817,177 00	2,371	5,710,245 00	24,909	61,018,805 00
Phoenix Mutual, Conn.....	17,988	25,656,692 00	1,136	1,777,005 00	1,447	2,165,920 00	17,677	25,267,687 00
Provident Life and Trust, Pa.....	16,352	50,914,268 00	3,363	10,120,783 00	1,378	3,897,398 00	18,337	57,137,653 00
Provident Savings, N. Y.....	8,779	36,000,696 00	4,032	15,717,200 00	1,247	4,862,335 00	11,564	46,855,561 00
Travelers', Conn.....	18,402	34,171,625 00	3,292	7,640,124 00	1,854	4,071,856 00	19,840	37,739,893 00
United States, N. Y.....	10,705	21,109,155 00	2,468	5,641,120 00	1,438	3,278,446 00	11,735	23,471,829 00
Washington, N. Y.....	16,504	36,574,831 00	3,627	8,288,276 00	2,370	5,356,580 00	17,761	39,506,527 00
Total Cos. of Other States.....	737,197	\$2,010,424,318 44	153,157	\$482,954,755 00	76,811	245,362,096 00	813,543	\$2,248,016,977 44
Aggregate.....	751,308	2,035,610,264 84	156,026	488,466,880 20	79,313	250,265,972 11	828,021	2,273,811,172 93

INSURANCE COMMISSIONER'S REPORT.

CASUALTY COMPANIES.									
Accident Company of North America, Ca	-	\$22,960,750 00	-	\$17,142,450 00	-	\$31,355,050 00	-	\$8,747,250 00	
American Steam Boiler, N. Y.....	-	24,039,427 00	-	36,150,504 33	-	18,767,078 00	-	41,422,853 33	
American Surety, N. Y.....	-	18,752,940 00	-	44,260,086 00	-	21,999,162 00	-	41,013,864 00	
Employers' Liability, Eng.....	-	2,853,398 00	-	22,112,471 00	-	3,681,808 00	-	21,289,061 00	
Fidelity and Casualty, N. Y.....	-	68,272,090 04	-	86,531,687 37	-	84,878,167 36	-	69,925,610 05	
Guarantee Company of No. America, Ca.,	-	27,866,325 00	-	37,289,867 00	-	36,037,451 00	-	29,118,741 00	
Hartford Steam Boiler, Conn.....	-	46,119,104 00	-	52,350,094 00	-	34,624,523 00	-	63,844,675 00	
Lloyds' Plate Glass, N. Y.....	-	6,122,569 00	-	8,076,370 00	-	6,422,402 00	-	7,776,537 00	
Standard, L. & A., Mich.....	-	13,779,250 00	-	32,688,200 00	-	18,092,000 00	-	28,375,450 00	
Travelers', Conn.....	-	206,352,110 00	-	274,828,429 00	-	252,771,307 00	-	228,409,232 00	
Total.....	-	\$437,122,963 04	-	\$611,430,158 70	-	\$508,629,848 36	-	\$539,923,273 38	

RECAPITULATION.

Maine Life Company.....	14,111	\$25,185,946 40	2,869	\$5,512,125 20	2,502	\$4,903,876 11	14,478	\$25,794,195 49
Life Cos. of Other States.....	737,197	2,010,424,318 44	153,157	482,954,755 00	76,811	245,362,096 00	813,543	2,248,016,977 44
Casualty Companies.....	-	437,122,963 04	-	611,430,158 70	-	508,629,848 36	-	539,923,273 38
Aggregate.....	751,308	\$2,472,733,227 88	156,026	\$1,099,897,038 90	79,313	\$758,895,820 47	828,021	\$2,813,734,446 31

Table VII—Showing the Number and Amount of Policies

Name of Company.	BY DEATH, EXPIRY OR MATURITY.		BY SURRENDER.	
	No.	Amount.	No.	Amount.
MAINE LIFE COMPANY.				
Union Mutual	621	\$1,115,033 18	69	\$169,556 60
STOCK COMPANIES OF OTHER STATES.				
Etna, Conn.....	1,883	2,612,121 00	855	1,284,810 00
Connecticut Mutual, Conn.....	1,608	3,721,430 00	734	2,190,857 00
Equitable, N. Y.....	1,752	6,702,721 00	2,017	9,691,100 00
Massachusetts Mutual, Mass.....	424	950,058 00	423	1,001,889 00
Metropolitan, N. Y.....	118	138,583 00	130	194,929 00
Mutual, N. Y.....	2,450	8,154,831 00	2,182	9,341,038 00
Mutual Benefit, N. J.....	1,597	4,569,101 00	1,479	4,120,493 00
National, Vt.....	137	225,121 00	858	969,500 00
New England Mutual, Mass.....	494	1,248,643 00	468	1,234,132 00
New York, N. Y.....	1,618	4,580,700 00	1,454	9,557,735 00
Northwestern Mutual, Wis.....	822	4,268,561 00	406	871,947 00
Penn Mutual, Pa.....	362	826,779 00	380	882,519 00
Phoenix Mutual, Conn.....	560	767,136 00	183	256,238 00
Provident Life and Trust, Pa.....	202	519,697 00	260	783,594 00
Provident Savings, N. Y.....	970	3,835,525 00	12	11,750 00
Travelers', Conn.....	222	373,094 00	165	267,447 00
United States, N. Y.....	259	575,418 00	97	143,546 00
Washington, N. Y.....	299	645,239 00	423	1,156,107 00
Totals, Life Cos. of Other States.....	15,777	\$44,714,758 00	12,526	\$43,959,631 00
Aggregate	16,398	45,829,791 18	12,595	44,129,187 60
CASUALTY COMPANIES.				
Accident Co. of N. America, Ca.....	-	-	-	-
American Steam Boiler, N. Y.....	-	-	-	-
American Surety, N. Y.....	-	-	-	-
Employers' Liability, Eng.....	-	-	-	-
Fidelity and Casualty, N. Y.....	-	-	-	-
Guarantee Co. of N. America, Ca.....	-	-	-	-
Hartford Steam Boiler, Conn.....	-	-	-	-
Lloyd's Plate Glass, N. Y.....	-	-	-	-
Standard L. and A., Mich.....	-	-	-	-
Travelers' Conn.....	-	-	-	-
Total	-	-	-	-

RECAPIT

Maine Life Company.....	621	\$ 1,115,033 18	69	\$ 169,556 60
Life Companies of Other States.....	15,777	44,714,758 00	12,526	43,959,631 00
Casualty Companies	-	-	-	-
Aggregate	16,398	\$45,829,791 18	12,595	\$44,129,187 60

Terminated During 1887, and the Mode of Termination.

BY LAPSE.		BY CHANGE.		NOT TAKEN.		TOTAL POLICIES TERMINATED.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
824	\$1,637,085 52	300	\$635,600 81	688	\$1,346,600	2,502	\$4,903,876 11
1,269	2,967,290 00	24	55,406 00	1,223	2,457,894	5,254	9,377,521 00
780	1,840,546 00	1	509,966 00	223	644,500	3,356	8,907,299 00
7,805	26,649,503 00	-	-	3,964	23,729,317	15,538	66,772,641 00
576	1,574,820 00	-	519,695 00	565	1,908,500	1,988	5,954,962 00
105	124,000 00	2	3,000 00	7	6,149	362	466,661 00
3,920	9,773,791 00	54	559,300 00	2,733	8,004,965	11,339	35,833,925 00
924	2,119,300 00	-	-	560	1,267,183	4,560	12,076,077 00
532	953,000 00	79	228,340 00	568	988,000	2,174	3,363,961 00
538	1,920,575 00	6	211,120 00	269	840,990	1,775	5,455,460 00
5,068	15,614,241 00	-	869,987 00	4,778	21,564,636	12,918	52,187,299 00
2,859	6,291,602 00	3	378,712 00	1,352	3,812,688	5,442	15,623,510 00
1,056	2,192,177 00	31	308,870 00	542	1,499,900	2,371	5,710,245 00
383	526,158 00	122	277,938 00	199	338,450	1,447	2,165,920 00
804	2,068,500 00	59	328,607 00	53	197,000	1,378	3,897,398 00
16	8,060 00	-	101,000 00	249	906,000	1,247	4,862,335 00
948	2,110,200 00	217	584,015 00	302	737,100	1,854	4,071,856 00
724	1,540,456 00	21	179,526 00	337	839,500	1,438	3,278,446 00
1,079	2,166,332 00	-	-	569	1,388,902	2,370	5,356,580 00
29,386	80,440,551 00	619	5,115,482 00	18,503	\$71,131,674	76,811	\$245,362,096 00
30,210	82,077,636 52	919	5,751,082 81	19,191	72,478,274	79,313	250,265,972 11
-	-	-	-	-	-	-	\$31,355,950 00
-	-	-	-	-	-	-	18,767,078 00
-	-	-	-	-	-	-	21,999,162 00
-	-	-	-	-	-	-	3,681,808 00
-	-	-	-	-	-	-	84,878,167 36
-	-	-	-	-	-	-	36,037,451 00
-	-	-	-	-	-	-	34,624,523 00
-	-	-	-	-	-	-	6,422,402 00
-	-	-	-	-	-	-	18,092,000 00
-	-	-	-	-	-	-	252,771,307 00
-	-	-	-	-	-	-	\$508,629,848 36

ULATION.

824	\$1,637,085 52	300	\$635,600 81	688	\$ 1,346,600	2,502	\$4,903,876 11
29,386	80,440,551 00	619	5,115,482 00	18,503	71,131,674	76,811	245,362,096 00
-	-	-	-	-	-	-	508,629,848 36
30,210	82,077,636 52	919	5,751,082 81	19,191	\$72,478,274	79,313	\$758,895,820 47

Table VIII—Showing the Business Transacted in Maine During the Year Ending December 31st, 1887, by Life and Casualty Insurance Companies.

Name of Company.	Number of Policies in Force Dec. 31, 1887.	Amount Insured.	Number of Policies Issued During '87.	Amount Insured.	Premiums Received.	Losses and Claims Incurred.	Losses and Claims Paid.	Taxes Paid on Premiums.
MAINE LIFE COMPANY.								
Union Mutual.....	737	\$1,002,809 02	93	\$117,880 95	\$26,804 02	\$29,531 27	\$19,219 17	\$1,342 02
LIFE COS. OF OTHER STATES.								
Ætna, Conn.	1,535	1,796,074 00	166	271,808 00	66,619 20	70,303 00	71,681 34	-
Connecticut Mutual, Conn.....	1,797	2,850,169 00	146	274,841 00	82,255 16	56,925 00	56,925 00	-
Equitable, N. Y.....	954	1,895,728 00	42	226,996 00	44,262 70	7,666 00	8,876 00	219 49
Massachusetts Mutual, Mass.....	503	763,676 00	35	50,919 00	14,706 14	25,224 00	29,524 00	596 02
Metropolitan, N. Y.....	21	* 23,784 00	7	* 13,674 00	† 33,038 86	† 12,047 76	† 12,047 76	386 79
Mutual, N. Y.	1,886	3,091,311 24	138	290,200 00	62,497 27	72,744 70	68,744 70	-
Mutual Benefit, N. J.....	1,370	2,538,251 00	160	203,142 00	56,643 10	66,832 00	62,932 00	-
National, Vt.....	169	227,710 00	39	43,500 00	6,569 34	2,000 00	2,000 00	45 44
New England Mutual, Mass.....	1,313	2,406,487 00	151	242,240 00	62,820 30	29,380 00	36,060 00	1,614 53
New York, N. Y.	850	1,807,360 00	106	233,100 00	51,863 58	27,552 55	17,552 55	406 28
Northwestern Mutual, Wis.....	398	555,055 00	81	111,663 00	19,161 40	3,000 00	1,000 00	251 52
Penn Mutual, Pa.....	445	746,600 00	138	205,000 00	28,619 66	-	-	858 58
Phoenix Mutual, Conn.....	605	449,835 00	69	102,886 00	13,860 54	3,411 00	2,066 00	51 23
Provident Life and Trust, Pa.....	229	356,066 00	47	83,261 00	11,408 71	1,058 00	1,058 00	342 26
Provident Savings, N. Y.....	13	34,000 00	15	43,000 00	742 23	-	-	14 84
Travelers', Conn.....	629	746,265 00	41	65,919 00	18,949 61	1,450 00	1,800 00	\$711 43
United States, N. Y.....	105	141,160 00	21	37,600 00	5,896 40	360 00	360 00	110 72
Washington, N. Y.	193	222,384 00	60	69,206 00	8,566 59	-	-	152 34
Total Cos. of Other States	13,015	\$20,651,915 24	1,462	\$2,568,955 00	\$588,480 79	\$379,954 01	\$372,627 35	\$5,761 47
Aggregate	13,752	21,654,724 26	1,555	2,686,835 95	615,284 81	409,485 28	391,846 52	7,103 49

CASUALTY COMPANIES.									
Accident Co. of N. A., Ca.....	-	-	-	\$282,500 00	\$225,648 00	\$4,897 49	\$4,897 49	-	-
Am'n Steam Boiler, N. Y.....	-	-	-	198,700 00	1,950 76	-	-	\$27 31	-
American Surety, N. Y.....	-	-	-	35,000 00	364 59	-	-	7 29	-
Employers' Liability, Eng.....	-	-	-	1,584,725 00	10,600 16	2,166 15	2,166 15	168 68	-
Fidelity and Casualty, N. Y.....	-	-	-	1,006,535 70	5,717 68	1,616 69	1,616 69	82 01	-
Guarantee Co. of N. A., Ca.....	-	-	-	176,200 00	808 32	587 07	587 07	4 42	-
Hartford Steam Boiler, Conn.....	-	-	-	754,633 00	8,814 66	400 75	400 75	168 27	-
Lloyd's Plate Glass, N. Y.....	-	-	-	19,961 15	520 30	280 92	203 42	5 84	-
Standard L. and A., Mich. †.....	-	-	-	-	-	-	-	-	-
Travelers', Conn.....	-	-	-	6,326,700 00	45,939 42	22,268 47	23,268 47	-	-
Total.....	-	-	-	\$10,384,954 85	\$76,972 37	\$32,217 54	\$33,140 04	\$463 82	-

RECAPITULATION.

Maine Life Company.....	737	\$1,002,809 02	93	\$117,880 95	\$26,804 02	\$29,531 27	\$19,219 17	\$1,342 02
Life Cos. of Other States.....	13,015	20,651,915 24	1,462	2,568,955 00	588,480 79	379,954 01	372,627 35	5,761 47
Casualty Companies.....	-	-	-	10,384,954 85	615,284 81	32,217 54	33,140 04	463 82
Aggregate.....	13,752	\$21,654,724 26	1,555	\$13,071,790 80	\$1,230,569 62	\$441,702 82	\$424,986 56	\$7,567 31

* Excluding "Industrial" policies.

† No business in Maine in 1887.

‡ Including "Industrial."

§ Includes tax on accident business.

STATISTICAL TABLES.

XXV

Table IX—*Showing the Reserve Fund, Assets, Liabilities and Insurance in Force on the 31st day of December, 1887, with the Income and Expenditures for the Year Ending December 31st, 1887, of Assessment Life and Casualty Insurance Companies Transacting Business in this State—Maine Companies.*

Name of Company.	Reserve Fund.	Cash Assets, Including Reserve.	Liabilities.	Insurance in Force.	Income.		Expenditures.	
					From Members.	From all Other Sources	For Losses.	For Expenses.
Dirigo Mutual Accident.....	\$135 58	\$817 04	\$1,000 00	\$1,235,000	\$3,869 00	\$1,600 00	\$1,187 35	\$4,200 19
Golden Rule Relief	45 05	57 93	-	23,200	150 10	-	32 17	60 00
Maine Benefit.	26,867 21	30,928 18	17,582 14	12,598,000	91,118 67	5,770 80	62,000 00	41,971 76
Maine Mutual Accident	2,000 00	3,947 24	857 50	5,729,000	13,357 89	54 09	2,396 04	10,596 29
Maine and New Brunswick.....	500 00	955 14	-	606,000	1,985 01	1,200 00	-	2,229 87
Provident Aid.....	9,303 40	14,330 45	5,027 05	4,681,000	37,153 78	5,106 04	21,371 30	17,551 00
Aggregate	\$38,851 24	\$51,035 98	\$24,466 69	\$24,872,200	\$147,634 45	\$13,730 93	\$86,986 86	\$76,609 11

Insurance in force, life, \$17,885,000.

Insurance in force, accident, \$6,987,200.

Insurance written during the year, life, \$6,702,000.

Insurance written during the year, accident, \$6,987,200.

MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1887.

(1)

*

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

JOHN E. DEWITT, *President.*

ARTHUR L. BATES, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,361,273	21
Loans on bond and mortgage (first liens).....	1,069,665	37
Loans secured by collaterals.....	219,327	05
Premium notes (\$538,474) and loans on policies (\$7,978.02) now in force,	546,452	02
Stocks and bonds owned by the company, market value.....	2,534,917	35
Cash in office of company and deposited in banks and trust companies..	104,516	73
Interest and rents due and accrued.....	58,089	45
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	109,468	63
Other assets, viz: foreborne premiums to be deducted in settlement of policy claims, \$999.58; cash in transit December 31st, 1887, since received, \$9,813.14.....	10,812	72
Total admitted assets.....	\$6,014,522	53

UNADMITTED ASSETS.

Agents' and other ledger balances (net).....	\$	459	96
Bills receivable.....		2,819	22
Total unadmitted assets.....		\$3,279	18
Total assets.....		\$6,017,801	71

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HY-
 POTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COLLATERAL
 SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE PAR AND
 MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON. DECEMBER
 31st, 1887.

Description.	Total Par Value.	Total Market Value.	Amount Loaned Thereon.
Maine Central R. R. Co. 7's.....	\$1,500 00	\$1,980 00	}
Flint & Pere Marquette 6's.....	5,000 00	5,950 00	
Cleveland, Ohio, 6's.....	1,000 00	1,100 00	} \$
Bath, Maine, 6's.....	2,000 00	2,060 00	
Fort Wayne, Ind., 6's.....	1,000 00	1,100 00	} 10,000 00
Westbrook M'g Co., 180 shares.....	18,000 00	15,300 00	
“ “ “ 100 “.....	10,000 00	8,500 00	} 11,300 00
Maine Central R. R. Co. 7's.....	10,000 00	13,200 00	
Lewiston & Auburn Horse R. R. Stock, 15 shares.....	1,500 00	1,125 00	} 6,600 00
Central Wharf Stock, Portland, Me., 24 shares..	24,000 00	24,000 00	
Portland Water Co., 2d Mt'ge.....	3,000 00	3,000 00	} 4,000 00
Maine Central R. R. Co. Bond 7's.....	1,000 00	1,320 00	
First Nat'l Bank, Houlton, Me., 10 shares.....	1,000 00	1,250 00	} 1,000 00
Oregon Short Line, 1st Mort. 6's.....	10,000 00	10,050 00	
Chicago & West Michigan 5's.....	1,000 00	990 00	} 445 00
St. Louis & San Francisco R. R. "B" 6's.....	5,000 00	5,650 00	
Oregon R'y and Navigation Co., 5's.....	5,000 00	4,825 00	} 10,000 00
No. Pacific R. R. 1st Mort. 6's.....	1,000 00	1,182 50	
Portland Water Co. Consol. Mort.....	21,000 00	21,000 00	} 20,000 00
“ “ “ “.....	12,000 00	12,000 00	
“ “ “ stock, 355 shares.....	35,500 00	37,275 00	} 11,000 00
Maine Central R. R. Co. 7's.....	3,500 00	4,620 00	
Ohio & Miss. R. R., Springfield Div., 7's.....	2,000 00	2,180 00	} 2,500 00
Chicago, St. Louis & Pittsburgh R. R. 5's.....	1,000 00	955 00	
New Mexico & So. Pacific R. R. 1st Mort. 7's...	1,000 00	1,170 00	} 895 00
Pejepscot Water Co.....	5,000 00	5,000 00	
Portland Water Co. stock, 80 shares.....	8,000 00	8,400 00	} 5,000 00
Portland & Rochester R. R. stock, 50 shares....	5,000 00	5,400 00	
Portland Trust Co. stock, 56 shares.....	5,600 00	6,608 00	} 5,600 00
First Nat'l Bank stock, Wiscasset, 5 shares....	500 00	650 00	
Flint & Pere Marquette R. R., 70 shares.....	7,000 00	6,720 00	} 555 00
Wisconsin Central R. R., 1st series, 5's.....	1,000 00	885 00	
Mt. Vernon Water Co. 1st Mort.....	1,000 00	1,000 00	} 673 30
So. Kansas R. R. (G. D.) 1st Mort. 5's.....	700 00	668 50	
Casco Nat'l Bank, Portland, 8 shares.....	800 00	1,208 00	} 850 00
Canal Nat'l Bank, Portland, 2 shares.....	200 00	328 00	
Flint & Pere Marquette stock, 10 shares.....	1,000 00	960 00	} 250 00
Memphis & Charleston R. R. 6's.....	1,000 00	1,020 00	
Oregon R'y & Navigation Co. 5's.....	1,000 00	965 00	} 1,953 75
Maine Central R. R. Co. 7's.....	2,000 00	2,400 00	
No. Pacific R. R. Land Grants 1st 6's.....	2,000 00	2,365 00	} 5,000 00
City of Portland, Me 6's.....	1,000 00	1,130 00	
Leeds & Farmington R. R. 1st Mort. 6's.....	1,000 00	1,200 00	} 700 00
So. Kansas R. R. 1st Mort. 5's.....	500 00	477 50	
Central Wharf stock, 9 shares.....	9,000 00	9,000 00	} 438 00
Atlantic Mutual Ins. Co.'s Cert. of Profits.....	3,000 00	3,000 00	
American Bell Telephone Co., 3 shares.....	300 00	612 00	} 2,500 00
Old Colony R. R. 20 shares.....	2,000 00	3,450 00	
Nat'l Park Bank, N. Y., 29 shares.....	2,900 00	4,814 00	} 3,000 00
Delaware & Hudson Canal Co., 30 shares.....	3,000 00	3,093 77	
Jackson, Lansing & Saginaw R. R. 8's.....	5,000 00	5,250 00	} 6,750 00
Chicago & West Michigan R. R. 5's.....	1,000 00	990 00	
New York and New England R. R. 7's.....	1,000 00	1,230 00	} 4,000 00
			} 1,988 75

Description.	Total Par Value.	Total Market Value.	Amount Loaned Thereon.
City of Cambridge, Mass., Water Loan 6's.....	\$1,000 00	\$1,085 00	} 20,000 00
City of Cleveland, Ohio, Street Bridge 6's.....	1,000 00	1,105 00	
Oregon Short Line R'y, 6's.....	1,000 00	1,005 00	
Chicago, Burlington & Northern R. R. 6's.....	3,000 00	3,030 00	
Maine Central R. R. 5's.....	16,000 00	16,360 00	} 843 75
St. Louis & San Francisco R. R. "B" 6's.....	1,000 00	1,130 00	
So. Kansas R. R. (T. D.) 5's.....	5,300 00	4,743 50	} 4,552 08
City of Belfast, Me., 6's.....	200 00	210 00	
	\$277,000 00	\$289,305 77	\$219,327 05

ACCOUNT OF STOCKS, BONDS AND TREASURY NOTES OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31st, 1887.

	Description.	Total Par Value.	Total Market Value.
Bonds.	United State 6s, Currency, Jan., 1899....	\$50,000	\$63,500 00
"	Atchinson, Topeka and Santa Fe R. R. 7s, July, 1899.....	25,000	29,875 00
"	Atchinson, Topeka and Santa Fe R. R. 5s, April, 1909.....	10,000	9,600 00
"	Buffalo and Erie R. R. (L. S. & M. S. R. R.) 7s, April, 1898.....	50,000	59,500 00
"	Canadian Pacific Railway Land Grants 5s, Oct., 1931.....	50,000	50,500 00
"	Chicago and West Michigan R. R. 5s, Dec., 1921.....	100,000	99,000 00
"	Chicago and Northwestern R. R. Currency 7s, Feb., 1915.....	50,000	69,375 00
"	Chicago, Kansas and Western R. R. 1st Mortgage 5s, June, 1926.....	75,000	69,000 00
"	Chicago, Michigan and Lake Shore R. R. 8s, Sept., 1889.....	25,000	26,250 00
"	Dayton and Michigan R. R. 5s, Jan., 1911.....	25,000	26,000 00
"	Dixon, Peoria and Hannibal R. R. 8s (C. B. & Q. R. R.), July, 1889.....	1,500	1,545 00
"	Erie Railway First Consolidated 7s, Sept., 1920.....	50,000	68,000 00
"	Fremont, Elkhorn and Missouri Valley R. R. 6s (C. & N. W. R. R.) Oct., 1933.....	25,000	29,000 00
"	Flint and Pere Marquette R. R. 6s, Oct., 1920.....	50,000	59,500 00
"	Gulf, Colorado and Santa Fe R. R. 7s (A. T. & S. F. R. R.), July, 1909.....	25,000	30,375 00
"	Hannibal & St. Joseph R. R. 6s, March, 1911.....	50,000	59,250 00

MAINE LIFE INSURANCE COMPANY.

	Description.	Total Par Value.	Total Market Value.
Bonds.	Kansas and Missouri R. R. 5s (K. City, F. S. & G. R. R.), Aug., 1922.....	\$10,000	\$ 9,600 00
"	Kansas City, St. Jo. and Council Bluffs R. R. 7s, Jan., 1907.....	25,000	30,000 00
"	Lincoln and North Western K. R. 7s (C. B. & Q. R. R.) Jan., 1910.....	45,000	54,450 00
"	Maine Central R. R. Extension 6s, Oct., 1900.....	9,000	10,260 00
"	Michigan Central R. R., Bay City Divi- sion 5s, March, 1931.....	50,000	54,500 00
"	Milwaukee and St. Paul R. R., C. & M. Division 7s, Jan., 1903.....	35,000	45,150 00
"	New Mexico and Southern Pacific R. R. 7s (A. T. & S. F. R. R.), April, 1909,	50,000	58,500 00
"	New York and New England R. R. 6s, Jan., 1905.....	50,000	56,000 00
"	New York, Lackawanna and Western R. R. 6s, Jan., 1921.....	25,000	32,000 00
"	Ohio and Mississippi R. R. Consolidated 7s, Jan., 1898.....	36,000	42,480 00
"	Oregon Railway and Navigation Co. 5s, June, 1925.....	50,000	48,250 00
"	Oregon Short Line R. R. 6s, Feb., 1922..	50,000	50,250 00
"	*Portland and Ogdensburg R. R. First Mortgage 6s, July, 1900.....	33,500	36,850 00
Stock.	Portland, Saco and Portsmouth R. R.....	12,500	15,000 00
Bonds.	Pueblo and Arkansas Valley R. R. 7s (A. T. & S. F. R. R.), July, 1905.....	25,000	29,187 50
"	Quincy, Alton and St. Louis R. R. 5s (C. B. & Q. R. R.), Feb., 1896.....	50,000	49,250 00
"	Quincy and Warsaw R. R. 8s (C. B. & Q. R. R.), July, 1890.....	4,000	4,190 00
"	Rome, Watertown and Ogdensburg R. R. 5s, July, 1922.....	25,000	25,500 00
"	Rome, Watertown and Ogdensburg R. R. 7s, Dec., 1891.....	6,000	6,360 00
"	Southern Kansas R. R. 5s (A. T. & S. F. R. R.), Sept., 1926.....	50,000	47,750 00
"	Staten Island Rapid Transit R. R. 6s, Jan., 1913.....	10,000	11,200 00
"	St. Louis and San Francisco R. R. "B" 6s, Nov., 1906.....	90,000	101,700 00
"	Union Pacific R. R. 6s, Jan., 1896.....	\$4,000	
"	" " " Jan., 1897.....	4,000	
"	" " " Jan., 1898.....	46,000	
"	" " " July, 1898.....	9,000	
"	" " " Jan., 1899.....	14,000	
		77,000	89,320 00
"	Wichita and South Western R. R. 7s (A. T. & S. F. R. R.) July, 1902.....	10,000	11,100 00
"	Wisconsin Valley R. R. 7s, Jan., 1909...	4,000	4,880 00
"	Allen County, Indiana 5s, Jan., 1888....	10,000	
"	" " " Jan., 1889....	15,000	
		25,000	25,000 00

*Valued by Bank Examiner of Maine.

	Description.	Total Par Value.	Total Market Value.
Bonds.	Berlin, New Hampshire 4s, Nov., 1891...	\$1,000	
"	" " " Nov., 1892...	1,000	
"	" " " Nov., 1893...	1,000	
"	" " " Nov., 1894...	1,000	
"	" " " Nov., 1895...	1,000	
"	" " " Nov., 1896...	1,000	
"	" " " Nov., 1897...	1,000	
		<hr/>	
		\$7,000	\$6,598 90
"	Big Run and Georgeville, Franklin Co., O. 6s, April, 1888	2,000	
"	Big Run and Georgeville, Franklin Co., O. 6s, April, 1889.....	500	
"	Big Run and Georgeville, Franklin Co., O. 6s, April, 1890.....	500	
		<hr/>	
		3,000	3,018 00
"	Bond Co., Illinois 6s, Nov., 1895.....	10,000	10,300 00
"	Brunswick, Maine 4s, May, 1888.....	500	
"	" " " May, 1889.....	500	
"	" " " May, 1890.....	500	
"	" " " May, 1891.....	500	
"	" " " May, 1892.....	500	
"	" " " May, 1894.....	500	
		<hr/>	
		3,000	2,990 00
"	Delaware City, Ohio 6s, Nov., 1901.....	5,000	5,435 00
"	Elk County, Kansas 5s, May, 1892.....	3,000	
"	" " " May, 1893.....	3,000	
"	" " " May, 1894.....	3,000	
"	" " " May, 1895.....	3,000	
"	" " " May, 1896.....	3,000	
		<hr/>	
		15,000	15,000 00
"	Highland Co., Ohio 6s, Sept., 1890.....	1,000	
"	" " " March, 1891.....	1,000	
"	" " " Sept., 1891.....	1,000	
"	" " " March, 1892.....	1,000	
"	" " " Sept., 1892.....	1,000	
"	" " " March, 1893.....	1,000	
"	" " " Sept., 1893.....	1,000	
"	" " " March, 1894.....	1,000	
"	" " " Sept., 1894.....	2,000	
"	" " " Sept., 1895.....	1,000	
"	" " " March, 1896.....	1,000	
"	" " " Sept., 1896.....	1,000	
"	" " " March, 1897.....	1,000	
"	" " " Sept., 1897.....	1,000	
"	" " " March, 1898.....	1,000	
"	" " " Sept., 1898.....	1,000	
"	" " " March, 1899.....	1,000	
"	" " " Sept., 1899.....	1,000	
"	" " " March, 1900.....	1,000	
		<hr/>	
		20,000	21,066 67
"	Louisville, Ky. 4s, July, 1923	25,000	24,500 00
"	Minneapolis, Minn. 4½s, April, 1912	10,000	10,150 00
"	Minneapolis City Water Works 8s, Feb., 1891.....	3,000	3,231 90

	Description.	Total Par Value.	Total Market Value.
Bonds.	Miami County, Ohio 6s, Jan., 1888.....	\$2,000	
"	" " " Jan., 1889.....	5,000	
"	" " " July, 1889.....	2,000	
"	" " " Jan., 1890.....	4,000	
"	" " " July, 1890.....	2,000	
"	" " " Jan., 1891.....	4,000	
"	" " " Jan., 1892.....	2,000	
"	" " " July, 1892.....	2,000	
"	" " " Jan., 1893.....	2,000	
"	" " " Jan., 1894.....	2,000	
"	" " " Jan., 1895.....	2,000	
"	" " " Jan., 1896.....	2,000	
"	" " " Jan., 1897.....	2,000	
"	" " " Jan., 1898.....	2,000	
"	" " " Jan., 1902.....	3,000	
"	" " " July, 1902.....	3,000	
"	" " " Jan., 1903.....	3,000	
"	" " " July, 1904.....	3,000	
"	" " " Jan., 1905.....	3,000	
		\$50,000	\$52,675 00
"	Omaha City, Nebraska 5s, July, 1906....	25,000	25,250 00
"	Peoria, Illinois 7s, April, 1890.....	7,000	7,219 10
"	Portland, Maine 6s, Jan., 1888.....	1,000	
"	" " " March, 1896.....	44,000	
"	" " " Sept., 1896.....	6,000	
"	" " " July, 1897.....	1,000	
"	" " " Sept., 1907.....	24,000	
		76,000	87,410 00
"	Portland, Me., Water Co., 1st Mortgage 6s, April, 1888.....	30,000	30,000 00
"	Richmond, Va. 8s, July, 1903.....	10,000	14,050 00
"	Shelbyville, Indiana 6s, June, 1888.....	1,000	
"	" " " June, 1889.....	500	
"	" " " June, 1890.....	500	
		2,000	2,011 20
"	Sheldon, Vermont 4½s, Oct., 1888.....	2,000	
"	" " " Oct., 1889.....	2,000	
"	" " " Oct., 1890.....	2,000	
		6,000	6,000 00
"	Terre Haute, Ind. 5½s, Jan., 1905.....	10,000	10,279 00
"	Vigo County, Indiana 5s, June, 1896....	5,000	
"	" " " June, 1898....	5,000	
"	" " " June, 1899....	5,000	
"	" " " June, 1901....	3,000	
"	" " " June, 1902....	1,000	
"	" " " June, 1903....	2,000	
"	" " " June, 1904....	2,000	
"	" " " June, 1905....	2,000	
		25,000	25,000 00
"	Wilmington, Del. 5s, Feb., 1897.....	5,000	5,000 00
Stock.	*Biddeford National Bank, Biddeford, Me.,	2,000	2,900 00
"	*Canal National Bank, Portland, Me.....	20,000	32,800 00
"	*Caseo National Bank, Portland, Me.....	19,200	28,992 00
"	*Cumberland National Bank, Portland, Me.	4,000	5,200 00
"	*First National Bank, Auburn, Me.....	2,000	2,960 00
"	*First National Bank, Wiscasset, Me.....	1,000	1,300 00
"	*First National Bank, Lewiston, Me.....	10,000	16,500 00
"	*First National Bank, Bangor, Me.....	1,200	1,800 00

*Valued by Bank Examiner of Maine.

	Description.	Total Par Value.	Total Market Value.
Stock.	*First National Bank, Biddeford, Me.....	\$3,800	\$6,460 00
"	*First National Bank, Augusta, Me.....	5,000	6,500 00
"	*First National Bank, Portland, Me.....	5,800	6,960 00
"	*Georges National Bank, Thomaston, Me., Importers and Traders National Bank, N. Y. City.....	1,200	1,260 00
"	*Lime Rock National Bank, Rockland, Me.	5,000	16,925 00
"	*Manufacturers National Bank, Lewiston, Me.....	8,750	9,375 00
"	*Merchants National Bank, Portland, Me.,	5,000	6,300 00
"	*National Shoe and Leather Bank, Au- burn, Me.....	1,275	2,074 00
"	*National Traders Bank, Portland, Me....	2,600	2,912 00
"	*North National Bank, Rockland, Me....	2,100	2,982 00
"	*North National Bank, Rockland, Me....	10,000	14,200 00
"	*Northern National Bank, Hallowell, Me.,	10,000	14,300 00
"	*Norway National Bank, Norway, Me....	1,000	1,180 00
"	*Peoples National Bank, Waterville, Me.,	3,000	3,780 00
"	*Richmond National Bank, Richmond, Me.	700	840 00
"	*Rockland National Bank, Rockland, Me.	5,000	8,250 00
"	*Ticonic National Bank, Waterville, Me..	3,500	4,375 00
"	*Veazie National Bank, Bangor, Me.....	5,000	6,250 00
		\$2,003,625 00	\$2,273,557 27
	Province of Ontario Annuities, 1887 to 1925, \$7,000 payable semi-annually until 1925, present value.....	261,360 08
			\$2,534,917 35

*Valued by Bank Examiner of Maine.

II. LIABILITIES.

Claims for death losses due and unpaid	\$ 75 00
Claims for matured endowments due and unpaid.....	7,714 53
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	32,008 95
Notices of death on which no proofs have been received....	41,364 46
Claims for death losses and other policy claims resisted....	2,500 00
	<hr/>
Total policy claims	\$83,662 94
Net present value of all outstanding policies in force December 31st, 1887, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	5,625,645 00
Deduct for re-insurance in other companies.....	3,378 00
	<hr/>
Net re-insurance reserve	5,622,267 00
Premiums obligations in excess of the net value of their policies.....	702 00
Unpaid dividends of surplus or other profits due policy-holders.....	4,730 84
Premiums paid in advance (net)	1,483 02
Other liabilities of the company, viz: contingent reserve, \$420; unpaid bills, taxes and all other liabilities (estimated) \$1,000	1,420 00
	<hr/>
Liabilities as to policy-holders	5,714,265 80
Surplus as regards policy-holders.....	303,535 91
	<hr/>
Total liabilities.....	<u><u>\$6,017,801 71</u></u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	} \$689,490 94
Premium notes, loans or liens taken for premiums.....	
Cash received for annuities	406 89
	<hr/>
Total premium income	689,897 83
Less re-insurance	1,570 35
	<hr/>
Received for interest and dividends	242,421 43
Received for rents.....	21,350 65
Other income, viz: profit and loss (net).....	32,775 69
	<hr/>
Total income.....	<u><u>\$984,875 25</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims, } Premium notes, loans or liens used in pay- } ment of same.....	\$631,911 10	
Deduct amount received for re-insurance.....	437 50	
		\$631,473 60
Cash paid to annuitants.....		193 55
Cash paid for surrendered policies.....		9,867 28
Premium notes, loans or liens used in payment of same and voided by lapse.....		18,235 13
Cash paid for dividends to policy-holders.....		40,332 69
Cash surrender values including re-converted additions ap- plied in payment of premiums.....		29,414 30
Premium notes, loans or liens used in payment of same....		14,117 00
Total paid to policy-holders.....		\$743,633 55
Paid for commissions to agents.....		60,578 15
Paid for salaries and other compensation of officers and employes.....		45,920 72
Paid for taxes.....		14,479 31
Paid for rent.....		10,463 04
Other expenditures, viz: general expenses.....		155,909 95
Total expenditures.....		<u>\$1,030,984 72</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$597,078 00	
Received during the year.....	31,535 13	
Total.....		\$628,613 13
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$80,417 13	
Redeemed by maker in cash.....	5,092 00	
Transferred.....	4,630 00	
Total.....		90,139 13
Balance note assets at end of the year.....		<u>\$538,474 00</u>

VI. EXHIBIT OF POLICIES.

The Following is a correct Statement of the Number and Amount of Policies, including additions, in Force at the End of the Previous Year, and of the Policies Issued, Revived, or Increased, and of those which have Ceased to be in Force During the Year, and of those in Force at End of Year.

Classification.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Reversionary Additions.	Total Numbers and Amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year.....	5,447	\$10,013,954	6,775	\$11,550,237 00	1,889	\$3,449,224	\$172,531 40	14,111	\$25,185,946 40
New policies issued.....	26	46,207	2,505	4,754,862 00	3	7,000	-	2,534	4,808,069 00
Old policies revived.....	3	8,000	32	72,600 00	-	-	1,446 90	35	82,046 90
Old policies increased.....	-	-	-	-	-	-	4,905 49	-	4,905 49
Additions by dividends.....	-	-	-	-	-	-	38,193 81	-	38,193 81
	5,476	\$10,068,161	9,312	\$16,377,699 00	1,892	\$3,456,224	\$217,077 60	16,680	\$30,119,161 60
Add policies transferred to Maine & Mass. N. F. Law Extens'ns ..	-	-	-	-	300	578,910	-	300	578,910 00
	5,476	\$10,068,161	9,312	\$16,377,699 00	2,192	\$4,035,134	\$217,077 60	16,980	\$30,698,071 60
<i>Deduct Policies Ceased to be in Force :</i>									
By death.....	145	294,928	56	130,635 00	27	63,260	3,565 47	228	492,388 47
By maturity and discount.....	-	-	157	171,678 75	-	-	1,145 96	157	172,824 71
By expiry (term).....	-	-	-	-	236	449,820	-	236	449,820 00
By surrender.....	56	129,892	13	27,003 00	-	-	12,661 60	69	169,556 60
By lapse.....	20	39,200	802	1,596,100 00	2	1,500	285 52	824	1,637,085 52
By re-conversion.....	-	-	-	-	-	-	856 56	-	856 56
By decrease.....	-	6,000	-	49,834 25	-	-	-	-	55,834 25

Not taken.....	-	-	688	1,346,600 00	-	-	-	688	1,346,600 00
Total terminated.....	221	\$470,020	1,716	\$3,321,851 00	265	\$514,580	\$18,515 11	2,202	4,324,966 11
By policies transferred to Maine & Mass. N. F. Law Extens'ns..	54	113,110	246	465,800 00	-	-	-	300	578,910 00
	275	\$583,130	1,962	\$3,787,651 00	265	\$514,580	\$18,515 11	2,502	\$4,903,876 11
Net numbers and amounts in force at the end of the year.....	5,201	9,485,031	7,350	12,590,048 00	1,927	3,520,554	198,562 49	14,478	25,794,195 49
Policies re-insured.....	3	\$11,778	-	-	15	\$75,000	-	18	\$86,778 00

Three Annuity Policies of \$233.27 annually, in force December 31, 1887.

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 737; amount insured, \$1,002,809 02	
Policies issued during the year: number 93; amount insured..	117,880 95
Premiums received during the year.	26,804 02
Losses and claims incurred during the year.	29,531 27
Losses and claims paid during the year.	19,219 17
Amount of taxes paid to the State of Maine on premiums.	1,342 02

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1887.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKLEY, *President.*

JOEL L. ENGLISH, *Secretary.*

Capital Paid Up in Cash, \$1,250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$403,494 29
Loans on bond and mortgage (first liens).....	15,871,829 42
Loans secured by collaterals	720,320 56
Premium notes and loans on policies now in force.....	1,840,840 68
Stocks and bonds owned by the company, market value.....	9,906,468 88
Cash in office of company and deposited in banks and trust companies..	3,111,172 55
Interest and rents due and accrued.....	526,294 06
Net amount deferred and outstanding premiums on policies in force	
December 31, 1887.....	170,268 01
Total admitted assets.....	<u><u>\$32,550,658 45</u></u>

UNADMITTED ASSETS.

Agents' balances.....	\$10,635 33
Loans on personal security }	2,596 98
Bills receivable, }	
Total unadmitted assets	<u><u>\$13,232 31</u></u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$31,296 00
Claims for matured endowments due and unpaid	49,426 00
Claims for death losses and matured endowments in process	
of adjustment or adjusted and not due.....	72,107 00
Claims for death losses and other policy claims resisted....	28,500 00
Total policy claims	<u><u>\$181,329 00</u></u>
Net present value of all outstanding policies in force Dec.	
31st, 1887, computed by the Connecticut Insurance De-	
partment, according to the Actuaries' Table of Mortality	
with 4 per cent interest.....	26,571,393 00

Net re-insurance reserve	\$26,571,393 00
Unpaid dividends of surplus or other profits due policy-holders.....	139,194 13
Premiums paid in advance and surrender values	9,274 13
Liabilities as to policy-holders.....	26,901,190 26
Surplus as regards policy-holders.....	5,649,498 19
Total liabilities	<u>\$32,550,688 45</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,958,650 23
Premium notes, loans or liens taken for premiums	243,448 46
	<u>\$3,202,098 69</u>
Deduct re-insurance.....	753 97
	<u>\$3,201,344 72</u>
Received for interest and dividends.....	1,618,165 05
Received discount on claims paid in advance.....	11,203 46
Total income	<u>\$4,830,713 23</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,063,491 39
Premium notes, loans or liens used in payment of same....	77,640 73
Cash paid for surrendered policies.....	278,291 86
Premium notes, loans or liens used in payment of same and voided by lapse.....	31,141 16
Cash paid for dividends to policy-holders.....	475,248 42
Premium notes, loans or liens used in payment of same ...	99,845 57
Total paid to policy-holders.....	<u>\$3,025,659 13</u>
Premiums on bonds to reduce cost to par values 1886 and 1887.....	84,620 91
Paid for dividends to stockholders.....	112,500 00
Paid for commissions to agents.....	354,611 27
Paid for salaries and other compensation of officers and employes and agents.....	107,764 35
Paid for taxes.....	93,479 26
Paid for rent.....	11,362 57
Other expenditures, viz: general expenses.....	91,867 36
Total expenditures.....	<u>\$3,881,864 85</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year...	\$1,611,414	18
Received during the year.....	85,210	61
Total.....	\$1,696,624	79

Deductions during the year as follows:

Notes and other obligations used as above stated.....	\$208,627	46
Redeemed by maker in cash	6,563	19
Total.....	215,190	65
Balance note assets at end of the year.....	\$1,481,434	14

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	63,293	\$92,262,969 44
Policies issued during year 1887.....	7,406	14,380,449 00
Old policies revived during the year, } Old policies increased during the year, }	40	106,437 00
Totals.....	70,739	106,749,855 44
Deduct policies ceased to be in force.....	5,254	9,377,521 00
Net policies in force December 31st, 1887	65,485	\$97,372,334 44

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	1,675	\$2,099,633 00
By expiry.....	208	512,488 00
By surrender.....	855	1,284,810 00
By lapse.....	1,269	2,967,290 00
By change and decrease.....	24	55,406 00
Not taken.....	1,223	2,457,894 00
Totals.....	5,254	\$9,377,521 00

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 1,535; amount insured..	\$1,796,074	00
Policies issued during the year: number, 166; amount insured..	271,808	00
Premiums received during the year.....	66,619	20
Losses and claims incurred during the year.....	70,303	00
Losses and claims paid during the year	71,681	34

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

WILLIAM G. ABBOT, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$9,790,114 65
Loans on bond and mortgage (first liens)	32,844,664 04
Loans secured by collaterals	393,933 00
Premium notes and loans on policies now in force	2,102,949 15
Stocks and bonds owned by the company, market value	9,582,949 65
Cash in office of company and deposited in banks and trust companies...	788,856 67
Interest and rents due and accrued	1,036,080 57
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887	87,573 20
Other assets, viz: balance of agents' accounts	16,377 45
Total admitted assets.....	\$56,643,498 38

II. LIABILITIES.

Claims for death losses due and unpaid	\$42,444 25
Claims for matured endowments due and unpaid	9,439 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	235,705 00
Claims for death losses and other policy claims resisted	5,000 00
Total policy claims.....	\$292,588 25
Net present value of all outstanding policies in force De- cember 31st, 1887, computed by the Connecticut Insur- ance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	50,362,653 00
Net re-insurance reserve	50,362,653 00
Unpaid dividends of surplus or other profits due policy-holders	179,410 00
Premiums paid in advance and surrender values	75,996 52
Other liabilities of the company, viz: reserve on act of lapsed policies..	246,420 00
Liabilities as to policy-holders.....	51,157,067 77
Surplus as regards policy-holders.....	5,486,430 61
Total liabilities.....	\$56,643,498 38

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,944,488 23
Premiums paid by dividends.....	1,477,976 84
Total premium income.....	<u>\$4,422,465 07</u>
Received for interest.....	2,551,209 50
Received for rents	404,960 60
Other income, viz: balance profit and loss.....	86,727 13
Total income	<u><u>\$7,465,362 30</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$3,604,935 82
Premium notes, loans or liens used in payment of same ...	55,794 27
Cash less values applied in payment of premiums.....	395,120 33
Cash paid for surrendered policies.....	147,851 45
Premium notes, loans or liens used in payment of same and voided by lapse	33,338 28
Cash paid for dividends to policy-holders.....	1,133,545 40
Premium notes, loans or liens used in payment of same....	43,715 76
Total paid to policy-holders.....	<u>\$5,414,301 31</u>
Paid for commissions to agents.....	261,566 53
Paid for salaries and other compensation of officers and employes.....	108,271 27
Paid for taxes	304,803 19
Paid for rent	3,853 63
Other expenditures, viz: general expenses, including medical examiners' fees, advertising and mailing expenses.....	315,187 64
Total expenditures.....	<u><u>\$6,407,983 57</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$2,257,210 24
Received during the year.....	3,182 00
Total	<u>\$2,260,392 24</u>
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated	\$136,030 31
Redeemed by maker in cash.....	21,412 78
Total.....	<u>157,443 09</u>
Balance note assets at end of the year.....	<u><u>\$2,102,949 15</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1886	63,027	\$150,528,923
Policies issued during year	3,423	8,211,056
Old policies revived during the year.....	388	1,158,818
Old policies transferred during the year.....	1	1,000
	<hr/>	<hr/>
Totals	66,839	159,899,797
Deduct policies ceased to be in force.....	3,356	8,907,299
	<hr/>	<hr/>
Net policies in force Dec. 31st, 1887.....	63,483	\$150,992,498
	<hr/> <hr/>	<hr/> <hr/>

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	1,608	\$3,721,430
By surrender.....	734	2,190,857
By lapse.....	780	1,840,546
By change and decrease	-	508,966
By transfer.....	1	1,000
Not taken.....	233	644,500
	<hr/>	<hr/>
Totals	3,356	\$8,907,299
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 1,797; amount insured..	\$2,850,169 00
Policies issued during the year: number, 146; amount insured.....	274,841 00
Premiums received during the year	82,255 16
Losses and claims incurred during the year.....	56,925 00
Losses and claims paid during the year	56,925 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE
UNITED STATES,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President.*

WILLIAM ALEXANDER, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered.	\$20,945,923 61
Loans on bond and mortgage (first liens).....	23,548,376 48
Loans secured by collaterals.....	507,000 00
Stocks and bonds owned by the company, market value.....	28,008,320 00
Cash in office of company and deposited in banks and trust companies, 7,657,967 50	
Interest and rents due and accrued.....	812,361 61
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	1,495,733 00
Total assets.....	<u>\$82,975,682 20</u>

II. LIABILITIES.

Claims for death losses due and unpaid.	} \$261,264 00
Claims for matured endowments due and unpaid.....	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	
Claims for death losses and other policy claims resisted..	
Total policy claims.....	\$261,264 00
Net present value of all outstanding policies in force December 31st, 1887, computed by the New York Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>65,804,441 00</u>
Net re-insurance reserve.....	65,804,441 00
Unpaid dividends of surplus or other profits due policy-holders.....	101,544 00
Other liabilities of the company, viz: under clause premiums paid-up insurance on lapsed policies.....	119,105 00
Liabilities as to policy-holders.....	<u>66,286,354 00</u>
Surplus as regards policy-holders.. . . .	16,689,328 20
Total liabilities.....	<u>\$82,975,682 20</u>

III. INCOME DURING THE YEAR.

Cash received for premiums, net.....	\$18,712,003	90
Cash received for annuities.....	403,771	57
Total premium income.....	\$19,115,775	47
Received for interest and dividends.....	3,648,232	85
Received for rents.....	476,840	97
Total income.....	\$23,240,849	29

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$6,048,607	87
Cash paid to annuitants.....	138,603	36
Cash paid for surrendered policies.....	1,555,515	28
Cash paid for dividends to policy-holders.....	2,319,783	30
Total paid to policy-holders.....	\$10,062,509	81
Paid for dividends to stockholders.....	7,000	00
Paid for commissions to agents.....	1,984,887	60
Paid for salaries and other compensation of officers and employes.....	373,159	49
Paid for taxes.....	157,041	79
Paid for rent.....	61,705	65
Paid for commuting commissions.....	155,518	72
Other expenditures, viz: general expenses.....	1,337,331	07
Total expenditures.....	\$14,139,154	13

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	110,292	\$411,779,098
Policies issued during the year.....	33,941	132,740 051
Old policies revived during the year.....	759	3,648,990
Additions by dividends during the year.....	-	1,634,064
Totals.....	144,992	549,802,203
Deduct policies ceased to be in force.....	15,538	66,772,641
Net policies in force December 31st, 1887.....	129,454	\$483,029,562

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity or expiry.....	1,752	\$6,702,721
By surrender.....	2,017	9,691,100
By lapse.....	7,805	26,649,503
Not taken.....	3,964	23,729,317
Totals.....	15,538	\$66,772,641

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 954; amount insured, \$1,895,728 00	
Policies issued during the year: number, 42; amount insured.....	226,996 00
Premiums received during the year.....	44,262 70
Losses and claims incurred during the year.....	7,666 00
Losses and claims paid during the year.....	8,876 00
Amount of taxes paid to the State of Maine on premiums.....	219 49

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 780,525 00
Loans on bond and mortgage (first liens).....	2,346,719 38
Loans on company's policies.....	250,565 00
Loans secured by collaterals.....	484,141 96
Premium notes and loans on policies now in force.....	524,084 35
Stocks and bonds owned by the company, market value.....	3,939,237 23
Cash in office of company and deposited in banks and trust companies ..	253,209 52
Interest and rents due and accrued.....	158,628 81
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887.....	275,268 29
Total admitted assets.....	<u>\$9,012,379 54</u>

II. LIABILITIES.

Reported losses awaiting proofs.....	\$22,667
Claims for matured endowments in process of adjustment or adjusted and not due.....	<u>3,150</u>
Total policy claims.....	\$25,817 00
Net present value of all outstanding policies in force December 31st, 1887, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	8,349,505
Less re-insurance.....	<u>69,502</u>
Net re-insurance reserve.....	8,280,003 00
Unpaid dividends of surplus or other profits due policy-holders.....	24,991 71
Other liabilities of the company, viz: premiums paid in advance.....	<u>1,837 60</u>
Liabilities as to policy-holders.....	8,332,649 31
Surplus as regards policy-holders.....	<u>679,730 23</u>
Total liabilities.....	<u>\$9,012,379 54</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,213,897 40
Premium notes, loans or liens taken for premiums	111,349 16
Premiums paid by dividends and surrendered policies	132,619 39
	<u>1,457,865 95</u>
Deduct premiums paid for re-insurance.....	23,407 71
Total premium income.....	\$1,434,458 24
Received for interest and dividends.....	382,462 59
Received for rents	35,022 85
Total income.....	<u>\$1,851,943 68</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$652,113 58
Premium notes, loans or liens used in payment of same....	18,023 10
Cash paid for surrendered policies.....	106,154 41
Premium notes, loans or liens used in payment of same and voided by lapse.....	30,904 64
Cash surrender values applied in payment of premiums....	10,146 64
Cash paid for dividends to policy-holders.....	143,584 53
Premium notes, loans or liens used in payment of same....	54,307 56
Total paid to policy-holders	\$1,015,234 30
Paid for commissions to agents.....	136,046 89
Paid for salaries and other compensation of officers and employes.....	161,795 41
Paid for taxes.....	23,848 30
Paid for rent.....	13,240 37
Medical examiners' fees.....	13,489 00
Other expenditures, viz: general expenses.....	86,333 79
Total expenditures.....	<u>\$1,449,988 06</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$533,308 49
Received during the year.....	111,349 16
Total.....	<u>\$644,657 65</u>

Deductions during the year as follows:

Notes and other obligations used as above stated.....	103,235 30
Redeemed by maker in cash.....	11,924 88
Total	<u>115,160 18</u>
Balance note assets at end of the year.....	<u>\$529,497 47</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886	16,537	\$41,246,538
Policies issued during year.....	3,130	10,022,465
Old policies revived during the year.....	9	13,724
Old policies increased during the year.....	-	10,532
Additions by dividends during the year.....	-	13,472
Totals	19,676	651,306,731
Deduct policies ceased to be in force.....	1,988	5,954,962
Net policies in force December 31st, 1887.....	17,688	\$45,351,769

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death.....	202	\$480,823
By maturity	87	142,785
By expiry	135	326,450
By surrender	423	1,001,889
By lapse.....	576	1,574,820
By change and decrease.....	-	519,695
Not taken.....	565	1,908,500
Totals.....	1,988	\$5,954,962

* BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 503; amount insured....	\$763,676 00
Policies issued during the year: number, 35; amount insured.....	50,919 00
Premiums received during the year	14,706 14
Losses and claims incurred during the year.....	25,224 00
Losses and claims paid during the year.....	29,524 00

* Active agency work for this company in Maine, represented to cover but a part of 1887.

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.* JOHN B. HEGEMAN, *Vice Pres. and Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$ 363,000 00
Loans on bond and mortgage (first liens).....	2,321,800 00
Loans secured by collaterals.....	103,500 00
Premium notes and loans on policies now in force.....	132,187 23
Stocks and bonds owned by the company, market value.....	1,777,588 75
Cash in office of company and deposited in banks and trust companies..	29,334 01
Interest and rents due and accrued.....	48,889 57
Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1887.....	130,724 68
Total admitted assets.....	<u>\$4,907,024 24</u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	} \$19,624 98
Claims for matured endowments due and unpaid.....	
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	
Claims for death losses and other policy claims resisted..	
Total policy claims.....	\$19,624 98
Net present value of all outstanding policies in force Dec. 31st, 1887, computed by the New York Insurance De- partment, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	<u>3,717,624 00</u>
Net re-insurance reserve.....	3,717,624 00
Unpaid dividends of surplus or other profits due policy-holders.....	4,727 07
Premiums paid in advance and surrender values.....	1,556 09
Unrealized items in excess of reserve.....	1,539 00
Other liabilities of the company, viz: special reserve.....	300,000 00
Liabilities as to policy-holders.....	<u>4,045,071 14</u>
Surplus as regards policy-holders.....	861,953 10
Total liabilities.....	<u>\$4,907,024 24</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$5,613,268 25
Premium notes, loans or liens taken for premiums.....	5,577 31
	<u>5,618,845 56</u>
Deduct amount of premium paid to other companies for re- insurance.....	78 07
Total premium income.....	\$5,618,767 49
Received for interest and dividends.....	181,804 33
Received for rents.....	29,143 13
Total income.....	<u>\$5,829,714 95</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,097,293 13
Premium notes, loans or liens used in payment of same ...	1,642 63
Cash paid for matured endowments.....	12,901 93
Premium notes, loans or liens used in payment of same....	1,555 07
Cash paid for surrendered policies.....	33,522 92
Premium notes, loans or liens used in payment of same and voided by lapse.....	4,738 58
Cash paid for dividends to policy-holders.....	34,288 31
Premium notes, loans or liens used in payment of same....	8,064 63
Total paid to policy-holders.....	\$2,194,007 20
Paid for dividends to stockholders.....	35,000 00
Paid for commissions to agents.....	876,057 67
Paid for salaries and other compensation of officers and employes.....	134,847 21
Paid for salaries and travelling expenses of managers of agencies, and general, special and local agents	627,558 53
Paid for taxes.....	44,696 79
Paid for rent.....	34,377 46
Paid for medical examiners' fees.....	62,598 25
Paid for commuting commissions.....	478,984 53
Paid for furniture and fixtures and safe for home and agency offices.....	6,402 36
Other expenditures, viz: general expenses.....	166,815 45
Total expenditures.....	<u>\$4,661,345 45</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$142,610 83
Received during the year.....	5,577 31
Total.....	\$148,188 14

Deductions during the year as follows:

Notes and other obligations used as above stated.....	16,000 91
Total.....	16,000 91
Balance note assets at end of the year.....	<u>\$132,187 23</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies issued during year.....	3,759	\$4,604,351
Old policies revived during the year.....	127	135,100
Totals.....	3,886	4,739,451
Deduct policies ceased to be in force.....	362	466,661
Net policies in force Dec. 31st, 1887.....	3,524	4,272,790
Industrial policies in force Dec. 31st, 1887.....	1,345,125	\$147,758,287

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	118	\$138,583 00
By surrender.....	130	194,929 00
By lapse.....	105	124,000 00
By change and decrease.....	2	3,000 00
Not taken.....	7	6,149 00
Totals.....	362	466,661 00
Industrial claims paid during the year.....	22,566	\$1,982,286 76

BUSINESS IN MAINE.

Policies in force December 31st, 1887, excluding industrial, number, 21; amount insured.....	\$23,784 00
Policies issued during the year, excluding industrial, number 7; amount insured.....	13,674 00
Industrial policies in force December 31, 1887, number, 9,090; amount insured.....	998,512 00
Premiums received during the year (including industrial).....	33,038 86
Losses and claims incurred during the year.....	12,047 76
Losses and claims paid during the year.....	12,047 76
Amount of taxes paid to the State of Maine on premiums.....	386 79

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. McCURDY, *President.*WILLIAM J. EASTON, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$10,644,073 37
Loans on bond and mortgage (first liens).....	49,615,268 00
Loans secured by collaterals.....	9,515,100 00
Stocks and bonds owned by the company, market value.....	43,439,877 81
Cash in office of company and deposited in banks and trust companies,	2,619,362 66
Interest and rents due and accrued	1,000,391 19
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	1,440,893 61
Total admitted assets.....	\$118,274,966 70

UNADMITTED ASSETS.

Agents' balances.....	\$ 22,896 58
Suspense account.....	148,765 20
Total unadmitted assets.....	\$171,661 78

II. LIABILITIES.

Claims for matured endowments due and unpaid	\$32,290 67
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due, or await- ing further proof.....	} 303,370 00
Claims for death losses and other policy claims resisted }	
Total policy claims.....	\$335,660 67
Net present value of all outstanding policies in force De- cember 31st, 1887, computed according to the Actua- ries' Table of Mortality, with 4 per cent interest.....	110,814,390 00
Net re-insurance reserve.....	110,814,390 00
Premiums paid in advance.....	82,314 36
Other liabilities of the company, viz: non-forfeiture clause	41,600 00
Liabilities as to policy-holders.....	111,273,965 03
Surplus as regards policy-holders.....	7,001,001 67
Total liabilities.....	\$118,274,966 70

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$16,978,319 00
Cash received for annuities	132,582 62
Total premium income	\$17,110,901 62
Received for interest and dividends	5,431,925 16
Received for rents	404,589 54
Other income.....	172,506 14
Total income.....	\$23,119,922 46

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses, policy claims and additions..	\$8,352,388 20
Cash paid to annuitants.....	35,116 87
Cash paid for surrendered policies and additions.....	3,086,733 15
Cash paid for dividends to policy-holders.....	2,654,185 39
Total paid to policy-holders.....	\$14,128,423 60
Paid for commissions to agents.....	2,052,722 69
Paid for salaries and other compensation of officers and employes.....	313,681 40
Paid for taxes	283,084 08
Paid for rent	85,671 00
Other expenditures, viz: law and medical departments and general expenses.....	914,355 32
Total expenditures	\$17,777,938 09

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies and additions in force December 31st, 1886.....	129,846	\$393,776,174
Policies issued during year.....	21,320	62,395,485
Old policies revived during the year.....	949	2,682,125
Old policies changed during the year.....	54	198,000
Additions by dividends during the year.....	-	4,365,500
Totals.....	152,169	463,417,284
Deduct policies ceased to be in force.....	11,339	35,833,925
Net policies in force December 31st, 1887.....	140,830	\$427,583,359

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity or expiry	2,450	\$8,154,831
By surrender.....	2,182	9,341,038
By lapse.....	3,920	9,773,791
By change and decrease.....	54	559,300
Not taken	2,733	8,004,965
Totals.....	11,339	\$35,833,925

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 1,886; amount insured, \$3,091,311 24	
Policies issued during the year: number, 138; amount insured.....	290,200 00
Premiums received during the year.....	62,497 27
Losses and claims incurred during the year.....	72,744 70
Losses and claims paid during the year.....	68,744 70

MUTUAL BENEFIT LIFE INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

AMZI DODD, *President*.

EDWARD L. DOBBINS, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered, company's office building.....	\$ 200,000 00
Loans on bond and mortgage (first liens)	19,959,583 42
Loans secured by collaterals	4,166,414 17
Premium notes and loans on policies now in force.....	4,242,886 85
Stocks and bonds owned by the company, market value.....	10,467,706 33
Cash in office of company and deposited in banks and trust companies..	790,438 67
Interest and rents due and accrued.....	604,645 18
Net amount deferred and outstanding premiums on policies in force	
December 31st, 1887.....	324,307 58
Other assets, viz: real estate purchased on foreclosure.....	1,281,481 80
Premiums in transit since received.....	73,198 09
Total admitted assets.....	\$42,110,662 09

UNADMITTED ASSETS.

Agents' balances and cash obligations.....	\$571 24
Total unadmitted assets	\$571 24

II. LIABILITIES.

Claims for death losses and matured endowments in process	
of adjustment or adjusted and not due.....	\$264,131 11
Claims for death losses and other policy claims resisted... ..	17,000 00
Total policy claims	\$281,131 11
Net present value of all outstanding policies in force Dec.	
31st, 1887, computed by the New Jersey Insurance Department, according to the Actuaries' Table of Mortality	
with 4 per cent interest.....	38,333,923 00
Net re-insurance reserve.....	\$38,333,923 00
Unpaid dividends of surplus or other profits due policy-holders.....	213,591 65
Premiums paid in advance.....	5,419 57
Liabilities as to policy-holders.....	38,834,065 33
Surplus as regards policy-holders.....	3,276,596 76
Total liabilities.....	\$42,110,662 09

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$4,376,546	97
Premium notes, loans or liens taken for premiums	378,542	70
Cash received for annuities.....	53,147	22
	<hr/>	
Total premium income.....	\$4,808,236	89
Received for interest and dividends.....	2,227,435	77
Received for rents (net).....	28,993	64
	<hr/>	
Total income.....	\$7,064,666	30
	<hr/>	

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,738,287	01
Premium notes, loans or liens used in payment of same....	151,806	77
Cash paid to annuitants	20,086	82
Cash paid for surrendered policies.....	451,294	17
Premium notes, loans or liens used in payment of same and voided by lapse.....	140,904	82
Cash paid for dividends to policy-holders.....	1,200,263	53
Premium notes, loans or liens used in payment of same ...	23,533	22
	<hr/>	
Total paid to policy-holders.....	\$4,726,176	34
Paid for commissions to agents and agency expenses	522,995	85
Paid for salaries and other compensation of officers and employes.....	121,415	63
Paid for taxes.....	155,855	74
Other expenditures, viz: general expenses.....	209,063	00
	<hr/>	
Total expenditures.....	\$5,715,506	56
	<hr/>	

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$4,247,228	49
Received during the year.....	378,542	70
	<hr/>	
Total.....	\$4,625,771	19
<i>Deductions during the year as follows:</i>		
Notes and other obligations used as above stated.....	\$316,244	81
Redeemed by maker in cash	66,639	53
	<hr/>	
Total.....	382,884	34
	<hr/>	
Balance note assets at end of the year.....	\$4,242,886	85
	<hr/>	

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	53,633	\$143,186,656
Policies issued during year.....	6,254	15,949,360
Old policies revived during the year.....	31	92,200
Old policies increased during the year.....	4	14,200
Additions by dividends during the year.....	-	23,064
Totals.....	59,922	159,265,480
Deduct policies ceased to be in force.....	4,560	12,076,077
Net policies in force December 31st, 1887.....	55,362	\$147,189,403

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death or maturity.....	1,597	\$4,569,101
By surrender.....	1,479	4,120,493
By lapse.....	924	2,119,300
Not taken.....	560	1,267,183
Totals.....	4,560	\$12,076,077

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 1,370; amount insured..	\$2,538,251 00
Policies issued during the year: number, 160; amount insured.....	203,142 00
Premiums received during the year.....	56,643 10
Losses and claims incurred during the year.....	66,832 00
Losses and claims paid during the year.....	62,932 00
Amount of taxes paid to the State of Maine on premiums.....	1,132 86

ERROR On page 37, Part II, the amount given as "tax paid State on premiums" is incorrect. It is correct in Table No. VIII, page 24.

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President*.GEO. W. REED, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$203,007 81
Loans on bond and mortgage (first liens).....	1,774,071 05
Loans secured by collaterals	54,000 00
Premium notes and loans on policies now in force.....	193,664 42
Stocks and bonds owned by the company, par value	1,844,203 17
Cash in office of company and deposited in banks and trust companies...	86,090 72
Interest and rents due and accrued	70,102 29
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	74,366 94
Other assets, viz: agents' accounts (since paid, \$105,805 80)	125,907 82
Total admitted assets.....	<u>\$4,425,414 22</u>

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	<u>6,000 00</u>
Total policy claims.....	\$8,000 00
Net present value of all outstanding policies in force December 31st, 1887, computed by the Vermont Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest.	<u>3,434,152 67</u>
Net re-insurance reserve	3,434,152 67
Unpaid dividends of surplus or other profits due policy-holders.....	67,141 09
Premiums paid in advance and surrender values	5,018 50
Other liabilities of the company, viz: extra reserve on life rate endowments	<u>221,398 35</u>
Liabilities as to policy-holders.....	3,735,740 61
Surplus as regards policy-holders.....	<u>689,673 61</u>
Total liabilities.....	<u>\$4,425,414 22</u>

III. INCOME DURING THE YEAR.

Cash received for premiums	\$934,157 22
Premium notes, loans or liens taken for premiums.....	20,148 07
Total premium income.....	\$954,305 29
Received for interest and dividends.....	212,142 50
Received for rents	7,413 32
Other income, viz: profit and loss	13,586 79
Total income.....	\$1,187,447 90

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$224,572 33
Premium notes, loans or liens used in payment of same ...	548 44
Cash paid for surrendered policies.....	111,108 65
Premium notes, loans or liens used in payment of same and voided by lapse	2,827 77
Cash paid for dividends to policy-holders.....	106,004 25
Premium notes, loans or liens used in payment of same....	179 22
Total paid to policy-holders	\$445,240 66
Paid for commissions to agents	139,819 13
Salaries and travelling expenses of agents.....	12,552 55
Paid for salaries and other compensation of officers and employes.....	19,366 58
Medical examiners' fees.....	12,176 73
Paid for taxes	19,457 99
Paid for rent.....	7,442 66
Paid for furniture at home and agency offices.....	1,487 30
Paid for advertising and printing.....	9,984,64
Other expenditures, viz: general expenses, legal expenses, \$461.57; postage and express, \$2,489.97.....	2,951 54
Total expenditures.....	\$670,479 78

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$26,765 01
Received during the year.....	20,148 07
Total.....	\$46,913 08
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	\$3,555 43
Redeemed by maker in cash.....	5,410 84
Total	8,966 27
Balance note assets at end of the year.....	\$37,946 81

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1886	12,595	\$20,059,506
Policies issued during year	3,900	8,171,000
Old policies revived during the year	27	48,295
Old policies increased during the year	-	5,000
Additions by dividends during the year	-	2,484
Totals	16,522	28,286,285
Deduct policies ceased to be in force	2,174	3,363,961
Net policies in force Dec. 31st, 1887	14,348	\$24,922,324

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity	137	\$225,121
By surrender	858	969,500
By lapse	532	953,000
By change and decrease	79	228,340
Not taken	568	988,000
Totals	2,174	\$3,363,961

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 169; amount insured	\$227,710 00
Policies issued during the year: number, 39; amount insured	43,500 00
Premiums received during the year	6,569 34
Losses and claims incurred during the year	2,000 00
Losses and claims paid during the year	2,000 00
Amount of taxes paid to the State of Maine on premiums	45 44

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

I. ASSETS.

Real estate owned by the company, unnumbered	\$1,636,959 57
Loans on bond and mortgage (first liens)	2,830,750 00
Loans secured by collaterals and company's policies	1,580,446 76
Premium notes and loans on policies now in force	745,984 66
Stocks and bonds owned by the company, market value	11,026,256 88
Cash in office of company and deposited in banks and trust companies ..	656,889 94
Interest and rents due and accrued	204,260 88
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887	148,419 46
Other assets, viz: quarterly and semi-annual premium notes, being part of premium note account, and secured by premium reserve as other premium notes are	243,462 43
Total admitted assets	<u>\$19,073,430 58</u>

II. LIABILITIES.

Claims for death losses due and unpaid	\$55,102 00
Claims for matured endowments due and unpaid	34,295 00
Total policy claims	<u>\$89,397 00</u>
Net present value of all outstanding policies in force December 31st, 1887, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	16,294,304 33
Net re-insurance reserve	16,294,304 33
Unpaid dividends of surplus or other profits due policy-holders	96,381 09
Liabilities as to policy-holders	16,480,082 42
Surplus as regards policy-holders	2,593,348 16
Total liabilities	<u>\$19,073,430 58</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,833,055 87
Premium notes, loans or liens taken for premiums.....	503,951 12
Total premium income.....	<u>\$2,337,006 99</u>
Received for interest and dividends.....	861,947 47
Received for rents.....	71,353 29
Other income, viz: balance of profit and loss account.....	109,605 04
Total income.....	<u><u>\$3,379,912 79</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,272,851 74
Premium notes, loans or liens used in payment of same....	43,745 26
Cash paid for surrendered policies.....	257,377 83
Premium notes, loans or liens used in payment of same and voided by lapse.....	58,080 41
Cash paid for distribution to policy-holders.....	400,885 44
Premium notes, loans or liens used in payment of same....	22,906 80
Total paid to policy-holders.....	<u>\$2,055,847 48</u>
Paid for commissions to agents.....	172,171 71
Paid for salaries and other compensation of officers and employes.....	87,476 67
Paid for taxes.....	38,084 76
Paid for medical fees.....	11,899 25
Paid for accrued interest on investments purchased during the year....	11,132 57
Other expenditures, viz: general expenses and advertising.....	129,132 01
Total expenditures.....	<u><u>\$2,505,744 45</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$1,035,527 73
Received during the year.....	503,951 12
Total.....	<u>\$1,539,478 85</u>
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	124,732 47
Redeemed by maker in cash.....	425,299 29
Total.....	<u>550,031 76</u>
Balance note assets at end of the year.....	<u><u>\$989,447 09</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	22,819	\$67,241,961
Policies issued during year.....	2,671	7,780,868
Old policies revived during the year.....	102	186,755
Totals	25,592	75,209,584
Deduct policies ceased to be in force.....	1,775	5,455,460
Net policies in force December 31st, 1887.....	23,817	\$69,754,124

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity or expiry	494	\$1,248,643
By surrender.....	468	1,234,132
By lapse.....	538	1,920,575
By change and decrease.....	6	211,120
Not taken.....	269	840,990
Totals.....	1,775	\$5,455,460

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 1,313; amount insured..	\$2,406,487 00
Policies issued during the year: number, 151; amount insured.....	242,240 00
Premiums received during the year.....	62,820 30
Losses and claims incurred during the year.....	29,380 00
Losses and claims paid during the year.....	36,060 00

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

WILLIAM H. BEERS, *President.*RUFUS W. WEEKS, *Actuary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$6,887,092 59
Loans on bond and mortgage (first liens)	15,969,372 78
Loans secured by collaterals.....	1,867,500 00
Premium notes and loans on policies now in force.....	388,799 44
Stocks and bonds owned by the company, market value.....	52,255,814 82
Cash in office of company and deposited in banks and trust companies..	3,038,499 60
Interest and rents due and accrued.....	488,477 59
Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1887.....	1,610,797 15
Total admitted assets.....	<u>\$82,506,353 97</u>

UNADMITTED ASSETS.

Agents' balances.....	\$170,792 59
Total unadmitted assets.....	<u>\$170,792 59</u>

II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$27,582 30
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	599,292 92
Claims for death losses and other policy claims resisted	20,000 00
Amounts due and unpaid on annuity claims (not called for)	13,042 96
Total policy claims	\$659,918 18
Net present value of all outstanding policies in force Dec. 31st, 1887, computed by the New York Insurance De- partment, according to the Actuaries' Table of Mortality, with 4 per cent interest.....	70,354,117 00
Deduct net value of risks re-insured	407,361 00
Net re-insurance reserve.....	69,946,756 00
Premiums paid in advance	52,886 73
Liabilities as to policy-holders.....	70,659,560 91
Surplus as regards policy-holders.....	<u>11,846,793 06</u>
Total liabilities.....	<u>\$82,506,353 97</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$16,630,814	04
Premium notes, taken for premiums	77,666	07
Cash received for annuities.....	1,252,980	46
	<u>17,961,460</u>	57
Deduct re-insurance.....	134,568	56
Total premium income.....	\$17,826,892	01
Received for interest and dividends	3,639,236	79
Received for rents.....	86,579	49
Other income, viz: discount on claims paid in advance, \$267.18; profit on bonds and real estate actually sold, \$37,869 45	38,136	63
Total income.....	<u>\$21,590,844</u>	<u>92</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$4,347,727	68
Premium notes, loans or liens used in payment of same ...	13,639	15
Cash paid to annuitants	967,916	88
Cash paid for surrendered policies.....	1,867,723	90
Premium notes, loans or liens used in payment of same and voided by lapse.....	13,980	31
Cash paid for dividends to policy-holders.....	2,322,290	75
Premium notes, loans or liens used in payment of same....	1,932	12
Total paid to policy-holders.....	\$9,535,210	79
Paid for commissions to agents (including advanced and commuted com- missions)	2,717,371	96
Paid for salaries and other compensation of officers and employes.....	592,188	54
Paid for taxes.....	129,927	04
Other expenditures, viz: general expenses	850,826	54
Total expenditures.....	<u>\$13,825,524</u>	<u>87</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$408,619	44
Received during the year.....	77,666	07
Total.....	\$486,285	51

Deductions during the year as follows:

Notes and other obligations used as above stated.....	29,551	58
Redeemed by maker in cash.....	67,934	49
Total.....	<u>97,486</u>	<u>07</u>
Balance note assets at end of the year	<u>\$388,799</u>	<u>44</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1887.....	97,719	\$304,373,540
Policies issued during year.....	28,428	102,230,600
Old policies revived during the year.....	94	353,229
Old policies increased during the year.....	-	151,466
Additions by dividends during the year.....	-	4,014,000
Totals.....	126,241	411,122,835
Deduct policies ceased to be in force.....	12,918	52,187,299
Net policies in force Dec. 31st, 1887.....	113,323	\$358,935,536

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death, maturity or expiry.....	1,618	\$4,580,700
By surrender.....	1,454	9,557,735
By lapse.....	5,068	15,614,241
By change and decrease.....	-	869,987
Not taken... ..	4,778	21,564,636
Totals.....	12,918	\$52,187,299

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 850; amount insured...\$1,807,360 00	
Policies issued during the year: number, 106; amount insured.....	233,100 00
Premiums received during the year.....	51,863 58
Losses and claims incurred during the year.....	27,552 55
Losses and claims paid during the year.....	17,552 55
Amount of taxes paid to the State of Maine on premiums.....	406 28

**NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,
MILWAUKEE, WIS.**

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,320,530 81
Loans on bond and mortgage (first liens)	24,211,495 86
Premium notes and loans on policies now in force	857,535 04
Stocks and bonds owned by the company, market value	606,607 05
Cash in office of company and deposited in banks and trust companies . .	837,831 43
Interest and rents due and accrued	431,373 83
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887	570,981 13
Total assets	\$28,836,355 15

UNADMITTED ASSETS.

Agents' balances	\$19,466 62
Bills receivable	2,197 13
Total unadmitted assets	\$21,663 75

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$127,363 96
Claims for death losses and other policy claims resisted	10,000 00
Total policy claims	\$137,363 96
Net present value of all outstanding policies in force De- cember 31st, 1887, computed by the Wisconsin Insurance Department, according to the Actuaries' Table of Mortal- ity, with 4 per cent interest	24,508,027 00
Net re-insurance reserve	24,508,027 00
Unpaid dividends of surplus or other profits due policy-holders, esti- mated	95,000 00
Other liabilities of the company, viz: premiums paid in advance, \$2,000; accrued commissions, \$10,000; accounts not presented, \$6,748.64; reserve for paid-up insurance claimable, \$59,990.12	78,738 76
Liabilities as to policy-holders	24,819,129 72
Surplus as regards policy-holders	4,017,225 43
Total liabilities	\$28,836,355 15

III. INCOME DURING THE YEAR.

New premiums.....	\$1,205,901 47
Renewal premiums without deducting for commissions or other expenses	4,015,051 65
Total premium income.....	\$5,220,953 12
Received for interest and dividends.....	1,563,221 42
Received for rents.....	75,095 05
Other income, viz: discount on claims paid in advance.....	849 54
Total income.....	<u>\$6,860,119 13</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,721,108 63
Cash paid for surrendered policies.....	160,621 07
Premium notes, loans or liens voided by lapse.....	8,468 57
Cash paid for dividends to policy-holders, Premium notes, loans or liens used in payment of same, }	1,457,611 09
Total paid to policy-holders.....	\$3,347,809 36
Paid for commissions to agents	719,398 99
Paid for salaries and other compensation of officers and employes.....	206,628 02
Paid for taxes.....	81,966 36
Paid for rent	4,629 57
Paid for commuting commissions	5,146 33
Other expenditures, viz: general expenses	406,121 22
Total expenditures	<u>\$4,771,699 85</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$1,056,378 95
Received during the year	116,258 67
Total.....	\$1,172,637 62
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	\$299,043 36
Redeemed by maker in cash	16,059 22
Total.....	<u>315,102 58</u>
Balance note assets at end of the year.....	<u>\$857,535 04</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	56,544	\$127,629,903
Policies issued during year	13,009	32,125,955
Old policies revived during the year.	288	708,187
Old policies increased during the year.....	7	42,089
Additions by dividends during the year.....	-	2,732,699
Totals.....	<u>69,848</u>	<u>163,238,833</u>
Deduct policies ceased to be in force.....	5,442	15,623,510
Net policies in force December 31st, 1887	<u>64,406</u>	<u>\$147,615,323</u>

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death or maturity.....	813	\$1,696,091
By expiry.....	9	2,572,470
By surrender.....	406	871,947
By lapse.....	2,859	6,291,602
By change and decrease	3	378,712
Not taken.....	<u>1,352</u>	<u>3,812,688</u>
Totals	<u>5,442</u>	<u>\$15,623,510</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 398; amount insured....	\$555,055 00
Policies issued during the year: number, 81; amount insured..	111,663 00
Premiums received during the year.....	19,161 40
Losses and claims incurred during the year.....	3,000 00
Losses and claims paid during the year	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	251 52

PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$784,927 20
Loans on bond and mortgage and ground rents (first liens).....	3,454,252 76
Loans secured by collaterals	1,325,136 25
Premium notes and loans on policies now in force.....	874,798 49
Stocks and bonds owned by the company, market value.....	5,645,521 00
Cash in office of company and deposited in banks and trust companies...	117,264 44
Interest and rents due and accrued	76,458 76
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887	259,733 69
Other assets, viz: bills receivable, agents' balances, sundry accounts....	62,166 44
Total admitted assets.....	\$12,600,259 03

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$51,034 00
Total policy claims.....	\$51,034 00
Net present value of all outstanding policies in force De- cember 31st, 1887, computed according to the Actuaries'	
Table of Mortality, with 4 per cent interest	10,475,946 00
Deduct re-insurance	63,235 00
Net re-insurance reserve	10,412,711 00
Unpaid dividends of surplus or other profits due policy-holders, being on unreported premiums	35,022 92
Depreciation in stock, collateral loan.....	19,000 00
Premiums paid in advance.	10,563 33
Scrip outstanding.....	9,070 00
Other liabilities of the company, viz: life rate endowment fund and on special forms of policies.....	223,597 11
Liabilities as to policy-holders.....	10,760,998 36
Surplus as regards policy-holders.....	1,839,260 67
Total liabilities.....	\$12,600,259 03

III. INCOME DURING THE YEAR.

Cash received for premiums	\$2,241,595 87
Premium notes, loans or liens taken for premiums	104,394 55
Total premium income.....	<u>2,345,990 42</u>
Less re-insurance.....	4,492 95
	<u>\$2,341,497 44</u>
Received for interest and dividends.....	608,729 32
Received for rents	32,305 45
Other income, viz: profit on stocks, bonds and real estate sold.....	17,738 87
Total income.....	<u><u>\$3,000,271 08</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and endowment, less re-insurance of \$3,000.....	\$638,013 48
Premium notes, loans or liens used in payment of same....	20,713 52
Cash paid for surrendered policies.....	190,255 97
Premium notes, loans or liens used in payment of same and voided by lapse	26,204 09
Cash paid for dividends to policy-holders.....	374,970 27
Premium notes, loans or liens used in payment of same....	62,976 54
Total paid to policy-holders	<u>\$1,313,133 87</u>
Paid for commissions to agents	196,419 45
Salaries and travelling expenses of agents.....	121,654 50
Paid for salaries and other compensation of officers and employes	62,433 43
Medical fees	29,211 42
Paid for taxes	55,935 25
Paid for rent	14,735 74
Advertising, printing and supplies	26,609,67
Paid for commuting commissions.....	300 00
Other expenditures, viz: general expenses, etc.....	31,448 79
Total expenditures.....	<u><u>\$1,851,882 12</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$598,727 43
Received during the year.....	111,418 83
Total.....	<u>\$710,146 26</u>
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated	\$109,894 15
Redeemed by maker in cash.....	12,530 62
Total	<u>122,424 77</u>
Balance note assets at end of the year.....	<u><u>\$587,721 49</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1886	22,162	\$53,911,873
Policies issued during year	4,745	12,155,536
Old policies revived during the year.....	347	551,861
Old policies changed and increased during the year.....	26	69,500
Additions by dividends during the year.....	-	40,280
	<hr/>	<hr/>
Totals	27,280	66,729,050
Deduct policies ceased to be in force.....	2,371	5,710,245
	<hr/>	<hr/>
Net policies in force Dec. 31st, 1887.....	24,909	\$61,018,605
	<hr/> <hr/>	<hr/> <hr/>

Policies which have ceased to be in force during the year, with the mode of their termination :

Terminated by death or maturity.....	362	\$826,779
By surrender.....	380	882,519
By lapse.....	1,056	2,192,177
By change and decrease	31	308,870
Not taken.....	542	1,499,900
	<hr/>	<hr/>
Totals	2,371	\$5,710,245
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 445; amount insured....	\$746,600 00
Policies issued during the year: number, 138; amount insured.....	205,000 00
Premiums received during the year	28,619 66
Amount of taxes paid to the State of Maine on premiums.....	858 58

PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

AARON C. GOODMAN, *President.*JOHN M. HOLCOMBE, *Secretary.*

 Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$1,096,218 60
Loans on bond and mortgage (first liens)	6,818,595 98
Premium notes and loans on policies now in force	1,066,266 08
Stocks and bonds owned by the company, market value	1,123,408 40
Cash in office of company and deposited in banks and trust companies ..	186,568 63
Interest due and accrued	163,016 20
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887	35,614 39
Total admitted assets	<u>\$10,489,688 28</u>

II. LIABILITIES.

Claims for death losses due and unpaid	\$10,768 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due	124,938 00
Claims for death losses and other policy claims resisted	5,000 00
Total policy claims	<u>\$140,706 00</u>
Net present value of all outstanding policies in force December 31st, 1887, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent interest	8,908,337 00
Deduct net value of risks of this company insured in other solvent companies	7,691 00
Net re-insurance reserve	8,900,646 00
Premium paid in advance and surrender values	2,676 02
Other liabilities of the company, viz: contingent reserve on policy account	37,541 87
Special reserve	<u>200,000 00</u>
Liabilities as to policy-holders	9,281,569 89
Surplus as regards policy-holders	<u>1,208,118 39</u>
Total liabilities	<u>\$10,489,688 28</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$685,072 77
Premiums paid by surrendered policies.....	6,942 92
Premium notes, loans or liens taken for premiums.....	1,366 80
	<hr/>
Cash received for annuities.....	693,382 49
Deduct re-insurance premiums.....	2,351 74
	<hr/>
Total premium income.....	\$691,030 75
Received for interest and dividends.....	574,112 80
Received for rents.....	44,438 46
	<hr/>
Total income.....	<u>\$1,309,582 01</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$715,461 44
Premium notes, loans or liens used in payment of same....	64,140 60
Cash paid for surrendered policies.....	83,782 26
Premium notes, loans or liens used in payment of same and voided by lapse.....	24,701 29
Cash paid for dividends to policy-holders.....	125,435 01
Premium notes, loans or liens used in payment of same....	1,868 84
	<hr/>
Total paid to policy-holders.....	\$1,015,389 44
Paid for dividends to stockholders.....	24,000 00
Paid for commissions to agents.....	59,852 66
Paid for salaries and other compensation of officers and employes.....	90,092 42
Paid for taxes.....	28,292 03
Paid for rent.....	10,516 60
Other expenditures, viz: general expenses, including profit and loss account.....	80,201 41
	<hr/>
Total expenditures.....	<u>\$1,308,344 56</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$1,163,869 33
Received during the year.....	1,366 80
	<hr/>
Total.....	\$1,165,236 13
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	90,710 73
Redeemed by maker in cash.....	8,259 32
	<hr/>
Total.....	98,970 05
	<hr/>
Balance note assets at end of the year.....	<u>\$1,066,266 08</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1887.....	17,988	\$25,656,602
Policies issued during year.....	1,127	1,730,681
Old policies revived during the year.....	9	30,200
Additions by dividends during the year.....	-	16,124
Totals.....	19,124	27,433,607
Deduct policies ceased to be in force.....	1,447	2,165,920
Net policies in force December 31st, 1887.....	17,677	\$25,267,687

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	560	\$767,136
By surrender.....	183	256,238
By lapse.....	383	526,158
By change and decrease.....	122	277,938
Not taken.....	199	338,450
Totals.....	1,447	\$2,165,920

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 605; amount insured....	\$449,835 00
Policies issued during the year: number, 69; amount insured.....	102,886 00
Premiums received during the year.....	13,860 54
Losses and claims incurred during the year.....	3,411 00
Losses and claims paid during the year.....	2,066 00
Amount of taxes paid to the State of Maine on premiums.....	51 23

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*

ASA S. WING, *Actuary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$915,500 00
Loans on bond and mortgage (first liens)	6,895,270 85
Loans secured by collaterals	140,325 94
Premium notes and loans on policies now in force.	40,746 44
Stocks and bonds owned by the company, market value.	4,726,975 00
Cash in office of company and deposited in banks and trust companies..	162,643 13
Interest and rents due and accrued.	133,426 87
Net amount deferred and outstanding premiums on policies in force Dec. 31st, 1887.	417,660 41
Total admitted assets.	<u><u>\$13,432,548 64</u></u>

II. LIABILITIES.

Claims for death losses due and unpaid.	\$161 00
Claims for death losses in process of adjustment or adjusted and not due.	25,729 00
Amounts due and unpaid on annuity claims.	394 37
Total policy claims	<u>\$26,248 37</u>
Net present value of all outstanding policies in force Dec. 31st, 1887, computed by the Pennsylvania Insurance De- partment, according to the Actuaries' Table of Mortality, with 4 per cent interest.	11,199,047 00
Net re-insurance reserve.	<u>11,199,047 00</u>
Unpaid dividends of surplus or other profits due policy-holders.	26,002 55
Other liabilities of the company.	447 01
Liabilities as to policy-holders.	<u>11,251,780 93</u>
Surplus as regards policy-holders.	<u>2,180,767 71</u>
Total liabilities.	<u><u>\$13,432,548 64</u></u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$2,199,647 31
Premium notes, loans or liens taken for premiums.....	3,874 01
Cash received for annuities.....	27,659 49
Total premium income.....	\$2,231,180 81
Received for interest and dividends.....	547,954 14
Received for rents.....	7,850 60
Total income.....	<u>\$2,786,985 55</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$525,703 00
Cash paid to annuitants.....	21,315 51
Cash paid for surrendered policies.....	79,944 62
Premium notes, loans or liens used in payment of same and voided by lapse.....	245 26
Cash paid for dividends to policy-holders.....	272,583 99
Premium notes, loans or liens used in payment of same....	4,275 96
Total paid to policy-holders.....	\$904,068 34
Paid for commissions to agents.....	209,567 47
Paid for salaries and other compensation of officers and employes.....	112,103 19
Paid for taxes.....	41,432 54
Paid for rent.....	6,756 19
Other expenditures, viz: general expenses.....	48,581 05
Total expenditures.....	<u>\$1,322,508 78</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$41,446 44
Received during the year.....	3,874 01
Total.....	\$45,320 45
<i>Deductions during the year as follows:</i>	
Notes and other obligations used as above stated.....	4,521 22
Redeemed by maker in cash.....	52 79
Total.....	<u>4,574 01</u>
Balance note assets at end of the year.....	<u>\$40,746 44</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1887	16,352	\$50,914,268
Policies issued during the year.....	3,240	9,703,675
Old policies revived during the year.....	64	150,000
Old policies increased and changed during the year.....	59	189,075
Additions by dividends during the year.....	-	78,033
Totals	19,715	61,035,051
Deduct policies ceased to be in force.....	1,378	3,897,398
Net policies in force December 31st, 1887.....	18,337	\$57,137,653

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	202	\$519,697
By surrender.....	260	783,594
By lapse.....	804	2,068,500
By change and decrease.....	59	328,607
Not taken.....	53	197,000
Totals	1,378	\$3,897,398

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 229; amount insured....	\$356,066 00
Policies issued during the year: number, 47; amount insured.....	83,261 00
Premiums received during the year.....	11,408 71
Losses incurred during the year.....	1,058 00
Losses paid during the year.....	1,058 00
Amount of taxes paid to the State of Maine on premiums.....	342 26

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

SHEPPARD HOMANS, *President.*WILLIAM E. STEVENS, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$115,900 00
Loans secured by collaterals.....	31,300 00
Premium notes and loans on policies now in force.....	563 55
Stocks and bonds owned by the company, market value.....	146,385 00
Cash in office of company and deposited in banks and trust companies..	67,348 18
Interest and rents due and accrued.....	1,884 97
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887.....	8,550 32
Total admitted assets.....	<u>\$371,932 02</u>

UNADMITTED ASSETS.

Agents' balances.....	\$23,965 51
Bills receivable.....	144 99
Total unadmitted assets.....	<u>\$24,110 50</u>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$52,000 00
Claims for death losses and other policy claims resisted....	15,000 00
Total policy claims.....	<u>\$67,000 00</u>
Net present value of all outstanding policies in force De- cember 31st, 1887, computed by the New York Insurance Department, according to the Actuaries' Table of Mortal- ity, with 4 per cent interest.....	127,735 00
Net re-insurance reserve.....	<u>127,735 00</u>
Liabilities as to policy-holders.....	194,735 00
Surplus as regards policy-holders ..	<u>177,197 02</u>
Total liabilities.....	<u>\$371,932 02</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$623,931 43	
Premium paid by dividends.	368,626 52	
	<u>\$992,557 95</u>	
Deduct premiums paid other companies for re-insurance on policies in this company.....	3,141 03	
Total premium income.....		\$989,416 92
Received for interest and dividends.....		12,896 64
Total income.....		<u><u>\$1,002,313 56</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$321,407 00	
Cash paid for surrendered policies.....	3,039 30	
Cash paid for dividends to policy-holders.....	368,981 46	
Total paid to policy-holders.....		\$693,427 76
Paid for commissions to agents.....		110,751 74
Advanced to agents to be repaid out of future commissions.....		16,740 78
Paid for salaries and other compensation of officers and employes.....		27,788 73
Paid for taxes.....		8,581 99
Furniture and fixtures, home and agency offices.....		1,563 60
Paid for rent, home and agency offices ..		14,923 30
Paid for commuting commissions.....		1,514 05
Other expenditures, viz: general expenses, traveling expenses, managers of agencies, \$8,125.00; medical examiner's fees, \$3,279.55; advertising, \$9,646 03; stationery and stg., \$11,332.75; legal and other expenses, \$5,153.09; postage, \$3,111.99; attendance fees, \$1,345.00.....		41,993 41
Total expenditures.....		<u><u>\$917,285 36</u></u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$563 55	
Balance note assets at end of the year.....		<u><u>\$563 55</u></u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1887.....	8,779	\$36,000,696
Policies issued during year.....	4,023	15,662,200
Old policies revived during the year.....	8	38,000
Old policies increased during the year.....	1	17,000
Totals.....	12,811	51,717,896
Deduct policies ceased to be in force.....	1,247	4,862,335
Net policies in force Dec. 31st, 1887.....	11,564	\$46,855,561

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	92	\$372,400
By surrender.....	12	11,750
By expiry (term).....	878	3,463,125
By lapse.....	16	8,060
By change and decrease.....	-	101,000
Not taken.....	249	906,000
Totals.....	1,247	\$4,862,335

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 13; amount insured	\$34,000 00
Policies issued during the year: number, 15; amount insured.....	43,000 00
Premiums received during the year.....	742 23
Amount of taxes paid to the State of Maine on premiums.....	14 84

TRAVELERS' LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered	\$701,392 05
Loans on bond and mortgage (first liens)	3,622,506 20
Loans secured by collaterals	193,155 00
Premium notes and loans on policies now in force.....	94,156 00
Stocks and bonds owned by the company, market value.....	2,418,951 95
Cash in office of company and deposited in banks and trust companies..	410,530 60
Interest and rents due and accrued.....	81,113 41
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	213,084 07
Total admitted assets	\$7,734,889 28

UNADMITTED ASSETS.

Agents' balances.....	\$41,367 44
Loans on personal security.....	85, 259 00
Total unadmitted assets	\$126,617 44

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$41,531 00
Total policy claims	\$41,531 00
Net present value of all outstanding policies in force Dec. 31st, 1887, computed by the Connecticut Insurance De- partment, according to the Actuaries' Table of Mortality with 4 per cent interest.....	\$6,735,810 00
Deduct re-insurance	21,370 00
Net re-insurance reserve.....	\$6,719,440 00
Liabilities as to policy-holders.....	\$6,760,971 00
Surplus as regards policy-holders.....	973,918 28
Total liabilities.....	\$7,734,889 28

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$1,099,498 12	
Received for interest and dividends.....		\$379,301 08
Received for rents.....		30,703 63
Total income.....		<u>\$1,509,502 83</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$381,638 96	
Cash paid to annuitants.....	150 00	
Cash paid for surrendered policies.....	66,711 97	
Total paid to policy-holders.....		\$448,500 93
Paid for commissions to agents.....		110,670 96
Paid for salaries and other compensation of officers and employes.....		72,759 18
Paid for taxes.....		13,701 13
Paid for rent.....		983 37
Other expenditures, viz: general expenses.....		79,661 47
Total expenditures.....		<u>\$726,277 04</u>

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31st, 1887.....	18,402	\$34,171,625
Policies issued during year.....	3,248	7,536,936
Old policies revived during the year.....	44	95,768
Old policies increased during the year.....	-	7,420
Totals.....	21,694	\$41,811,749
Deduct policies ceased to be in force.....	1,854	4,071,856
Net policies in force December 31st, 1887.....	19,840	<u>\$37,739,893</u>

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death.....	176	\$315,052
By maturity.....	42	45,042
By expiry.....	4	13,000
By surrender.....	165	267,447
By lapse.....	948	2,110,200
By change and decrease.....	217	584,015
Not taken.....	302	737,100
Totals.....	1,854	<u>\$4,071,856</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 629; amount insured...	\$746,265 00
Policies issued during the year: number, 41; amount insured.....	65,919 00
Premiums received during the year.....	18,949 61
Losses and claims incurred during the year.....	1,450 00
Losses and claims paid during the year	1,800 00
Amount of taxes paid to the State of Maine on premiums including accident.....	711 43

UNITED STATES LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*

C. P. FRALEIGH, *Secretary.*

Capital Paid Up in Cash, \$440,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$63,004 24
Loans on bond and mortgage (first liens)	2,749,949 53
Loans secured by collaterals.....	138,861 89
Premium notes and loans on policies now in force.....	142,075 28
Stocks and bonds owned by the company, cost value.....	2,193,215 37
Cash in office of company and deposited in banks and trust companies ...	79,202 71
Interest due and accrued	65,576 00
Bills receivable, \$10,897.63; agents' ledger balances, \$25,323.52.....	36,221 15
Net amount deferred and outstanding premiums on policies in force De- cember 31st, 1887.....	151,032 92
Other assets, viz: { Market value of real estate over cost.....	39,195 76
{ Market value of bonds and stocks over cost.....	76,161 49
Total admitted assets.....	<u>\$5734,496 34</u>

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$3,535 00
Claims for death losses and other policy claims resisted....	5,000 00
Total policy claims.....	<u>\$8,535 00</u>
Net present value of all outstanding policies in force De- cember 31st, 1887, computed by the New York Insurance Department, according to the Actuaries' Table of Mortal- ity, with 4 per cent interest.....	5,070,496 00
Other liabilities of the company, viz: premiums paid in advance, \$2,108.44; accrued rents and unrepresented account, \$3,831.09; liability for lapsed policies presentable for surrender, \$1,645.....	7,584 53
Liabilities as to policy-holders.....	5,086,715 53
Surplus as regards policy-holders ..	647,780 81
Total liabilities.....	<u>\$5,734,496 34</u>

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$745,459 44
Total premium income.....	\$745,459 44
Received for interest and dividends.....	257,026 01
Received for rents.....	2,809 44
Other income, viz: balance profit and loss account, less debits	18,164 72
Total income.....	<u>\$1,023,459 61</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$477,889 81
Cash paid to annuitants.....	126 00
Cash paid for surrendered policies and surrendered additions to policies.....	46,714 10
Total paid to policy-holders.....	\$524,729 91
Paid for dividends to stockholders.....	30,800 00
Paid for commissions to agents	116,947 11
Paid for medical examiners' fees	13,502 10
Paid for salaries and other compensation of officers and employes.....	44,944 11
Paid for salaries and traveling expenses of managers, &c., &c.....	52,798 28
Paid for taxes.....	19,001 30
Paid for rent.....	19,927 47
Paid for advertising.....	17,156 50
Other expenditures, viz: general expenses	29,748 17
Total expenditures.....	<u>\$869,554 95</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens at beginning of the year....	\$148,646 59
Received during the year.....	45,796 88
Total.....	\$194,443 47
<i>Deductions during the year as follows:</i>	
Notes, loans and liens used in payment of losses and claims,	21,343 52
“ “ “ “ “ in purchase of surrendered policies	4,477 79
Notes, loans and liens voided by lapse of policies.....	4,103 57
Redeemed by maker in cash	22,443 31
Total.....	<u>52,368 19</u>
Balance note assets at end of the year.....	<u>\$142,075 28</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st, 1886.....	10,705	\$21,109,155
Policies issued during year.....	2,404	5,497,820
Old policies revived during the year.....	40	81,900
Old policies increased during the year and changed.....	24	61,400
Totals.....	13,173	26,750,275
Deduct policies ceased to be in force.....	1,438	3,278,446
Net policies in force Dec. 31st, 1887.....	11,735	\$23,471,829

Policies which have ceased to be in force during the year, with the mode of their termination:

Terminated by death or maturity.....	224	\$489,418
By expiry.....	35	86,000
By surrender.....	97	143,546
By lapse.....	724	1,540,456
By change and decrease and correction.....	21	179,526
Not taken.....	337	839,500
Totals.....	1,438	\$3,278,446

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 105; amount insured ...	\$141,160 00
Policies issued during the year: number, 21; amount insured.....	37,600 00
Premiums received during the year.....	5,896 40
Losses and claims incurred during the year.....	360 00
Losses and claims paid during the year.....	360 00
Amount of taxes paid to the State of Maine on premiums.....	110 72

WASHINGTON LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, Jr., *President.*

WILLIAM HAXTON, *Secretary.*

Capital Paid Up in Cash, \$125,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$568,131 96
Loans on bond and mortgage (first liens).....	6,791,998 67
Loans made in cash to policy-holders on this company's policies assigned as collaterals	200,418 43
Stocks and bonds owned by the company, market value.....	827,250 00
Cash in office of company and deposited in banks and trust companies...	106,204 04
Interest and rents due and accrued.....	76,162 25
Net amount deferred and outstanding premiums on policies in force December 31st, 1887.....	237,313 48
Other assets, viz: agents' ledger balances.....	60,903 87
Total admitted assets.....	\$8,868,382 70

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,500 00
Claims for matured endowments due and unpaid	1,454 70
Claims for death losses and matured endowments in process of adjustment or adjusted and not due:.....	16,060 00
Total policy claims	\$20,014 70
Net present value of all outstanding policies in force Dec. 31st, 1887, computed by the New York Insurance De- partment, according to the Actuaries' Table of Mortality with 4 per cent interest.....	8,273,960 00
Net re-insurance reserve.....	\$8,273,960 00
Unpaid dividends due stockholders.....	84 00
Premiums paid in advance and surrender values.....	7,504 84
Other liabilities of the company, viz: amount due on account of salaries, rents and office expenses.....	3,041 65
Liabilities as to policy-holders	8,304,605 19
Surplus as regards policy-holders.....	563,777 51
Total liabilities.....	\$8,868,382 70

III. INCOME DURING THE YEAR.

Cash received for premiums.....	\$1,651,211 21
Cash received for annuities.....	3,000 00
Total premium income.....	\$1,654,211 21
Received for interest and dividends.....	393,158 97
Received for rents.....	19,057 85
Other income, viz: discount on claims paid in advance, \$5,647.20; profits on bonds sold, \$2,956.26.....	8,603 46
Total income.....	<u>\$2,075,031 49</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$673,901 74
Cash paid to annuitants.....	4,760 85
Cash paid for surrendered policies and additions.....	250,191 76
Return premiums.....	2,575 13
Cash paid for dividends to policy-holders.....	157,171 00
Total paid to policy-holders.....	\$1,088,600 48
Paid for dividends to stockholders.....	8,547 00
Paid for commissions to agents.....	112,988 56
Paid for salaries and other compensation of officers and employes.....	60,290 69
Paid for taxes.....	17,581 82
Paid for rent.....	8,250 00
Paid for commuting commissions.....	75,470 33
Other expenditures, viz: general expenses.....	129,573 58
Total expenditures.....	<u>\$1,501,302 46</u>

V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, 1886.....	16,504	\$36,574,831
Policies issued during year.....	3,419	7,500,730
Old policies revived during the year.....	208	521,096
Additions by dividends during the year.....	-	266,450
Totals.....	20,131	\$44,863,107
Deduct policies ceased to be in force.....	2,370	5,356,580
Net policies in force December 31st, 1887.....	17,761	<u>\$39,506,527</u>

*Policies which have ceased to be in force during the year,
with the mode of their termination:*

Terminated by death or maturity.....	271	\$594,884
By surrender.....	423	1,156,107
By lapse.....	1,079	2,166,332
By discount.....	28	50,355
Not taken.....	569	1,388,902
Totals.....	2,370	<u>\$5,356,580</u>

BUSINESS IN MAINE.

Policies in force December 31st, 1887: number, 193; amount insured...	\$222,384 00
Policies issued during the year: number, 60; amount insured.....	69,206 00
Premiums received during the year.....	8,566 59
Amount of taxes paid to the State of Maine on premiums.....	152 34

CASUALTY AND GUARANTEE INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1887.

ACCIDENT INSURANCE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN UNITED STATES IN 1881.

HON. JAMES FERRIER, *President*. EDWARD RAWLINGS, *Managing Director*.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$108,000 00
Bills receivable, secured by mortgage.....	4,740 00
Cash in the company's principal office and in bank.....	3,842 69
Interest due and accrued.....	375 00
Premiums in due course of collection.....	44,281 49
Other assets.....	<u>2,056 53</u>
Aggregate of all the admitted assets of the company in the United States at their actual value.....	<u>\$163,295 71</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$15,425 86
Amount required to safely re-insure all outstanding risks.....	19,051 08
All other demands against the company, viz: commissions, etc.....	1,121 49
Total liabilities, except as regards policy-holders.....	<u>35,598 43</u>
Surplus as regards policy-holders.....	127,697 28
Aggregate amount of liabilities in the United States.....	<u>\$163,295 71</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$193,867 87
Received for interest and dividends from all sources.....	5,269 78
Aggregate amount of income received in cash, in the United States...	<u>\$199,137 65</u>

IV. EXPENDITURES DURING THE YEAR.

Cash dividends actually paid.....	\$126,268 83
Paid for commissions or brokerage.....	37,117 71
Salaries and other charges of officers, clerks and employes.	27,809 60
Paid State, national and local taxes.....	4,584 08
All other expenditures, viz: general expenses.....	15,361 29
Aggregate amount of expenditures in cash in the United States.....	<u>\$211,141 51</u>

V. MISCELLANEOUS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force December 31, 1886.....	\$22,960,750	\$167,128 50
Written during the year.....	17,142,450	168,496 13
Totals.....	<u>\$40,103,200</u>	<u>\$335,624 63</u>
Deduct those expired and terminated.....	31,355,950	279,654 08
In force at end of the year.....	<u>\$8,747,250</u>	<u>\$55,970 55</u>
Deduct amount re-insured.....	2,107,500	17,868 38
Net amount in force.....	<u>\$6,639,750</u>	<u>\$38,102 17</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	282,500 00
Premiums received.....	2,256 48
Losses paid.....	4,897 49
Losses incurred in Maine.....	4,897 49

AMERICAN STEAM BOILER INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

WILLIAM K. LOTHROP, *President.* VINCENT R. SCHENCK, *Secretary.*

 Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Interest accrued on bond and mortgage loans.....	\$ 514 92
Loans on bond and mortgage (first liens).....	23,500 00
Stocks and bonds owned by the company, market value.....	904,827 20
Loans secured by collaterals	119,985 00
Cash in the company's principal office and in bank	101,842 46
Interest due and accrued.....	1,490 45
Premiums in due course of collection.....	79,560 05
Net installment premiums (not yet due).....	35,263 04
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,266,983 12</u>

II. LIABILITIES.

Amount required to safely reinsure all outstanding risks.....	\$336,695 07
All other demands against the company.....	11,930 00
Total liabilities except capital stock and net surplus.....	<u>348,625 07</u>
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	<u>418,358 05</u>
	<u>\$1,266,983 12</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (steam boiler)	\$358,272 11
Received for interest and dividends from all sources.....	23,697 60
Contribution by stockholders to surplus fund.....	500,000 00
Aggregate amount of income received in cash.....	<u>\$881,969 71</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (steam boiler).....	\$34,549 58
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage.....	76,653 01
Salaries and other charges of officers, clerks and employes.....	22,471 08
Paid State, national and local taxes.....	5,769 74
Inspectors' salaries and travelling expenses.....	108,430 87
Office expenses, rent, advertising and counsel fees.....	32,319 45
	<hr/>
Aggregate amount of expenditures in cash.....	\$310,193 73
	<hr/> <hr/>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1886.....	\$24,039,427 00	\$296,083 44
Written or renewed in 1887.....	36,150,504 33	484,965 08
	<hr/>	<hr/>
Totals.....	\$60,189,931 33	\$781,048 52
Deduct expirations and cancellations.....	18,767,078 00	244,567 95
	<hr/>	<hr/>
In force December 31, 1887.....	\$41,422,853 33	\$536,480 57
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (steam boiler).....	\$198,700 00
Received for premiums and inspections.....	1,950 76
Amount of taxes paid to the State of Maine on premiums.....	27 31

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

RICHARD A. ELMER, *President.*FRED F. NUGENT, *Secretary.*

Capital Paid Up in Cash, \$1,000,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,096,328 75
Cash in the company's principal office and in bank	92,244 18
Interest due and accrued.....	4,094 25
Premiums in due course of collection.....	30,329 96
Bills receivable	6,982 73
Furniture and fixtures.....	3,797 71
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,233,777 58</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$19,033 35
Losses resisted, including interest, costs and expenses.....	4,171 22
Net amount of unpaid losses and claims	\$23,204 57
Amount required to safely re-insure all outstanding risks.....	123,411 74
All other demands against the company, viz: commissions, etc.....	758 49
Total amount of liabilities, except capital stock and net surplus	152,374 80
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital	81,402 78
Aggregate amount of liabilities, including net surplus.....	<u>\$1,233,777 58</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (surety).....	\$273,620 80
Received for interest and dividends from all sources.....	35,907 89
Aggregate amount of income received in cash.....	<u>\$309,528 69</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (surety)	\$55,922 63
Cash dividends actually paid	30,000 00
Paid for commissions or brokerage	16,882 12
Salaries and other charges of officers, clerks and employes.....	54,961 96
Paid State, national and local taxes.....	5,620 12
All other expenditures, viz: general expenses.....	54,890 40
Aggregate amount of expenditures in cash.....	<u>\$218,277 23</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Surety Risks.</i>	<i>Premiums.</i>
In force December 31, 1886.....	\$18,752,940	\$144,675 88
Written during the year.....	<u>44,260,086</u>	<u>294,187 94</u>
Total.....	\$63,013,026	\$438,863 82
Deduct those expired and terminated	<u>21,999,162</u>	<u>182,040 34</u>
In force at end of the year.....	<u>\$41,013,864</u>	<u>\$256,823 48</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (surety).....	\$35,000 00
Premiums received.....	364 59
Amount of taxes paid to the State of Maine on premiums.....	7 29

EMPLOYERS' LIABILITY ASSURANCE CORPORATION,
(LIMITED),

LONDON, ENG.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

ENDICOTT & MACOMBER, *United States Managers*, 71 Kilby St., Boston, Mass.

I. ASSETS.

Stocks and bonds owned by the company, market value	\$163,280 00
Cash in the company's principal office and in bank	29,574 57
Premiums in due course of collection	45,612 08
Aggregate of all the admitted assets of the company in the United States at their actual value	<u>\$238,466 65</u>

II. LIABILITIES.

Amount required to safely re-insure all outstanding risks	\$99,008 04
Total liabilities as regards policy-holders	99,008 04
Surplus as regards policy-holders	139,458 61
Aggregate amount of liabilities in the United States, including net surplus	<u>\$238,466 65</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums	\$203,132 32
Received for interest	3,750 00
Aggregate amount of income received in cash in the United States,	<u>\$206,882 32</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$32,924 48
Paid for commissions or brokerage	43,455 95
Salaries and other charges of officers, clerks and employes	11,070 42
Paid State, national and local taxes	3,331 86
All other expenditures, viz: general expenses	42,036 65
Aggregate amount of expenditures in cash in the United States	<u>\$132,819 34</u>

V. EXHIBIT OF POLICIES IN THE UNITED STATES.

In force December 31, 1886.....	\$2,858,398
Written during the year.....	22,112,471
Total.....	<u>24,970,869</u>
Deduct those expired and terminated.....	3,681,808
In force at end of the year.....	<u>\$21,289,061</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies issued.....	\$1,584,725 00
Premiums received.....	10,600 16
Losses paid.....	2,166 15
Losses incurred in Maine.....	2,166 15
Amount of taxes paid to the State of Maine on premiums.....	168 68

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

WM. M. RICHARDS, *President*.JOHN M. CRANE, *Secretary*.

 Capital Paid Up in Cash, \$250,000.

I. ASSETS.

Real estate owned by the company, unincumbered	\$7,800 00
Stocks and bonds owned by the company, market value.....	356,431 25
Loans secured by collaterals	120,000 00
Cash in the company's principal office and in bank.....	28,682 49
Interest due and accrued... ..	856 66
Premiums in due course of collection	99,625 18
All other property belonging to the company.....	28,825 74
Aggregate of all the admitted assets of the company at their actual value	<u>\$642,221 32</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$23,550 89
Losses resisted, including interest, costs and expenses.....	4,510 05
Net amount of unpaid losses and claims.....	\$28,060 94
Amount required to safely re-insure all outstanding risks.....	300,843 04
All other demands against the company, viz: commissions, etc.....	31,958 78
Total amount of liabilities, except capital stock and net surplus.....	360,862 76
Capital actually paid up in cash	250,000 00
Surplus beyond capital.....	31,358 56
Liabilities including net surplus	<u>\$642,221 32</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$540,469 05
Received for interest and dividends from all sources.....	19,106 11
Income from all other sources.....	84 00
Aggregate amount of income received in cash	<u>\$559,659 16</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$232,293 87
Cash dividends actually paid	10,000 00
Paid for commissions or brokerage.....	137,202 02
Salaries and other charges of officers, clerks and employes.....	68,936 30
Paid State, national and local taxes.....	8,964 37
All other expenditures, viz: general expenses.....	62,581 28
Aggregate amount of expenditures in cash.....	<u>\$519,977 84</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Amount of Risks.</i>	<i>Premiums.</i>
In force December 31st, 1887.....	\$68,272,090 04	\$506,886 72
Written during the year	86,531,687 37	736,493 40
Total.....	<u>\$154,803,777 41</u>	<u>\$1,243,380 12</u>
Deduct those expired and terminated.....	84,878,167 36	637,694 48
In force at end of the year.....	\$69,925,610 05	\$605,685 64
Deduct amount re-insured	130,500 00	1,788 73
Net amount in force.....	<u>\$69,795,110 05</u>	<u>\$603,896 91</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$1,006,535 70
Premiums received.....	5,717 68
Losses paid on risks taken.....	1,616 69
Losses incurred in Maine.....	1,616 69
Amount of taxes paid to the State of Maine on premiums.....	82 01

**GUARANTEE COMPANY OF NORTH AMERICA,
MONTREAL, CANADA.**

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

HON. JAMES FERRIER, *President*. EDWARD RAWLINGS, *Managing Director*.

Capital Paid Up in Cash, \$300,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$7,588 16
Stocks and bonds owned by the company, market value.....	450,507 75
Loans secured by collaterals.....	400 00
Cash in the company's principal office and in bank.....	70,974 30
Interest due and accrued.....	4,867 53
Premiums in due course of collection.....	25,722 99
Office furniture and safes.....	5,186 17
Aggregate of all the admitted assets of the company at their actual value	\$565,246 90

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$27,739 10
Net amount of unpaid losses and claims.....	\$27,739 10
Amount required to safely re-insure all outstanding risks.....	105,052 20
All other demands against the company, viz: commissions, etc.....	7,138 76
Total amount of liabilities, except capital stock and net surplus.....	139,930 06
Capital actually paid up in cash	300,000 00
Surplus beyond capital.....	125,316 84
Aggregate amount of liabilities, including net surplus.....	\$565,246 90

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$205,349 10
Received for interest and dividends from all sources.....	19,230 24
Income from all other sources.....	23,698 98
Aggregate amount of income received in cash.....	\$248,278 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$75,012 61
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage.....	6,370 44
Salaries and other charges of officers, clerks and employes.....	46,866 27
Paid State, national and local taxes.....	6,696 96
All other expenditures, viz: general expenses.....	46,273 66
Aggregate amount of expenditures in cash.....	<u>\$199,219 94</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Guarantee Risks.</i>	<i>Premiums Thereon.</i>
In force on the 31st day of December, 1886.....	\$27,866,325	\$214,784 10
Written or renewed during the year.....	37,289,867	264,187 73
Total.....	\$65,156,192	\$478,971 83
Deduct those expired and marked off as terminated.....	36,037,451	261,114 18
In force at the end of the year 1887.....	\$29,118,741	\$217,857 65
Deduct amount re-insured.....	1,014,458	7,753 24
Net amount in force December 31, 1887.....	<u>\$28,104,283</u>	<u>\$210,104 41</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken (fidelity).....	\$176,200 00
Premiums received.....	808 32
Losses paid on risks taken in Maine.....	587 07
Losses incurred in Maine.....	587 07
Amount of taxes paid to the State of Maine on premiums.....	4 42

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital Paid Up in Cash, \$500,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$350,375 00
Stocks and bonds owned by the company, market value.....	576,797 06
Cash in the company's principal office and in bank.....	54,012 88
Interest due and accrued.....	19,450 35
Premiums in due course of collection	95,879 30
Aggregate of all the admitted assets of the company at their actual value.....	\$1,096,514 59

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses, \$1,375 00	
Net amount of unpaid losses and claims.....	\$ 1,375 00
Amount required to safely reinsure all outstanding risks.....	479,268 36
All other demands against the company, viz: commissions, etc ..	3,707 87
Total amount of liabilities, except capital stock and net surplus.....	484,351 23
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital....	112,163 36
Aggregate amount of liabilities including net surplus.....	\$1,096,514 59

III. INCOME DURING THE YEAR.

Net cash received for premiums and inspections.....	\$507,846 93
Received for interest and dividends from all sources.....	36,672 19
Income from all other sources.....	3,202 44
Aggregate amount of income received in cash	\$547,721 56

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$44,640 03
Cash dividends actually paid	25,000 00
Paid for commissions or brokerage.....	110,614 58
Salaries and other charges of officers, clerks and employes.....	22,246 73
Paid State, national and local taxes.....	9,083 76
All other expenditures, viz: general expenses	77,269 27
Inspection expenses.....	148,658 09
Aggregate amount of expenditures in cash.....	<u>\$437,512 46</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam Boiler Risks.</i>	<i>Premiums.</i>
In force December 31, 1886	\$46,119,104	\$543,160 31
Written during the year	52,350,094	598,641 92
Total	<u>\$98,469,198</u>	<u>\$1,141,802 23</u>
Deduct those expired and terminated.....	34,624,523	361,550 36
In force at end of the year.....	<u>\$63,844,675</u>	<u>780,251 87</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$754,633 00
Received for premiums and inspections	8,814 66
Losses paid on risks taken.....	400 75
Losses incurred in Maine	400 75
Amount of taxes paid to the State of Maine on premiums.....	168 27

LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. G. BEEMER, *President.*W. T. WOODS, *Secretary.*

Capital Paid Up in Cash, \$100,000.

I. ASSETS.

Stocks and bonds owned by the company, market value.....	\$216,042 50
Cash in the company's principal office and in bank	12,939 57
Interest due and accrued.....	1,033 32
Premiums in due course of collection.....	47,585 44
Plate glass on hand to replace losses.....	15,936 10
Sundry accounts.....	369 46
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$293,906 39</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$3,341 36
Losses resisted, including interest, costs and expenses.....	731 00
Net amount of unpaid losses and claims.....	\$4,072 36
Amount required to safely re-insure all outstanding risks.....	118,907 12
All other demands against the company, viz: commissions, etc.....	26,052 17
Total amount of liabilities, except capital stock and net surplus.....	149,031 65
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	44,874 74
Aggregate amount of liabilities including net surplus.....	<u>\$293,906 39</u>

III. INCOME DURING THE YEAR.

Net cash paid for premiums	\$224,980 20
Received for interest and dividends from all sources.....	6,756 43
Aggregate amount of income received in cash.....	<u>\$231,736 63</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$96,368 09
Cash dividends actually paid.....	10,000 00
Paid for commissions or brokerage.....	50,559 40
Salaries and other charges of officers, clerks and employes.....	44,750 55
Paid State, national and local taxes	4,493 95
	<hr/>
Aggregate amount of expenditures in cash.....	\$206,171 99
	<hr/> <hr/>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Plate Glass Risks.</i>	<i>Premiums.</i>
In force December 31, 1886	\$6,122,569	\$202,071 70
Written during the year.....	8,076,370	258,552 79
	<hr/>	<hr/>
Total	\$14,198,939	\$460,624 49
Deduct those expired and terminated.....	6,422,402	222,086 02
	<hr/>	<hr/>
In force at end of the year.....	\$7,776,537	\$238,538 47
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$19,961 15
Premiums received.....	520 30
Losses paid on risks taken.....	203 42
Losses incurred in Maine.....	280 92
Amount of taxes paid to the State of Maine on premiums.....	5 87

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*

STEWART MARKS, *Secretary.*

Capital Paid Up in Cash, \$200,000.

I. ASSETS.

Loans on bond and mortgage, (first liens).....	\$227,765 00
Stocks and bonds owned by the company, market value.....	30,000 00
Cash in the company's principal office and in bank.....	47,967 28
Interest due and accrued.....	5,683 07
Premiums in due course of collection.....	80,783 22
Aggregate of all the admitted assets of the company at their actual value.....	\$392,198 57

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 16,318 00
Amount required to safely re-insure all outstanding risks.....	142,939 15
All other demands against the company, viz: commissions, etc.....	24,234 97
Total amount of liabilities, except capital stock and net surplus.....	183,492 12
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	8,706 45
Aggregate amount of liabilities including net surplus.....	\$392,198 57

III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$261,818 40
Received for interest and dividends from all sources.....	10,822 21
Income from all other sources.....	15,000 00
Aggregate amount of income received in cash.....	\$287,640 61

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$111,108 13
Paid for commissions or brokerage.....	77,807 00
Salaries and other charges of officers, clerks and employes.....	33,414 18
Paid State, national and local taxes.....	6,143 47
All other expenditures, viz: general expenses.....	22,312 23
	<hr/>
Aggregate amount of expenditures in cash.....	\$250,784 01
	<hr/> <hr/>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Accident Risks.</i>	<i>Premiums.</i>
In force December 31, 1886.....	\$13,779,250	\$143,027 73
Written during the year.....	32,688,200	358,246 22
	<hr/>	<hr/>
Total.....	\$46,467,450	\$501,273 95
Deduct those expired and terminated.....	18,092,000	215,395 65
	<hr/>	<hr/>
In force at end of the year.....	\$28,375,450	\$285,878 30
	<hr/> <hr/>	<hr/> <hr/>

TRAVELERS' INSURANCE COMPANY

(Accident Department),

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

 Capital Paid Up in Cash, \$600,000.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$116,722 87
Stocks and bonds owned by the company, market value.....	1,640,848 20
Cash in the company's principal office and in bank	91,788 96
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,849,360 03</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$83,225 00
Losses resisted, including interest, costs and expenses.....	91,500 00
Net amount of unpaid losses and claims.....	\$174,725 00
Amount required to safely re-insure all outstanding risks.....	730,787 95
All other demands against the company, viz: commissions, etc.....	10,000 00
Total amount of liabilities, except capital stock and net surplus.....	<u>915,512 95</u>
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	333,847 08
Aggregate amount of liabilities including net surplus	<u>\$1,849,360 03</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (accident).....	\$2,102,257 70
Received for interest and dividends from all sources.....	108,348 95
Income from all other sources, viz: rents.....	5,837 33
Aggregate amount of income received in cash.....	<u>\$2,216,443 98</u>

92 CASUALTY AND GUARANTEE INSURANCE COMPANIES.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (accident).....	\$943,760 18
Cash dividends actually paid.....	96,000 00
Paid for commissions or brokerage.....	562,093 31
Salaries and other charges of officers, clerks and employes.....	219,745 66
Paid State, national and local taxes.....	31,394 97
All other expenditures, viz: general expenses	172,245 26
Aggregate amount of expenditures in cash.....	<u>\$2,025,239 38</u>

V. EXHIBIT OF POLICIES.

ACCIDENT POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1886..	73,789	\$206,352,110
Written during the year.	110,262	274,828,429
Total	184,051	<u>\$481,180,539</u>
Deduct those expired and terminated	106,112	252,771,307
In force at end of the year	77,939	<u>\$228,409,232</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Policies issued	\$6,326,700 00
Premiums received	45,939 42
Losses paid.....	23,268 47
Losses incurred in Maine	22,268 47

CO-OPERATIVE INSURANCE ASSOCIATIONS OR
SOCIETIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-OPERATIVE OR ASSESSMENT ORGANIZATIONS OF THE STATE, SHOWING THEIR CONDITION DECEMBER 31st, 1887.

DIRIGO MUTUAL ACCIDENT ASSOCIATION,

LEWISTON, MAINE.

INCORPORATED MARCH 1, 1887. COMMENCED BUSINESS MAY 5, 1887.

F. W. DANA, *President.*

JOHN SABIN, *Secretary.*

I. ASSETS.

Cash in hands of Treasurer of State (reserve fund).....	\$135 58
Cash in treasury.....	81 46
Amount due from members (less estimated cost of collection).....	600 00
Total cash assets.....	<u>817 04</u>
All other assets, office furniture, books, stationery, etc.....	329 00
Total assets.....	<u><u>\$1,146 04</u></u>

II. LIABILITIES.

Loan.....	<u><u>\$1,000 00</u></u>
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III. INCOME.

Gross Amount Paid by Members to the Association or its Agents, as follows:

Membership fees.....	\$2,936 00
Semi-annual dues.....	58 00
Indemnity assessments.....	875 00
Total paid by members.....	<u>3,869 00</u>
Loan.....	1,600 00
Total income.....	<u><u>\$5,469 00</u></u>

IV. EXPENDITURES.

Losses and claims.....	\$1,187 35
Total paid to members	<u>1,187 35</u>
Commissions to agents	2,608 00
Deposited with Treasurer of State.....	135 58
Paid loan.....	635 04
Paid for salaries and traveling expenses.....	313 33
rent.....	84 85
advertising and printing.....	173 66
office furniture	196 00
stamps, stationery, etc.....	53 73
Total expenditures.....	<u>5,387 54</u>
Balance in treasury.....	81 46
Total.....	<u><u>\$5,469 00</u></u>

MISCELLANEOUS.

Number of persons insured (828 in Maine).....	832
Number of agents employed.....	20
Number of claims paid during the year.....	48
Amount of certificates in force.....	\$1,235,000 00
Reserve fund.....	\$135 58

GOLDEN RULE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED FEBRUARY 27, 1887. COMMENCED BUSINESS SEPTEMBER 1, 1887.

PRENTISS LORING, *President.*WESLEY G. SMITH, *Secretary.*

I. ASSETS.

Cash in hands of Treasurer of State (reserve fund).....	\$45 05
Cash in treasury.....	12 88
Total cash assets.....	<u>\$57 93</u>

II. INCOME.

Gross Amount Paid by Members to the Association or its Agents, as follows:

Membership fees.....	\$60 00
Mortuary assessment.....	45 05
Advance assessment for reserve fund.....	45 05
Total income.....	<u>\$150 10</u>

III. EXPENDITURES.

Losses and claims.....	\$32 17
Commissions to agents.....	60 00
Total expenditures.....	92 17
Balance cash assets.....	57 93
Total.....	<u>\$150 10</u>

MISCELLANEOUS.

Number of persons insured (all in Maine).....	20
Number of agents employed.....	9
Maximum amount of certificates.....	\$5,000 00
Amount of certificates in force.....	23,200 00
Reserve fund.....	45 05
Assessments graded on American Experience Table of Mortality.	

MAINE BENEFIT ASSOCIATION,
AUBURN, MAINE.

INCORPORATED MARCH 5, 1885. COMMENCED BUSINESS MARCH 17, 1885.

GEORGE C. WING, *President.*

S. A. LOWELL, *Secretary.*

I. ASSETS.

Securities in hands of Treasurer of State, reserve fund.....	\$26,867 21
Cash in treasury, death benefit fund.....	2,672 33
general fund.....	987 06
reserve fund.....	370 58
Cash in hands of agents.....	31 00
Total cash assets.....	30,928 18
All other assets, office furniture, books, stationery, etc.....	1,000 00
Total assets.....	<u>\$31,928 18</u>

II. LIABILITIES.

Losses in process of adjustment or adjusted and not due.....	\$9,000 00
Losses reported, of which no proofs have been received.....	2,000 00
Losses resisted.....	2,000 00
Net amount of unpaid losses and claims.....	13,000 00
Borrowed money and accrued interest.....	4,582 14
Total liabilities.....	<u>\$17,582 14</u>

III. INCOME.

Gross Amount Paid by Members to the Association or its Agents, as follows:

Membership fees.....	\$11,994 60
Semi-annual dues.....	12,132 00
Mortuary assessments.....	66,020 69
Advance assessment for reserve fund.....	971 48
Total paid by members.....	91,118 67
Interest.....	602 35
Borrowed money.....	4,582 14
Miscellaneous.....	586 31
Total income.....	96,889 47
Net balance December 31, 1886.....	11,143 26
Total.....	<u>\$108,032 73</u>

IV. EXPENDITURES.

Paid for losses and claims.....	\$62,000 00
Cash returned to rejected applicants.....	951 03
Total paid to members.....	62,951 03
Deposited with Treasurer of State.....	13,167 21
Commissions to agents.....	9,479 02
Salaries and traveling expenses.....	8,286 51
Salaries and other indebtedness of previous years.....	3,762 98
Rent.....	132 00
Advertising and printing.....	721 76
Miscellaneous expenses (collection and board commissions, \$2,208.40)...	5,471 25
Total expenditures.....	103,971 76
Balance in treasury (\$31.00 in hands of agents).....	4,060 97
Total.....	<u>\$108,032 73</u>

V. EXHIBIT OF CERTIFICATES.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1886.....	3,675	\$9,903,000
Written during 1887.....	1,510	3,443,000
Total.....	5,185	13,346,000
Certificates ceased to be in force during 1887.....	89	748,000
Total certificates in force December 31, 1887.....	4,896	<u>\$12,598,000</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1886.....	3,584	\$9,630,000
Certificates written during 1887.	1,478	3,368,000
Total.	5,062	12,968,000
Certificates ceased to be in force during 1887.....	274	698,000
Total certificates in force December 31, 1887.....	4,788	<u>\$12,270,000</u>
Losses incurred during 1887.....	27	\$75,000
Losses paid during 1887.....	27	75,000

MISCELLANEOUS.

Number of persons insured (4,788 in Maine).....	4,896
Number of agents employed.....	28
Maximum amount of certificates.....	\$5,000
Reserve fund.....	\$28,867 21
Number of deaths during the year.....	27
Assessments graded on American Experience Table of Mortality.	

**MAINE MUTUAL ACCIDENT ASSOCIATION,
PORTLAND, MAINE.**

INCORPORATED JANUARY 28, 1887. COMMENCED BUSINESS APRIL 14, 1887.

GEORGE D. BISBEE, *President.*

CHARLES H. BOOTHBY, *Secretary.*

I. ASSETS.

Securities in hands of Treasurer of State (reserve fund)	\$2,000 00
Cash in treasury.....	110 57
Cash in hands of agents	309 08
Amount due from members (since collected).....	1,527 59

Total cash assets	3,947 24
All other assets, office furniture, books, stationery, etc.....	350 00

Total assets.....	\$4,297 24

II. LIABILITIES.

Losses in process of adjustment (since paid).....	\$707 50
Due officers or others on account of expenses of organization (estimated).....	150 00

Total liabilities.....	\$857 50

III. INCOME.

Membership fees.....	\$10,037 00
Assessments.....	3,320 89

Total paid by members.....	13,357 89
Cash received from old association.....	54 09

Total income.....	\$13,411 98

IV. EXPENDITURES.

Paid for losses and claims.....	\$2,396 04
Commissions to agents.....	7,768 30
Salaries and other compensation of officers and other office employes.....	1,647 84
Paid for rent.....	112 50
Advertising and printing.....	372 91
General expenses.....	694 74

Total expenditures.....	12,992 33
Net balance in treasury and agents' hands.....	419 65

Total.....	\$13,411 98

V. EXHIBIT OF CERTIFICATES.

(BUSINESS CONFINED TO MAINE.)

	<i>Number.</i>	<i>Amount.</i>
Certificates written during the year.....	2,193	\$6,875,000 00
Deduct number and amount ceased to be in force.....	394	1,146,000 00
	<hr/>	<hr/>
Certificates in force December 31, 1887.....	1,799	\$5,729,000 00
	<hr/>	<hr/>
Losses incurred during the year.....	106	\$3,103 54
Losses paid during the year.....	81	2,396 04
	<hr/>	<hr/>

MISCELLANEOUS.

Number of agents employed	26
Maximum amount of certificate, \$5,000 death benefit and \$25 weekly indemnity.	
Reserve fund.....	\$2,000 00

MAINE AND NEW BRUNSWICK INSURANCE
COMPANY,

BANGOR, MAINE.

INCORPORATED FEBRUARY 23, 1887. COMMENCED BUSINESS SEPTEMBER 17, 1887.

WILLIAM ENGEL, *President.*

DANIEL F. DAVIS, *Secretary.*

I. ASSETS.

Cash in hands of Treasurer of State (reserve fund).....	\$500 00
Cash in treasury.....	455 14
Total cash assets.....	955 14
All other assets, office furniture, books, stationery, etc.....	300 00
Total assets.....	<u>\$1,255 14</u>

II. INCOME.

Membership fees.....	\$1,492 50
Advance assessment for reserve fund.....	492 51
Total paid by members.....	1,985 01
Cash furnished by incorporators and associates.....	1,200 00
Total income.....	<u>\$3,185 01</u>

III. EXPENDITURES.

Commissions to agents.....	\$1,247 00
Salaries and traveling expenses.....	657 75
Printing, postage, etc.....	325 12
Total expenditures.....	2,229 87
Balance cash assets.....	955 14
Total.....	<u>\$3,185 01</u>

MISCELLANEOUS.

Number of persons insured (all in Maine).....	152
Number of agents employed.....	3
Maximum amount of certificate.....	\$5,000 00
Reserve fund.....	500 00
Assessments graded by company's table.	

PROVIDENT AID SOCIETY,

PORTLAND, MAINE.

INCORPORATED MARCH 5, 1885. COMMENCED BUSINESS OCTOBER 15, 1885.

FRANKLIN J. ROLLINS, *President.*EVERETT SMITH, *Secretary.*

I. ASSETS.

Securities in hands of Treasurer of State (reserve fund)	\$9,303 40
Cash in treasury.....	3,592 13
Cash in hands of agents, bills receivable.....	52 27
Amount due from members (less estimated cost of collection).....	1,382 65
Total cash assets.....	<u>\$14,330 45</u>

II. LIABILITIES.

Borrowed money and accrued interest	} Advance or working fund,	\$5,027 05
Due officers on account of expenses of organization.....		

III. INCOME.

Membership fees (less returned fees).....	\$8,868 00
Annual dues.....	4,654 06
Mortuary assessments	19,423 44
Advance assessments for other purposes.....	4,208 28
Total paid by members.....	<u>37,153 78</u>
Interest balance.....	78 99
Cash from all other sources, bills payable.....	5,027 05
Total income.....	<u>42,259 82</u>
Net balance December 31, 1886.....	254 61
	<u>\$42,514 43</u>

IV. EXPENDITURES.

Paid for losses and claims.....	\$21,371 30
Commissions, salaries and traveling expenses.....	9,330 74
Deposited with Treasurer of State.....	5,499 26
Advance commissions, etc.....	52 27
General expenses.....	2,668 73
Total expenditures.....	<u>38,922 30</u>
Balance in treasury.....	3,592 13
	<u>\$42,514 43</u>

V. EXHIBIT OF CERTIFICATES.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1886.....	643	\$2,230,500 00
Written during 1887.....	790	2,653,000 00
	<hr/>	<hr/>
Total.....	1,433	\$4,883,500 00
Deduct certificates ceased to be in force during 1887.....	154	202,500 00
	<hr/>	<hr/>
Total certificates in force December 31, 1887.....	1,379	\$4,681,000 00
	<hr/> <hr/>	<hr/> <hr/>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1886.....	640	\$2,218,000 00
Certificates written during 1887.....	779	2,605,500 00
	<hr/>	<hr/>
Total.....	1,419	4,823,500 00
Certificates ceased to be in force during 1887.....	54	202,500 00
	<hr/>	<hr/>
Total certificates in force December 31, 1887.....	1,365	\$4,621,000 00
	<hr/> <hr/>	<hr/> <hr/>
Losses incurred during 1887.....	5	\$19,652 95
Losses paid during 1887.....	6	21,371 30
	<hr/> <hr/>	<hr/> <hr/>

MISCELLANEOUS.

Number of agents employed.....	8
Maximum amount of certificates.....	\$5,000 00
Reserve fund.....	9,303 40
Assessments graded on American Experience Table of Mortality.	

LICENSED AGENTS

OF LIFE AND CASUALTY COMPANIES AUTHORIZED TO TRANSACT
BUSINESS IN MAINE.

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL.

James Sinkinson.....	Portland	Freeland Howe.....	Norway
Melvin S. Holway.....	Augusta	John S. Dyde.....	Portland
Chas. C. Burrill.....	Ellsworth	Geo. H. Bryant.....	Portland
Thos. H. Gledhill.....	Lewiston	John F. Green.....	Dover, N. H.

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA.

A. G. Dewey, General Agent.....	Portland	Jas. H. Gray.....	Lubec
Geo. E. Macomber.....	Augusta	Geo. W. Smith.....	Mattawamkeag
J. S. Kimball & Son.....	Bangor	E. A. Gammon.....	Mechanic Falls
J. W. McClure.....	Bangor	Geo. A. Hopkins.....	Millbridge
Geo. H. Clark.....	Bath	A. O. St. Clair.....	Milltown
Henry L. Shute.....	Belfast	G. B. Hescocck.....	Monson
F. H. Hazelton.....	Bridgton	Geo. F. Junkins.....	Portland
G. G. Wight.....	Bridgton	Hugh F. Porter.....	Pembroke
Chas. H. Dunning.....	Brownville	C. E. Dinslow.....	Richmond
Wm. M. Pennell.....	Brunswick	Cochran & Sewall.....	Rockland
Fred Lewis.....	Camden	A. W. Butler.....	Rockland
Aug. R. Devereux.....	Ellsworth	Thurston S. Burns.....	Saccarappa
Wm. W. Curtis.....	Gorham	M. Stockbridge.....	South Freeport
Henry A. Sanders.....	Greenville	Asia Jones.....	Springfield
John H. Owen.....	Hallowell	John B. Stevens.....	Vanceboro
John H. Bradford.....	Houlton	Stephen H. Dyer.....	Vinalhaven
F. A. Conant & Co.....	Lewiston		

CONNECTICUT MUTUAL.

H. N. Fairbanks, General Agent, Bangor	Bangor	J. Maxcy & Sons.....	Gardiner
E. A. Clifford.....	Bangor	A. D. Neely.....	Portland
Frank Nelson.....	Catais	N. Perry & Co.....	Presque Isle
Arthur H. Bartlett.....	Cherryfield	S. S. Hanley.....	Thomaston
O. H. Bragg.....	Dover	Walter H. Johnson.....	Winthrop

EQUITABLE.

C. L. Parker, Gen. Agent.....	Portland	H. I. Kimball.....	Portland
J. M. Boardman, Cashier.....	Portland	Lewis V. Clough.....	Portland
F. W. Brooks.....	Auburn	William F. Macy.....	Portland
J. Fenno.....	Bangor	Jas. A. Martin.....	Portland
Amos E. Hardy.....	Bangor	Chas. P. Fessenden.....	Portland
Geo. H. Paine.....	Eastport	A. B. Brown.....	Portland
A. L. Berry.....	Gardiner	H. B. Woods.....	Waterville
I. F. Larrabee.....	Kennebunk		

MASSACHUSETTS MUTUAL.

J. Putnam Stevens, Gen. Agent, Portland	Daniel L. Frost.....Lewiston
Newell R. Knowlton.....Farmington	Isaac B. Snow.....Portland
J. W. West.....Lewiston	F. H. Freeman.....So. Windham

METROPOLITAN.

Chas. Stansfield, Gen. Agent...Portland	Nazarie Payotte.....Lewiston
John B. Koussin.....Biddeford	Patrick Donnelly.. ..Portland
A. W. Crossland.....Biddeford	G. O. Hodgdon.....Portland
L. H. Gilbert.....Biddeford	Henry R. Leviok.....Portland
Henry Jackson.....Biddeford	Geo. Smith.....Portland
J. W. Keithley.....Biddeford	David Totton.....Portland
L. J. Beaudin.....Brunswick	D. B. Totton.....Portland
F. X. Fortin.....Lewiston	E. G. Pennell.....Portland
E. A. Goodwin.....Lewiston	Peter Mercier.....Portland
Geo. Maynard.....Lewiston	Chas. E. Lessaw.....Waterville

MUTUAL.

Fitzpatrick & Johnson, Gen. Agents, Portland	F. E. Voter.....Farmington
M. W. Farr.....Augusta	Augustus Bailey.....Gardiner
Chas P. Wiggin.....Bangor	A. F. Newman.....Gorham
J. A. Dixon.....Bangor	Wm C. Donnell.....Houlton
Wm. H. Bradford.....Bangor	Geo. B. Carll.....Kennebunkport
L. S. Alexander.....Bath	H. C. Little.....Lewiston
Fred A. Libby.....Bath	Freeland Howe.....Norway
Keating & Field.....Belfast	Geo R. Howe.....Norway
Thos. H. Riley.....Brunswick	A. H. Towle.....Oldtown
W. H. Pillsbury.....Bucksport	Wm. D. Little.....Portland
Geo. R. Gardner.....Calais	F. L. Stinson.....Portland
E. C. Gardner.....Calais	Cochran & Sewall.....Rockland
T. I. Campbell.....Cherryfield	Geo. F. Calef.....Saco
Wesley H. Judkins.....Dexter	M. L. Smith.....Saco
G. W. Norton.....Eastport	W. H. Wildes.....Skowhegan
Chas. W. Hume.....Eastport	Arthur E. Morrison.....So. Berwick
J. A. Peters, 2d.....Ellsworth	Edward P. Walker.....Vinalhaven
Chas. A. Allen.....Ellsworth	J. B. Bradbury.....Waterville
	R. K. Sewall.....Wiscasset

MUTUAL BENEFIT.

Hedges & Hodges, Gen. Agents, Boston, Mass.	Ernest W. Morrell.....Gardiner
Daniel M. Howard.....Bangor	Augustus H Ford.....Portland
	Charles F. Dunlap.....Portland

NATIONAL.

Geo. P. Dowey, Gen. Agent...Portland	Robert E. Wallace.....Portland
F. I. Dow.....East Orland	A. D. McFaul.....Pembroke
W. H. Perry.....Hallowell	M. H. Kelley.....Saco
W. B. Hutchinson.....Kezar Falls	Fred T. Nealley.....South Berwick
Chas. T. Poe.....Kezar Falls	

NEW ENGLAND MUTUAL.

V. Richard Foss, Gen. Agent...Portland	F. La Pointe.....Lewiston
H. W. Hutchins.....Auburn	Fred E. Dwinel.....Mechanic Falls
Blake, Barrows & Brown.....Bangor	Frederic Brunel.....Portland
Jere. Fenno.....Bangor	J. W. Munger.....Portland
Wm. B. Olys.....Bath	Fred E. Moore.....Portland
J. F. Nourse.....Biddeford	John T. Palmer.....Portland
Erastus W. Ayer.....Biddeford	Albert B. Hall.....Portland
F. P. Bennett.....Bridgton	A. B. Merrill.....Portland
Herbert L. McCann.....Bucksport	Edward A. Butler.....Rockland
Frank E. Baker.....Cherryfield	Cochran & Sewall.....Rockland
A. W. Springer.....Danforth	W. B. Hellen.....Saccarappa
Neal & Berry.....Gardiner	E. D. Jacques.....South Berwick
G. B. Carll.....Kennebunkport	W. J. Wheeler.....South Paris
F. A. Conant & Co.....Lewiston	

NEW YORK.

Ben. S. Calef, Gen. Agent, Boston, Mass.	James Frank Holland	Houlton
Wm. H. Anderson, Gen. Ag't ..	Herbert L. Berry	New Gloucester
Josiah C. Procter.	Freeland Howe	Norway
D. E. Dudley	Geo. A. Clark	Portland
E. M. Levey	Frank G. Robbins	Portland
Geo. F. Patch	F. E. C. Robbins	Portland
Jos. M. Bright	Thurston S. Burns	Saccarappa
Thos. D. Chamberlain	Franklin H. Hazelton ..	South Berwick
Hiram Welch	Fred H. Freeman	South Windham
E. E. Livermore		Eastport

NORTHWESTERN MUTUAL.

J. F. Makley, Supt. Agencies, New York City	S. Loton Weston	Bolster's Mills
E. L. White, General Agent ..	E. C. Gardner ..	Calais
T. T. Merry	Charles W. Hume	Eastport
Otto F. Young	Seth W. Fife	Fryeburg
Chas. S. Pearl	T. A. King	Rockland
John W. Mitchell	F. W. Smith	Rockland
	Geo. P. Carter	Searsport

PENN MUTUAL.

A. M. Austin, Gen. Agent	Geo. M. Currier	Farmington
A. A. Miller & Co	H. D. Coston	Mechanic Falls
Samuel W. Simpson	Freeland Howe	Norway
F. T. Phillips	S. F. Strout	Old Orchard
L. A. Murdock	Chas. D. Munger	Portland
Henry E. Fitz		Deering

PHENIX MUTUAL

Bernard C. Donahue, Gen. Ag't, Portland	Silas H. McAlpine	Portland
Horace M. Hall	Oscar F. Knowlton	Skowhegan
George F. Patch	Owen E. Hardy	West Farmington
Francis F. Powers.	Chas. L. Andrews	Winthrop
Linwood M. Howe	Edward J. Sisk	Dover, N. H.
Chas. H. Dodge	John H. Beacham, Water Village, N. H.	
Henry M. McNally	John L. Beacham, Water Village, N. H.	

PROVIDENT LIFE AND TRU-T.

J. Watson Smith	Henry A. Hewes	Saco
Jonathan K. Taylor	B. Redford Melcher	Saco
David N. Holway		Portland

PROVIDENT SAVINGS.

Jas. W. McClure	Geo. A. Mills	Portland
Elihu DeAtley	Joshua W. Black	Searsport
Edward K. Sampson		Lewiston

TRAVELERS'.

Chas. B. Dennis, Gen. Agent ..	Goodwin & Church	Biddeford
Geo. E. Macomber	Franklin E. Richardson	Biddeford
Elkanah H. Walker	Geo. G. Wight	Bridgton
Edwin Hill	Henry W. Wheeler	Brunswick
W. C. F. Pearson	Thos. L. Smith	Brunswick
Albert W. Benson	Ernest T. Lee	Calais
Jos. M. Bright	Perry & Packard	Camden
D. M. Howard	A. C. Foss	Danville
Richard Kelleher & Son	Henry C. Parsons	Dexter
Elwell S. Crosby	Wesley H. Judkins	Dexter
Eugene Greenleaf	George E. Howard	Dover
Nathan Stiles	E. E. Hanley	East Pittston
Francis E. Crowley	Samuel D. Leavitt	Eastport
Wm. F. Thomas		Belfast

TRAVELERS'—*Concluded.*

Chas. C. Burrill.....	Ellsworth	John Lawlor.....	Portland
G. F. Jennings.....	Farmington	Milton L. Williams.....	Portland
Henry O. Perry.....	Fort Fairfield	Chas. P. Waldron.....	Portland
Seth W. Fife.....	Fryeburg	M. S. Chamberlain.....	Portland
Arthur L. Berry.....	Gardiner	C. T. Woodbury.....	Portland
James H. Cusick.....	Gardiner	C. M. Daicy.....	Portland
Booker & Andrews.....	Gardiner	Benj. C. Reed.....	Portland
J. H. Owen.....	Hallowell	Geo. C. Cannell.....	Portland
J. Q. A. Hawes.....	Hallowell	E. Sumner Perry.....	Presque Isle
E. E. Parkman.....	Hallowell	Arthur C. Perry.....	Presque Isle
J. H. Bradford.....	Houlton	Andrew J. Erskine.....	Keckland
Wm C. Donnell.....	Houlton	Wm. B. Hellen.....	Saccarappa
Chas. C. Benson.....	Lewiston	Sumner Cummings.....	Saco
Thos. N. Brown.....	Lewiston	A. M. Goodman.....	Saco
Henry H. Hanson.....	Lewiston	J. W. Black.....	Searsport
Chamberlin & Little.....	Lewiston	Griffin & Wentworth.....	Skowhegan
James A. Ballinger.....	Machias	Benj. F. Eaton.....	Skowhegan
Daniel A. Curtis.....	Machias	I. E. Merrill.....	Skowhegan
Freeland Howe.....	Norway	Thos. A. Carr.....	Thomaston
H. A. Burrill.....	Oakland	Louis F. Moreau.....	Vanceboro
Wm. F. Fernald.....	Old Orchard	Wm. F. Bodge.....	Waterville
Joseph C. Wilson.....	Oldtown	Chas. K. Mathews.....	Waterville
Parks Brothers.....	Pittsfield	Fred Atwood.....	Winterport
W. D. Little & Co.....	Portland	E. W. Abbe.....	Boston, Mass.
Andrew J. Chace.....	Portland	R. N. Holman.....	Boston, Mass.
Samuel H. Hellen.....	Portland	Geo. M. Palmer.....	Boston, Mass.
Chas. J. Wiggin.....	Portland		

UNITED STATES.

C. A. Woodbury, Gen. Agent.....	Portland	Chas. P. Fessenden.....	Portland
Geo. R. Gardner.....	Calais	Geo. A. Mills.....	Portland

WASHINGTON.

J. B. Brackett, Gen. Agent,	Leeds Junction	A. E. Blanchard.....	North Anson
H. G. Larrabee.....	Bridgton	F. E. Timberlake.....	Phillips
John F. Putnam.....	Lewiston	E. S. Dutton.....	Skowhegan
		W. L. Jones.....	Strong

CASUALTY INSURANCE COMPANIES.

ACCIDENT OF NORTH AMERICA.

Chas. C. Hunt.....	Augusta	F. A. Conant.....	Lewiston
Chas. P. Wiggin.....	Bangor	G. A. Gordon.....	Livermore
E. H. Gove.....	Biddeford	Wesley G. Smith.....	Old Orchard
W. M. Pennell.....	Brunswick	Prentiss Loring.....	Portland
A. S. Hathaway.....	Canton	G. W. Gower.....	Solon

AMERICAN STEAM BOILER.

A. B. Seeley.....	Portland	Warren Sparrow.....	Portland
E. A. Lord.....	Portland	Griffin & Wentworth.....	Skowhegan

AMERICAN SURETY.

W. D. Little.....	Portland
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EMPLOYERS' LIABILITY.

W. A. R Boothby, Gen. Ag't, Waterville	Geo. S. Gentle	Houlton
C. S. Downing	Geo. A. Gordon	Livermore Falls
J. S. Ricker & Son	E. H. Tibbetts	Palmyra
Wm B. Olys	F. O. Marson	Pittston
James Pattee	A. D. Neely	Portland
Smith & Tibbetts	Prentiss Loring	Portland
Wm. M. Pennell	T. S. Burns	Saccarappa
Edmund C Gardner	I. E. Merrill	Skowhegan
F. E. Voter	Fred Freeman	South Windham
Neal & Berry	W. H. K. Abbott	Waterville
J. C. Morrison	A. E. Davies	Waterville

FIDELITY AND CASUALTY.

A. A. Miller & Co	Auburn	Morse & Pinkham	Portland
Geo. N. Lawrence	Augusta	Chas. P. Fessenden	Portland
Blake, Barrows & Brown	Bangor	Willis Love	Portland
John F. Nourse	Biddeford	W. D. Buck	Portland
E. C. Gardner	Calais	H. L. Barto	Presque Isle
G. W. Norton	Eastport	J. S. Foster	Rockport
Noel B. Nutt	Eastport	Chas. F. Jones	Skowhegan
J. C. McIntyre	Houlton	Wm. J. Wheeler	South Paris
A. J. Rowe	Norway	Wm. B. Creamer	Waldoboro'
Albert White	Orono		

GUARANTEE OF NORTH AMERICA.

Prentiss Loring	Portland
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HARTFORD STEAM BOILER.

C. E. Roberts	Boston, Mass.	Wm. H. Allen	Boston, Mass.
Henry A. Frye	Boston, Mass.		

LLOYD'S PLATE GLASS.

E. H. Gove	Biddeford	Arthur L. Berry	Gardiner
S. D. Leavitt	Eastport	Chamberlin & Little	Lewiston

STANDARD LIFE & ACCIDENT.

J. H. Coffin & Co	Portland
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TRAVELERS' (ACCIDENT DEPARTMENT).

Same Agents as Life Department.

MAINE CO-OPERATIVE COMPANIES.

DIRIGO MUTUAL ACCIDENT ASSOCIATION.

John Sabin, Sec	Lewiston	W. H. Toward	Lewiston
Chas. L. Ward	Auburn	Chas. W. Davis & Co	Lewiston
Emery P. Davis & Co	Auburn	D. L. Frost	Lewiston
Frederick H. Owen	Augusta	Selina A. Gareelon	Lewiston
A. W. Ingalls	Bridgton	Geo. O. Danforth	Lewiston
Alonzo G. Duran	East Raymond	W. D. Curtis	Lewiston
E. W. Trask	Gardiner	H. D. Herriman	Madison
W. R. Lumbert	Greenville	Chas. Aldrich	North Paris
Geo. S. Pitts	Harrison	H. E. Maines	Oakland
A. B. Jordan	Harrison	E. H. Tibbetts	Palmyra
J. F. Brackett	Leeds Junction	Geo. S. Webb	Skowhegan
Chas. H. Higgins	Lewiston	Geo. P. Hunnewell	South Danville
T. H. Gledhill	Lewiston	Abiel C. Getchell	South Liberty

GOLDEN RULE RELIEF ASSOCIATION.

Wesley G. Smith, Manager, Old Orchard	Wm. S. Noyes.....Saco
T. L. Clark Damariscotta	E. H. Townsend..... Saco
W. N. Prescott Monmouth	F. Adelbert Boothby Saco
S. F. Strout Old Orchard	Arthur C. Dodge..... South Gardiner
Smith & Sales Portland	N. D. Jackson..... South Gardiner
Augustus H. Parker..... Portland	Thos. N. Hatt..... South Gardiner
William Brandt..... Portland	E. C. True Upper Gloucester
Shadrach McClair Saco	Benj. C. Jordan..... Upper Gloucester

MAINE BENEFIT ASSOCIATION.

Milton F. Ricker, Manager..... Auburn	John W. West..... Lewiston
Arthur Ricker..... Auburn	Chas. H. Higgins..... Lewiston
Chas E. Wing..... Auburn	John O. Johnson..... Liberty
Fred A. Libby..... Bath	Williston Jennings..... North Wayne
Emery P. Davis..... Bethel	Nathan C. McCausland..... Oldtown
C. M. Daicy..... Bowdoinham	Fred L. Stinson..... Pittsfield
P. B. Waldron..... Bridgton	Osborne Fernald..... Portland
Guy W. McAlister..... Bucksport	W. A. Leighton..... Portland
A. H. Bartlett..... Cherryfield	Joshua W. Black..... Searsport
J. Putnam Stevens..... Deering	A. P. Currier..... Sedgwick
Cyrus B. Varney..... Deering	E. S. Dutton..... Skowhegan
Osman H. Bragg..... Dover	A. B. Kilburn..... South Bridgton
Benj. L. Chadbourne..... Eastport	J. P. Rigby..... South Newburgh
Joseph F. Stevens..... Fayette	Chas. Fletcher..... Starks
A. B. Jordan..... Harrison	Albert T. Packard..... Turner
John Walker..... Harrison	Fred E. Hodgo..... Windham
Archie L. Talbot..... Lewiston	

MAINE MUTUAL ACCIDENT ASSOCIATION.

J. W. West..... Auburn	F. H. Boothby..... Livermore
A. S. Bowker..... Auburn	E. H. Tibbetts..... Palmyra
Arthur Ricker..... Auburn	Benj. S. Mathews..... Pittsfield
Fred A. Libby..... Bath	Thos. Getchell..... Pittsfield
Cobbett & Greer..... Belfast	Fred L. Stinson..... Pittsfield
H. A. Irish..... Buckfield	Chas. S. Doane..... Portland
John C. Swasey..... Canton	Osborne Fernald..... Portland
H. E. Fitz..... Deering	J. P. Stevens..... Portland
F. E. C. Robbins..... Deering	Arthur D. Hamlin..... Portland
O. H. Bragg..... Dover	John M. Woodman..... Portland
Silas P. Hubbard..... Gardiner	M. H. Spring..... Skowhegan
Brackett & Brackett..... Leeds Junction	E. F. Bowker..... South Paris
Chas. H. Higgins..... Lewiston	A. T. Packard..... Turner

MAINE AND NEW BRUNSWICK INSURANCE COMPANY.

Chas. F. Weed, Manager..... Houlton	William Farr..... Portland
Wm. H. Couch..... Bangor	W. S. Church..... Portland
H. A. Bridgman..... Bangor	C. A. Farris..... Portland
R. C. Marshall..... Bangor	Geo. M. Luce..... Presque Isle
J. H. Tolman..... Casco	M. H. Spring..... Skowhegan
Benj. S. Mathows..... Pittsfield	

PROVIDENT AID SOCIETY.

Geo. S. Pitts..... Harrison	Edward F Smith..... Portland
Chas. H. Thompson..... Portland	R. H. Parker..... Portland
William Farr..... Portland	F. O. Marson..... Randolph

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