

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1903

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1902.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1903

THIRTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

For the Year Ending December 31, 1902.

AUGUSTA
KENNEBEC JOURNAL PRINT
1903

STATE OF MAINE.

THIRTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

AUGUSTA, April 6, 1903.

To the Honorable Governor and Council:

In compliance with the Statutes, I submit the Thirty-fifth Annual Report of this Department.

FIRE INSURANCE IN MAINE.

The risks written by fire insurance companies of other states and countries on Maine property and reported to this department for the year 1902 amounted to \$137,226,331.08 and are \$1,657,671.11 less than the amount written during the preceding year.

The year 1902 was not, however, an unprofitable one for the insurance companies in Maine, as the premiums collected in this State aggregate \$2,012,933.26, an increase of \$166,590.62, while the losses incurred during the same period amounted to \$1,084,423.08, a decrease of \$218,242.06 over the losses of the year preceding, reducing the percentage of losses paid to premiums received from 70.94 per cent in 1901 to 56.05 in 1902, thus reducing a heavy loss to a small margin of profit, it being generally conceded that about 40 per cent of the premiums are required for the payment of commissions and the expenses incident to the business.

The fire insurance business in Maine for the year ending December 31, 1902, as reported to this department, may be summarized as follows:

RISKS WRITTEN.	
Companies of other states and countries.....	\$137,228,506 08
Maine mutual companies.....	7,113,646 00
Special brokers	82,925 00
	\$144,425,077 08
Total	\$144,425,077 08

PREMIUMS RECEIVED.

Companies of other states and countries.....	\$2,014,929 20
Maine mutual companies.....	*54,688 40
Special brokers	2,781 03
Total	\$2,072,398 63

LOSSES PAID.

Companies of other states and countries.....	\$1,131,444 70
Maine mutual companies.....	43,058 51
Total	\$1,174,503 21

The percentage of fires of "unknown" and "incendiary" origin for several years since the enactment of the law for the investigation of fires has been as follows:

	Incendiary.	Unknown.
1895 (May 26 to December 31).....	8.64%	32.54%
1896	8.46%	31.59%
1897	4.81%	27.04%
1898	3.54%	20.58%
1899	2.76%	20.47%
1900	1.85%	19.37%
1901	1.51%	21.06%
1902	1.79%	19.40%

LIFE INSURANCE.

The decrease shown in the amount of new insurance written during the year in this State by the "old line" or "level premium" companies may be attributed to the change in the method of reporting such business—only that which had actually been "paid for" December 31 being accepted by the department instead of the gross amount written during the year, as heretofore, all companies being required to report this item on a "net" instead of the "gross" basis, thus eliminating all "not taken" policies issued during the closing months of the year. The following tables show a very substantial increase in their premium income in Maine, also in their insurance in force December 31, with a decrease in the losses and claims paid during the year, and the business of these companies, as shown by their returns, has been very prosperous and gratifying.

* Includes assessments on premium notes.

RECEIPTS.

The fees collected during the year were as follows:

Licenses to 142 companies.....@ \$20,	\$2,840 00
3,840 agents....." 2,	7,680 00
653 agents....." 4,	2,612 00
105 agents....." 6,	630 00
31 agents....." 8,	248 00
5 agents....." 10,	50 00
104 brokers....." 10,	1,040 00
1 broker....." 20,	20 00
6 special brokers....." 20,	120 00
Filing annual statements, 5 companies....." 5,	25 00
15 companies....." 10,	150 00
3 companies....." 15,	45 00
42 companies....." 20,	840 00
5 companies....." 25,	125 00
2 companies....." 30,	60 00
Annual examination of 4 companies....." 20,	80 00
Filing copy of charter, 1 company....." 20,	20 00
Annual franchise tax, 1 company.....	50 00
Miscellaneous receipts	59 50

\$16,694 50

Fees and Taxes Paid the State since January 1, 1885.

	Fees.	TAXES.		Total receipts.
		Paid by companies.	Paid by special brokers.	
1885	\$3,924 00	\$14,677 96	-	\$18,661 96
1886	3,940 00	19,853 02	-	23,793 02
1887	4,756 00	17,294 15	-	22,050 15
1888	4,556 00	22,883 57	\$49 23	27,488 80
1889	5,742 00	24,825 20	36 48	30,603 68
1890	6,321 00	24,491 17	18 20	30,830 37
1891	9,262 00	27,351 06	5 77	36,618 83
1892	9,188 00	31,974 83	19 92	41,182 75
1893	9,244 00	31,281 15	12 50	40,537 65
1894	9,390 00	29,105 39	24 82	38,520 21
1895	10,285 00	32,949 72	39 07	43,273 79
1896	11,143 00	36,170 83	48 42	47,362 25
1897	12,104 00	38,460 55	40 99	50,605 54
1898	12,284 50	59,087 19	9 31	71,381 00
1899	13,137 20	62,448 16	31 55	75,616 91
1900	13,408 00	68,957 46	4 10	82,369 56
1901	16,520 50	73,080 48	2 30	89,603 28
1902	16,694 50	79,127 78	52 00	95,874 28

Tax assessed on insurance companies on business of 1902 and payable during 1903—\$89,933.81.

COMPANIES ADMITTED.

Since the date of my last annual report the Dutchess Insurance Company of Poughkeepsie, N. Y., was admitted to transact the business of fire insurance. The Continental Casualty Company of Hammond, Indiana; the American Fidelity Company of Montpelier, Vt., and the United States Branch of the Ocean Accident and Guarantee Company, Limited of London, Eng., were licensed to transact the business of casualty insurance. The Mutual Reserve Life Insurance Company of New York, N. Y., which formerly transacted business as an assessment company under the name of the Mutual Reserve Fund Life Association, was readmitted as a legal reserve or level premium "old line" company, the corporation having been reorganized and qualified as such under the laws of New York.

During 1902 the following companies

DISCONTINUED

business in Maine, viz.:

Fire Insurance Company of the County of Philadelphia, Philadelphia, Pa.	
Merchants Insurance Company.....	Newark, N. J.
Reading Fire Insurance Company.....	Reading, Pa.
Victoria Fire Insurance Company.....	New York, N. Y.
Imperial Insurance Company.....	London, Eng.
Lawyers Surety Company.....	New York, N. Y.

The aggregate capital of the five fire insurance companies which withdrew is \$1,536,000, while the capital of the only company admitted is \$200,000, leaving a loss to the State of more than a million and a quarter dollars in the foreign capital upon which our people are dependent for their fire insurance indemnity.

**The following Companies are Authorized to Transact Business
in Maine at the Date of this Report.**

FIRE AND MARINE INSURANCE COMPANIES.

MAINE MUTUAL COMPANIES.

Aroostook County Patrons Mutual Fire Insurance Company.....	Houlton
Boothbay Mutual Fire Insurance Company.....	Boothbay
Brunswick Farmers Mutual Fire Insurance Company.....	Brunswick
Cape Elizabeth and Scarboro Mutual Fire Insurance Co....	Cape Elizabeth
Casco Mutual Fire Insurance Company.....	Casco
Citizens Mutual Fire Insurance Company.....	Bristol
Cumberland Mutual Fire Insurance Company.....	Cumberland
Danville Mutual Fire Insurance Company.....	Auburn
Dirigo Mutual Fire Insurance Company.....	Gorham
Dresden Mutual Fire Insurance Company.....	Dresden
Edgecomb Mutual Fire Insurance Company.....	Edgecomb
Eliot and Kittery Mutual Fire Insurance Company.....	Eliot
Falmouth Mutual Fire Insurance Company.....	Falmouth
Farmington Mutual Fire Insurance Company.....	Farmington
Fayette Mutual Fire Insurance Company.....	Fayette
Freeport and Yarmouth Mutual Fire Insurance Company.....	Freeport
Fryeburg Mutual Fire Insurance Company.....	Fryeburg
Gardiner and Richmond Mutual Fire Insurance Company.....	Gardiner
Gorham Farmers Mutual Fire Insurance Company.....	Gorham
Gray and New Gloucester Mutual Fire Insurance Co....	New Gloucester
Hampden Mutual Fire Insurance Company.....	Hampden
Harpswell Mutual Fire Insurance Company.....	Harpswell
Harrison Mutual Fire Insurance Company.....	Harrison
Jay Mutual Fire Insurance Company.....	Jay
Jefferson Farmers Mutual Fire Insurance Company.....	Jefferson
Kennebunk Farmers Mutual Fire Insurance Company.....	Kennebunk
Litchfield Mutual Fire Insurance Company.....	Litchfield
Lovell Mutual Fire Insurance Company.....	Lovell
Medomak Mutual Fire Insurance Company.....	Waldoboro
Mutual Fire Insurance Company.....	Saco
Newburgh Mutual Fire Insurance Company.....	Newburgh
Newcastle Mutual Fire Insurance Company.....	Newcastle

New Portland Mutual Fire Insurance Company.....New Portland
 North Yarmouth Mutual Fire Insurance Company....North Yarmouth
 Oxford County Patrons of Husbandry Mutual Fire Ins. Co..South Paris
 Patrons Androscoggin Mutual Fire Insurance Company.....Auburn
 Pittston and Whitefield Mutual Fire Insurance Company.....Pittston
 Union Farmers Mutual Fire Insurance Company.....Union
 Warren Farmers Mutual Fire Insurance Company.....Warren
 Wells Mutual Fire Insurance Company.....Wells
 West Bangor and Hermon Mutual Fire Insurance Company....Hermon
 West Gardiner Mutual Fire Insurance Company.....West Gardiner
 Wilton Mutual Fire Insurance Company.....Wilton
 Windham Mutual Fire Insurance Company.....Windham
 Woolwich Mutual Fire Insurance Company.....Woolwich
 York County Mutual Fire Insurance Company.....Buxton

MAINE STOCK COMPANIES.

Merchants Insurance Company.....Bangor
 Union Insurance Company.....Bangor

STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company.....Hartford, Conn
 Agricultural Insurance Company.....Watertown, N. Y
 American Insurance Company.....Boston, Mass
 American Insurance Company.....Newark, N. J
 American Central Insurance Company.....St. Louis, Mo
 Simpson & Ide, Managers, 47 Kilby St., Boston, Mass.
 American Fire Insurance Company.....Philadelphia, Pa
 Boston Insurance Company.....Boston, Mass
 Caledonian-American Insurance Company.....New York, N. Y
 Capital Fire Insurance Company.....Concord, N. H
 Commerce Insurance Company.....Albany, N. Y
 Commercial Union Fire Insurance Company.....New York, N. Y
 Connecticut Fire Insurance Company.....Hartford, Conn
 Continental Insurance Company.....New York, N. Y
 Delaware Insurance Company.....Philadelphia, Pa
 Dutchess Insurance Company.....Poughkeepsie, N. Y
 Equitable Fire and Marine Insurance Company.....Providence, R. I
 Fire Association.....Philadelphia, Pa
 Firemans Fund Insurance Company.....San Francisco, Cal
 Charles W. Kellogg, Manager, Mason Building, Boston, Mass.
 Firemens Insurance Company.....Newark, N. J
 Franklin Fire Insurance Company.....Philadelphia, Pa
 German Alliance Insurance Company.....New York, N. Y
 German American Insurance Company.....New York, N. Y

Germania Fire Insurance Company.....	New York, N. Y
Granite State Fire Insurance Company.....	Portsmouth, N. H
Greenwich Insurance Company.....	New York, N. Y
Hanover Fire Insurance Company.....	New York, N. Y
Hartford Fire Insurance Company.....	Hartford, Conn
Home Insurance Company.....	New York, N. Y
Home Fire and Marine Insurance Company.....	San Francisco, Cal
Charles W. Kellogg, Manager, Mason Building, Boston, Mass.	
Indemnity Fire Insurance Company.....	New York, N. Y
Insurance Company of North America.....	Philadelphia, Pa
Kimball & Parker, Managers, Hartford, Conn.	
Mercantile Fire and Marine Insurance Company.....	Boston, Mass
National Fire Insurance Company.....	Hartford, Conn
National-Standard Insurance Company.....	New York, N. Y
New Hampshire Fire Insurance Company.....	Manchester, N. H
Niagara Fire Insurance Company.....	New York, N. Y
North British and Mercantile Insurance Company.....	New York, N. Y
Orient Insurance Company.....	Hartford, Conn
Pelican Assurance Company.....	New York, N. Y
Pennsylvania Fire Insurance Company.....	Philadelphia, Pa
Edward C. Brush, 75 Kilby St., Boston, Mass.	
Phenix Insurance Company.....	Brooklyn, N. Y
Phoenix Insurance Company.....	Hartford, Conn
Providence Washington Insurance Company.....	Providence, R. I
Queen Insurance Company of America.....	New York, N. Y
Rochester German Insurance Company.....	Rochester, N. Y
Security Insurance Company.....	New Haven, Conn
Springfield Fire and Marine Insurance Company.....	Springfield, Mass
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn
George O. Carpenter & Son, Managers, Boston, Mass.	
Traders Insurance Company.....	Chicago, Ill
Union Insurance Company.....	Philadelphia, Pa
United Firemen's Insurance Company.....	Philadelphia, Pa
United States Fire Insurance Company.....	New York, N. Y
Westchester Fire Insurance Company.....	New York, N. Y
Williamsburg City Fire Insurance Company.....	Brooklyn, N. Y

MUTUAL COMPANIES OF OTHER STATES.

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

UNITED STATES BRANCHES
OF
COMPANIES OF FOREIGN COUNTRIES.

- Aachen and Munich Fire Insurance Co. Aix-la-Chapelle, Germany
J. A. Kelsey, Manager, 46 Cedar St., New York, N. Y.
- Atlas Assurance Company. London, England
Frank Lock, Manager for N. E., 45 William St., New York, N. Y.
- British America Assurance Company. Toronto, Canada
- Caledonian Insurance Company. Edinburgh, Scotland
Charles H. Post, Manager, 50 Pine St., New York, N. Y.
- Commercial Union Assurance Company. London, England
A. H. Wray, Manager, Corner Pine & William Sts., New York, N. Y.
- Hamburg Bremen Fire Insurance Company. Hamburg, Germany
F. O. Affeld, Manager, 22 Pine St., New York, N. Y.
- Law Union and Crown Insurance Company. London, England
Hall & Henshaw, Managers, 35 Pine St., New York, N. Y.
- Liverpool and London and Globe Insurance Co. Liverpool, England
Henry W. Eaton, Manager, 45 William St., New York, N. Y.
- London Assurance Corporation. London, England
Charles L. Case, Manager, 44 Pine St., New York, N. Y.
- London and Lancashire Fire Insurance Company. Liverpool, England
A. G. McIlwaine, Jr., Manager, 59 William St., New York, N. Y.
- Manchester Assurance Company. Manchester, England
George S. A. Young, Manager, 49 Wall St., New York, N. Y.
- National Assurance Company. Dublin, Ireland
Geo. E. Kendall, Manager, Hartford, Conn.
- North British and Mercantile Insurance Company. London, England
E. G. Richards, Manager, 76 William St., New York, N. Y.
- Northern Assurance Company. London, England
George W. Babb, Manager, 38 Pine St., New York, N. Y.
- Norwich Union Fire Insurance Society. Norwich, England
J. Montgomery Hare, Manager, 58 Pine St., New York, N. Y.
- Palatine Insurance Company. London, England
A. H. Wray, Manager, Cor. Pine & William Sts., New York, N. Y.
- Phoenix Assurance Company. London, England
A. D. Irving, Manager, 47 Cedar St., New York, N. Y.
- Prussian National Insurance Company. Stettin, Germany
Theo. W. Letton, Manager, 315 Dearborn St., Chicago, Ill.
- Royal Insurance Company. Liverpool, England
Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass.

Royal Exchange Assurance.....	London, England
Rob't Dickson, Manager, 100 William St.,	New York, N. Y.
Scottish Union and National Insurance Company...	Edinburgh, Scotland
J. H. Brewster, Manager, 36 Pearl St.,	Hartford, Conn.
Sun Insurance Office.....	London, England
J. J. Guile, Manager, 54 Pine St.,	New York, N. Y.
Union Assurance Society.....	London, England
Hall & Henshaw, Managers, 35 Pine St.,	New York, N. Y.
Western Assurance Company.....	Toronto, Canada

LIFE COMPANIES.

MAINE LIFE INSURANCE COMPANY.

Union Mutual Life Insurance Company.....	Portland
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LIFE INSURANCE COMPANIES OF OTHER STATES.

Etna Life Insurance Company.....	Hartford, Conn
W. H. Hart, Gen. Agent, Life Dep't, 185 Middle St.,	Portland, Me.
Connecticut Mutual Life Insurance Company.....	Hartford, Conn
H. N. Fairbanks, General Agent, 47 Main St.,	Bangor, Me.
Equitable Life Assurance Company.....	New York, N. Y.
F. H. Hazelton, Manager for Maine, 93 Exchange St.,	Portland, Me.
Home Life Insurance Company.....	New York, N. Y.
C. A. Lacroix, General Agent, 104 A Exchange St.,	Portland, Me.
Manhattan Life Insurance Company.....	New York, N. Y.
Massachusetts Mutual Life Insurance Company.....	Springfield, Mass
J. Putnam Stevens, Manager for Maine, 40 Exchange St.,	Portland, Me.
Metropolitan Life Insurance Company.....	New York, N. Y.
Edw. P. Langley, Atkinson Building, Lewiston, Me.,	} Superintendents.
S. D. Bartlett, Baxter Building, Portland, Me.,	
Mutual Life Insurance Company.....	New York, N. Y.
J. W. Fitzpatrick, Manager for Maine, Oxford Building,	Portland, Me.
Mutual Benefit Life Insurance Company.....	Newark, N. J.
C. F. Dunlap, 86 Exchange St., Portland, Me.,	} General Agents.
Chas. T. Hawes, Bangor, Me.,	
Mutual Reserve Life Insurance Company.....	New York, N. Y.
Geo. A. Philbrook, Manager for Maine, Augusta, Me.	
National Life Insurance Company.....	Montpelier, Vt
Geo. P. Dewey, General Agent, 32 Exchange St.,	Portland, Me.
New England Mutual Life Insurance Company.....	Boston, Mass
Noyes & Sawyer, General Agents, 185 Middle St.,	Portland, Me.
New York Life Insurance Company.....	New York, N. Y.
T. S. Burns, General Agent, 96 Exchange St.,	Portland, Me.
H. S. Dyer, Agency Director, 96 Exchange St.,	Portland, Me.

- Northwestern Mutual Life Insurance Company.....Milwaukee, Wis
 C. C. Blanchard, Y. M. C. A. Building, Portland, Me.,
 C. R. Duntton, 189 Exchange St., Bangor, Me., } General Agents.
- Penn Mutual Life Insurance Company.....Philadelphia, Pa
 Bertrand G. March, 106 A Exchange St., Portland, Me.,
 Wm. H. Taylor, Cor. Exchange & State Sts., Bangor, Me., } General Agents.
- Phoenix Mutual Life Insurance Company.....Hartford, Conn
 S. H. McAlpine, Manager for Maine, 191 Middle St., Portland, Me.
- Provident Life and Trust Company.....Philadelphia, Pa
 A. L. Talbot, General Agent for Maine, 31 Lisbon St., Lewiston, Me.
- Provident Savings Life Assurance Society.....New York, N. Y
 Prudential Insurance Company of America.....Newark, N. J
 A. C. Wescott, General Agent, 92 Exchange St., Portland, Me.
 J. A. Moffit, Supt. Industrial Branch, 7 Exchange St., Portland, Me.
- Security Mutual Life Insurance Company.....Binghamton, N. Y
 M. F. Ricker, State Agent, Auburn, Me.
- State Mutual Life Assurance Company.....Worcester, Mass
 Nathan L. Hildreth, General Agent, 57 Exchange St., Portland, Me.
- Travelers Insurance Company.....Hartford, Conn
 G. M. Barney, State Agent, 37 Exchange St., Portland, Me.
- Union Central Life Insurance Company.....Cincinnati, O
 J. M. Gooding, General Agent, 13 Exchange St., Portland, Me.
- United States Life Insurance Company.....New York, N. Y
 Washington Life Insurance Company.....New York, N. Y
 E. J. Brackett, Manager for Maine, 185 Middle St., Portland, Me.

MISCELLANEOUS COMPANIES.

- Ætna Indemnity Company.....Hartford, Conn
 Field & Cowles, Managers, 85 Water St., Boston, Mass.
- Ætna Life Insurance Company (Accident Dept.).....Hartford, Conn
 John P. Hobbs, Gen. Agent, Accident Dept., 185 Middle St., Portland, Me.
- American Bonding Company.....Baltimore, Md
 American Surety Company.....New York, N. Y
 City Trust, Safe Deposit and Surety Company.....Philadelphia, Pa
 Continental Casualty Company.....Hammond, Ind
 J. S. Masseck, Manager for Maine, 6 Beacon St., Boston, Mass.
- Employers' Liability Assurance Corporation.....London, England
 W. A. R. Boothby, Manager for Maine, Waterville, Me.
- Fidelity and Casualty Company.....New York, N. Y
 Fidelity and Deposit Company.....Baltimore, Md
 General Accident Assurance Corporation.....Perth, Scotland
 Muir & Houghton, Managers, Walnut St., Philadelphia, Pa.
- Great Eastern Casualty and Indemnity Company.....New York, N. Y
 Guarantee Company of North America.....Montreal, Canada
 Hartford Steam Boiler Inspection and Insurance Co....Hartford, Conn
 Lloyd's Plate Glass Insurance Company.....New York, N. Y

London Guarantee and Accident Company, (Limited).....	London, England Elmer A. Lord, Manager for Maine, Boston, Mass.
Maryland Casualty Company.....	Baltimore, Md O'Brion & Russell, Managers for Maine, 108 Water St., Boston, Mass.
Metropolitan Plate Glass Insurance Company.....	New York, N. Y
National Surety Company.....	New York, N. Y
New Amsterdam Casualty Company.....	New York, N. Y
New Jersey Plate Glass Insurance Company.....	Newark, N. J
New York Plate Glass Insurance Company.....	New York, N. Y Macomber, Farr & Whitten, Managers for Maine, Augusta, Me.
Preferred Accident Insurance Company.....	New York, N. Y C. F. Dunlap, Manager for Maine, 86 Exchange St., Portland, Me.
Standard Life and Accident Insurance Company.....	Detroit, Mich Herbert A. Harmon, Manager for Maine, 57 Exchange St., Portland, Me.
Travelers Insurance Company (Accident Dept.).....	Hartford, Conn G. M. Barney, General Agent, 37 Exchange St., Portland, Me.
Union Casualty and Surety Company.....	St. Louis, Mo
United States Casualty Company.....	New York, N. Y
United States Fidelity and Guaranty Company.....	Baltimore, Md
United States Health and Accident Insurance Company....	Saginaw, Mich Chas. H. Nudd, Auburn, Me., Chas. M. Fletcher, Canaan, Vt., } Managers for Maine.

MAINE ASSESSMENT COMPANY.

* Maine Casualty Insurance Company.....Portland

ASSESSMENT COMPANIES OF OTHER STATES.

† Equitable Accident Company.....Boston, Mass
Massachusetts Mutual Accident Association.....Boston, Mass

* Formerly Washington Casualty Insurance Company.

† Formerly Masonic Equitable Accident Association.

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

Ancient Order of United Workmen.....	Augusta
Maine Central Railroad Relief Association.....	Portland
Maine State Relief Association.....	Portland
Odd Fellows Graded Mutual Relief Association.....	Norway
Patron's Mutual Aid Society of Maine.....	Auburn

COMPANIES OF OTHER STATES.

American Benefit Society.....	Boston, Mass
Catholic Benevolent Legion.....	Brooklyn, N. Y
Catholic Order of Foresters.....	Chicago, Ill
Home Circle	Boston, Mass
Independent Order of Foresters.....	Toronto, Canada
Knights of Columbus.....	New Haven, Conn
Knights of Honor.....	St. Louis, Mo
Knights of Pythias.....	Chicago, Ill
Knights of the Maccabees of the World.....	Port Huron, Mich
	S. C. C. Ward, Manager for Maine, Augusta, Me.
Modern Woodmen of America.....	Rock Island, Ill
	H. C. Reed, State Deputy, Richmond, Me.
New England Order of Protection.....	Boston, Mass
Royal Arcanum	Boston, Mass
Royal Neighbors of America.....	Rock Island, Ill
Royal Society of Good Fellows.....	Boston, Mass
Royal Templars of Temperance.....	Buffalo, N. Y
Societe des Artisans.....	Montreal, Canada
United Order of the Golden Cross.....	Knoxville, Tenn
United Order of the Pilgrim Fathers.....	Lawrence, Mass
Workmen's Benefit Association.....	Boston, Mass

Annexed to and forming a part of this report will be found a list of licensed agents and brokers, also the usual statistical tables and abstracts of the annual statements made to this department, as required by law, for the year ending December 31, 1902.

The tabulations relating to record of fires in Maine during 1902 are published herewith as compiled from the returns received at this office during the past year. Complete reports relating to the insurance paid in many cases is not obtainable in time for publication in the reports of this department.

Respectfully submitted,



Insurance Commissioner.

STATISTICAL TABLES.

TABLE No. I.

**Maine Business of Foreign Fire Insurance Companies,
1868 to 1902.**

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868.....	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869.....	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870.....	51,132,999 00	574,895 72	448,921 34	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872.....	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887.....	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888.....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891.....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892.....	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893.....	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894.....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	59.85
1896.....	110,273,315 44	1,591,177 49	814,962 07	1.44	51.22
1897.....	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46
1898.....	118,982,121 08	1,649,351 62	893,476 54	1.36	54.17
1899.....	129,406,937 98	1,789,800 89	1,072,972 04	1.38	59.95
1900.....	133,189,006 49	1,772,701 62	983,763 64	1.33	55.49
1901.....	138,884,002 19	1,846,342 64	1,309,728 50	1.33	70.94
1902.....	137,228,506 08	2,014,929 20	1,131,444 70	1.47	56.16

TABLE No. 2.

Income, Disbursements, Premiums, Losses and Risks Written During 1902.

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants.....	\$141,835 56	\$123,029 97	\$119,064 27	\$90,922 98	\$18,657,818 00	\$147,964 51
Union.....	171,553 78	141,201 66	132,063 04	105,296 11	8,973,943 21	166,347 24
Total.....	\$313,389 34	\$264,231 63	\$251,127 31	\$196,219 09	\$27,631,761 21	\$314,311 75
COMPANIES OF OTHER STATES.						
Ætna.....	\$6,468,714 36	\$5,209,062 34	\$5,896,459 68	\$2,710,617 06	\$705,516,031 00	\$7,842,514 64
Agricultural.....	1,318,443 83	1,118,239 36	1,221,705 42	619,257 00	163,845,700 00	1,781,535 00
American (Mass).....	589,406 87	375,783 54	477,103 98	192,187 51	48,916,281 00	605,669 27
American (N. J.).....	2,201,680 70	1,472,339 88	1,606,380 15	828,210 98	182,875,645 00	2,141,812 53
American (Pa.).....	1,852,878 77	1,507,268 57	1,567,216 82	852,790 95	148,764,722 00	1,955,446 51
American Central.....	1,847,561 15	1,346,297 26	1,517,845 88	682,777 97	153,315,919 00	1,956,107 36
Boston.....	1,394,864 09	1,402,982 28	942,104 84	851,012 65	218,163,311 00	1,770,623 59
Caledonian-American.....	42,280 32	30,532 92	16,570 19	16,180 46	6,607,058 00	79,336 91
Capital.....	252,285 08	177,813 90	200,023 38	90,814 33	20,975,454 00	268,009 47
Commerce.....	253,771 13	199,788 89	193,063 59	99,808 81	19,538,870 00	228,103 61
Commercial Union.....	230,908 70	138,718 03	177,017 74	74,282 70	28,657,986 00	331,015 00
Connecticut.....	3,103,171 48	2,595,249 82	2,923,276 26	1,411,630 65	252,400,312 00	3,280,204 06
Continental.....	7,190,705 64	4,891,022 48	5,482,278 68	2,686,323 80	641,417,790 00	6,448,202 93
Delaware.....	924,580 09	717,340 63	728,176 60	392,467 50	83,264,905 00	1,017,223 22
Dutchess.....	582,965 92	428,026 74	497,514 65	244,093 07	48,602,409 00	603,863 33
Equitable.....	803,704 00	657,256 54	763,078 88	349,081 10	67,643,569 00	910,108 73
Fire Association.....	4,339,962 95	3,563,940 04	3,442,353 69	2,105,820 11	362,019,990 00	4,706,061 60
Fireman's Fund.....	3,983,866 73	2,790,234 31	3,126,584 24	1,590,143 73	455,603,856 00	4,813,960 61
Firemen's.....	1,162,876 39	757,895 20	768,253 64	365,394 14	76,019,953 00	897,230 35
Franklin.....	884,478 01	760,329 95	663,573 92	351,751 95	65,877,097 00	826,889 07

German Alliance.....	541,588 80	352,407 26	409,028 80	199,022 10	48,918,363 00	509,084 13
German American.....	5,630,333 31	3,851,494 31	4,507,764 89	2,079,178 89	694,609,805 00	7,026,602 51
Germania.....	2,087,514 83	1,778,180 29	1,824,367 49	958,501 76	260,119,652 00	2,411,292 91
Granite State.....	472,720 34	335,239 99	390,674 15	199,523 81	37,222,176 00	526,154 20
Greenwich.....	2,423,512 88	1,925,946 59	1,925,246 37	1,075,542 83	300,057,184 00	2,507,165 36
Hanover.....	2,880,070 90	2,012,903 57	2,299,829 08	1,109,665 50	315,624,760 00	3,243,035 67
Hartford.....	10,852,418 02	9,977,487 24	10,444,627 85	5,908,905 75	974,400,120 00	13,056,951 87
Home.....	8,950,485 75	6,387,855 86	7,303,276 10	3,487,623 71	1,111,897,836 00	11,185,212 57
Home F. & M.....	1,142,776 64	795,154 53	934,607 21	406,566 98	94,217,137 00	1,304,678 98
Indemnity.....	255,380 57	179,248 36	219,316 22	94,284 70	23,933,745 00	316,239 29
Ins. Co. of North America.....	7,415,718 17	6,448,084 38	6,709,686 64	3,846,272 96	987,289,177 00	8,478,406 58
Mercantile.....	615,939 09	450,258 12	512,164 57	215,048 22	56,324,588 00	707,135 84
National.....	4,918,109 22	3,894,266 46	4,644,441 03	2,143,647 05	624,759,757 00	6,447,688 64
National-Standard.....	547,424 31	429,447 72	429,131 16	268,311 90	55,664,629 00	746,357 17
New Hampshire.....	2,012,100 31	1,609,790 58	1,682,072 55	890,533 63	154,409,447 00	2,015,492 15
Niagara.....	2,540,681 76	2,187,951 76	2,435,372 65	1,177,833 27	274,794,855 00	3,227,583 35
North British & Mercantile.....	141,816 54	58,046 19	108,614 54	13,600 89	28,210,551 00	229,465 99
Orient.....	1,274,403 41	1,197,244 23	1,045,776 05	615,972 46	116,233,821 00	1,521,149 64
Pelican.....	291,242 25	225,096 73	246,561 88	135,363 31	31,867,420 00	354,192 11
Pennsylvania.....	3,103,579 93	2,372,245 92	2,492,666 19	1,389,528 82	284,832,230 00	3,488,649 94
Phenix (N. Y.).....	6,042,992 39	5,481,447 43	5,626,137 02	3,238,708 53	636,790,450 00	6,985,851 54
Phenix (Conn.).....	4,139,179 23	3,363,162 10	3,838,198 06	1,826,896 12	446,650,735 00	4,506,438 55
Providence Washington.....	2,180,188 80	1,785,046 99	1,843,211 81	1,097,061 68	326,990,274 00	2,746,503 62
Queen.....	3,787,984 93	2,709,499 48	2,999,666 61	1,529,551 90	304,459,573 00	3,787,560 77
Rochester German.....	1,060,874 79	776,597 28	886,480 58	424,851 31	101,323,985 00	1,307,782 20
Security.....	1,046,004 01	766,947 99	895,102 71	426,483 27	95,886,948 00	1,226,776 49
Springfield.....	3,776,266 09	3,113,066 25	3,002,118 54	1,705,110 78	344,126,386 00	4,147,138 83
St. Paul.....	2,807,851 86	2,486,965 02	2,615,555 86	1,473,949 69	216,820,163 00	3,290,938 46
Traders.....	1,635,946 46	1,227,360 99	1,290,616 09	702,482 95	140,307,029 00	1,954,611 35
Union.....	425,599 55	358,761 35	358,774 16	201,419 20	37,219,054 00	458,035 95
United Firemen's.....	701,457 23	493,019 98	410,089 08	239,028 49	43,598,060 00	505,628 85
United States.....	638,475 04	524,348 61	489,582 29	264,496 36	54,664,349 00	661,348 83
Victoria.....	205,309 42	121,174 57	140,198 97	72,024 93	16,230,375 00	173,112 20
Westchester.....	2,350,536 61	2,003,095 76	2,014,228 51	1,150,341 06	236,755,481 00	2,635,063 11
Williamsburg City.....	1,219,125 16	953,140 27	951,611 85	467,905 83	108,715,970 00	1,161,219 61
Total.....	\$129,544,714 81	\$102,719,175 14	\$110,137,379 19	\$57,549,887 05	\$13,335,952,963 00	\$147,314,418 05

TABLE No. 2—Concluded.

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke.....	\$181,744 95	\$166,656 05	\$139,808 00	\$49,176 63	\$10,232,550 00	\$148,428 23
Providence.....	94,956 34	72,129 08	74,055 17	27,472 56	7,646,123 00	79,915 84
Quincy.....	183,326 34	150,978 09	141,349 95	38,350 85	9,577,289 00	142,227 25
Traders & Mechanics.....	212,190 23	197,914 84	172,167 93	54,094 89	11,894,639 00	179,055 38
Total.....	\$672,217 86	\$587,678 06	\$527,381 05	\$169,094 93	\$39,350,601 00	\$549,626 70
COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich.....	\$1,022,827 16	\$751,124 75	\$817,869 95	\$389,596 97	\$78,005,902 00	\$1,082,669 61
Atlas.....	1,242,112 19	898,676 81	916,255 55	489,798 44	103,313,967 00	1,213,124 22
British America.....	1,409,440 31	1,369,507 48	1,378,870 07	858,833 74	140,943,325 00	1,808,122 30
Caledonian.....	1,290,825 68	1,284,289 37	1,043,974 04	596,609 44	131,805,358 00	1,458,388 35
Commercial Union.....	3,705,364 99	2,968,930 16	2,982,074 87	1,719,747 16	374,888,481 00	4,162,941 59
Hamburg Bremen.....	1,765,764 16	1,466,497 04	1,571,133 72	889,731 40	141,690,790 00	1,934,499 76
Law Union & Crown.....	474,026 06	414,881 10	322,327 13	201,254 17	40,300,130 00	465,274 48
Liverpool & London & Globe.....	8,047,284 38	5,928,864 78	6,483,289 32	3,358,945 64	888,608,712 06	9,489,673 14
London Assurance.....	2,406,906 81	1,815,736 91	1,860,887 18	794,167 00	314,894,760 00	2,670,630 15
London & Lancashire.....	2,354,765 39	1,846,862 92	1,946,490 00	875,392 44	263,901,975 00	2,712,264 03
Manchester.....	1,747,258 05	1,310,577 29	1,414,622 57	804,391 57	155,983,237 00	2,009,044 80
National (Ireland).....	661,914 80	617,258 98	535,131 58	415,703 82	41,965,850 00	628,336 64
North British & Mercantile.....	4,734,153 81	3,800,411 47	4,039,836 65	1,944,654 45	533,586,840 00	5,173,016 08
Northern Assurance.....	3,103,809 02	2,088,061 17	2,144,968 57	895,839 01	252,058,209 00	2,968,551 14
Norwich Union.....	2,226,120 75	1,757,545 51	1,891,649 10	900,728 18	221,886,171 00	2,562,276 06

Palatine... ..	1,540,768 84	1,108,747 72	1,299,427 30	538,886 49	149,957,076 00	1,835,168 95
Phoenix Assurance.....	3,094,612 14	2,716,803 72	2,502,937 15	1,776,563 86	405,935,216 00	4,349,033 26
Prussian National.....	755,006 60	570,153 47	641,747 74	348,218 08	64,015,266 00	856,065 77
Royal.....	7,151,842 77	5,998,635 07	5,210,915 64	2,556,026 59	787,878,602 45	7,653,286 63
Royal Exchange.....	1,416,413 97	1,078,606 67	1,028,964 47	604,876 64	121,122,766 00	1,460,646 07
Scottish Union & National.....	2,426,446 50	2,138,209 15	1,949,136 77	1,170,848 18	337,583,288 00	3,752,836 14
Sun.....	2,218,457 97	1,876,642 04	1,996,430 21	991,990 04	241,007,429 00	2,638,005 60
Union Assurance.....	1,321,409 27	1,050,025 02	955,303 28	498,990 37	134,467,085 00	1,424,674 40
Western Assurance.....	2,508,990 07	2,418,696 28	2,440,504 41	1,601,868 10	317,040,157 00	3,258,050 29
Total... ..	\$58,529,456 69	\$47,482,744 88	\$47,364,747 27	\$25,232,661 78	\$6,262,340,592 45	\$67,566,609 46
Aggregate.....	\$189,059,778 70	\$151,053,829 71	\$158,280,634 82	\$83,147,662 85	\$19,665,275,917 66	\$215,744,965 96

TABLE No. 3.
Income During 1902.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Stocks and bonds.	All other sources.			
MAINE STOCK COMPANIES.									
Merchants	-	\$119,064 27	\$2,000 00	\$780 00	\$5,603 94	\$71 09	-	\$14,316 26	\$141,835 56
Union	-	182,063 04	16 25	14,596 97	1,465 25	-	-	23,412 27	171,553 78
Total	-	\$251,127 31	\$2,016 25	\$15,376 97	\$7,069 19	\$71 09	-	\$37,728 53	\$313,389 34
COMPANIES OF OTHER STATES.									
Zetna	\$5,531,516 76	\$364,942 92	\$636 00	\$47 50	\$510,734 57	-	\$4,346 00	\$56,490 61	\$6,468,714 36
Agricultural	1,221,705 42	-	37,471 82	10,529 07	38,698 72	\$5,446 22	4,592 58	-	1,318,443 83
American (Mass.)	477,103 98	-	-	-	22,078 12	1,051 57	-	89,173 20	589,406 97
American (N. J.)	1,606,380 15	-	83,355 38	-	65,752 58	-	12,121 78	434,070 81	2,201,680 70
American (Pa.)	1,567,216 82	-	42,156 56	1,181 14	32,089 27	244 90	9,558 38	200,431 70	1,852,878 77
American Central	1,517,845 88	-	3,005 82	24,933 93	97,789 47	1,050 51	-	202,935 54	1,847,561 15
Boston	359,927 60	582,177 24	51,231 07	2,202 20	62,767 96	9,094 35	2,131 49	325,332 18	1,394,864 09
Caledonian-American	16,570 19	-	-	-	9,180 65	-	-	16,529 48	42,280 32
Capital	200,023 38	-	5,299 73	-	6,253 70	142 14	6,059 16	62,528 97	252,285 08
Commerce	193,063 59	-	1,126 00	286 32	4,839 03	1,500 73	7,630 14	45,325 32	253,771 13
Commercial Union	177,017 74	-	-	-	8,925 97	-	-	44,961 99	230,908 70
Connecticut	2,923,276 26	-	62,066 26	-	99,928 56	3,078 99	5,874 50	8,946 91	3,103,171 48
Continental	5,482,278 68	-	2,859 79	-	395,205 86	27,483 76	70,070 57	1,212,806 98	7,190,705 64
Delaware	728,176 00	-	5,605 42	6,575 42	38,703 63	1,460 63	9,633 33	134,425 66	924,580 09
Dutchess	497,514 65	-	1,660 31	768 49	18,086 90	6 78	1,062 00	63,866 79	582,965 92
Equitable	740,315 57	22,763 31	7,944 18	4,125 84	22,366 05	-	5,175 50	1,013 55	808,704 00
Fire Association	3,442,353 69	-	76,753 93	5,861 25	135,894 77	2,360 98	31,208 28	645,530 05	4,339,962 95
Fireman's Fund	2,660,277 86	466,306 38	19,251 97	11,068 75	129,927 97	8,726 62	29,686 21	658,620 97	3,983,866 73
Firemens'	768,253 64	-	63,078 77	-	58,895 00	-	12,445 62	260,203 36	1,162,876 39
Franklin	663,573 92	-	6,863 20	2,454 08	105,430 00	1,339 76	5,836 60	98,930 45	884,478 01

German Alliance.....	409,028 80	-	-	-	41,807 25	1,925 43	-	88,827 32	541,588 80
German American.....	4,507,764 89	-	520 00	-	329,818 66	16,271 71	4,386 75	771,571 30	5,630,333 31
Germania.....	1,824,367 49	-	18,159 54	-	163,717 76	4,253 22	21,584 65	55,432 17	2,087,514 83
Granite State.....	390,674 15	-	597 25	-	17,417 88	878 31	1,549 17	61,603 58	472,720 34
Greenwich.....	1,741,344 93	183,901 44	-	-	51,095 23	-	2,625 00	444,546 28	2,423,512 88
Hanover.....	2,299,829 08	-	175 00	-	86,225 89	6,035 46	27,522 58	460,282 89	2,880,070 90
Hartford.....	10,444,627 85	-	39,466 76	240 00	324,414 93	3,136 57	16,958 47	25,583 44	10,852,418 02
Home.....	7,036,638 75	266,637 35	7,316 69	2,655 55	444,482 42	11,642 01	167,274 63	1,013,838 35	8,950,485 75
Home F. & M.....	865,412 72	69,194 49	14,064 55	742 51	28,930 68	1,722 98	3,509 10	15,199 61	1,142,776 64
Indemnity.....	219,316 22	-	-	-	9,352 24	-	-	26,712 11	255,380 57
Ins. Co. of North America.....	4,871,066 86	1,838,619 78	70,948 42	9,527 07	230,273 51	17,849 25	42,644 44	334,788 84	7,415,718 17
Mercantile.....	512,164 57	-	6,803 65	1,014 44	16,841 85	-	-	79,114 78	615,939 09
National.....	4,644,441 03	-	36,136 37	-	164,945 05	4,277 67	18,121 65	50,187 45	4,918,109 22
National-Standard.....	429,126 41	4 75	-	-	9,500 00	4,271 89	-	104,521 26	547,424 31
New Hampshire.....	1,682,072 55	-	25,905 44	3,950 00	102,893 06	1,012 85	18,391 45	177,874 96	2,012,100 31
Niagara.....	2,435,372 65	-	13,041 85	-	78,475 40	10,196 08	-	3,595 78	2,540,681 76
North British & Mercantile.....	108,614 54	-	-	-	18,887 60	-	-	14,314 40	141,816 54
Orient.....	1,045,776 05	-	6,090 02	-	55,255 42	639 40	1,292 35	165,347 17	1,274,403 41
Pelican.....	246,561 88	-	-	-	11,530 70	-	-	33,149 67	291,242 25
Pennsylvania.....	2,492,666 19	-	33,369 95	9,769 72	172,649 97	1,649 44	6,925 75	386,608 91	3,103,579 93
Phenix (N. Y.).....	5,626,137 02	-	3,323 66	3,631 21	158,513 39	544 01	37,285 68	213,557 42	6,042,992 39
Phenix (Conn.).....	3,838,198 06	-	4,800 05	607 40	266,750 12	-	19,211 51	9,612 09	4,139,179 23
Providence Washington.....	1,431,009 04	412,202 77	-	-	60,368 99	-	-	276,608 00	2,180,188 80
Queen.....	2,999,666 61	-	-	-	154,002 53	7,026 27	9,105 91	618,183 61	3,787,984 93
Rochester German.....	886,480 58	-	17,654 31	-	22,797 00	3,885 27	10,093 98	120,053 65	1,060,874 79
Security.....	846,604 80	48,497 91	9,468 60	745 70	25,360 47	-	3,970 46	111,356 07	1,046,004 01
Springfield.....	3,002,118 54	-	27,308 66	1,043 74	157,315 06	-	12,267 57	576,212 52	3,776,266 09
St. Paul.....	2,230,264 85	385,291 01	25,450 71	3,426 78	70,026 86	9,638 67	43,717 59	40,035 39	2,807,851 86
Traders.....	1,290,616 09	-	7,103 26	665 83	89,875 23	3,758 18	3,008 18	240,919 69	1,635,946 46
Union.....	358,774 16	-	112 93	9 35	13,895 46	-	2,511 77	50,295 88	425,599 55
United Firemen's.....	410,089 08	-	21,540 13	7,022 13	33,330 42	305 79	9,397 75	219,771 93	701,457 23
United States.....	472,599 79	16,982 50	14,182 50	-	7,011 61	-	4,569 00	123,129 64	638,475 04
Victoria.....	140,198 97	-	-	-	6,387 76	73 46	-	58,649 23	205,309 42
Westchester.....	2,014,228 51	-	28,494 63	-	58,759 83	-	2,044 25	247,009 39	2,350,536 61
Williamsburg City.....	951,611 85	-	11,604 73	1,247 14	53,043 06	-	46,830 24	154,788 14	1,219,126 16
Total.....	\$105,479,857 34	\$4,657,521 85	\$913,935 87	\$116,832 56	\$5,399,417 87	\$173,981 86	\$754,232 02	\$12,049,435 44	\$129,544,714 81

INSURANCE COMMISSIONER'S REPORT.

XXI

TABLE No. 3—Concluded.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Stocks and bonds.	All other sources.			
MUTUAL COS. OF OTHER STATES.									
Holyoke.....	\$139,808 00	-	\$1,950 08	-	\$33,440 95	\$168 86	\$4,125 00	\$2,252 06	\$181,744 95
Providence ...	74,055 17	-	3,713 55	-	15,018 67	931 62	-	1,237 33	94,956 34
Quincy	141,349 95	-	5,415 04	\$10,645 82	11,400 60	1,244 85	852 35	12,417 73	183,326 34
Traders & Mechanics	172,167 93	-	3,658 44	-	20,851 08	-	1,295 30	14,217 48	212,190 23
Total	\$527,381 05	-	\$14,737 11	\$10,645 82	\$80,711 30	\$2,345 33	\$6,272 65	\$30,124 60	\$672,217 86
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich.	\$817,869 95	-	-	-	\$23,235 00	\$2,671 82	-	\$179,050 39	\$1,022,827 16
Atlas	916,255 55	-	-	-	25,041 27	907 91	-	299,907 46	1,242,112 19
British America	1,123,430 30	\$255,439 77	-	-	30,570 24	-	-	-	1,409,440 31
Caledonian	1,043,974 04	-	-	-	44,078 61	-	\$29,447 22	173,325 81	1,290,825 68
Commercial Union.....	2,867,663 64	114,411 23	\$10,408 13	-	70,772 97	606 49	50,541 57	590,960 96	3,705,364 99
Hamburg Bremen	1,571,133 72	-	-	\$1,265 03	47,501 75	3,381 94	-	142,481 72	1,765,764 16
Law Union & Crown ...	322,327 13	-	-	-	20,051 74	71 29	-	131,575 90	474,026 06
Liverpool & London & Globe	6,483,289 32	-	135,039 00	-	105,195 00	16,050 70	97,144 80	1,210,565 56	8,047,284 38
London Assurance	1,477,198 16	383,689 02	-	-	78,002 21	-	-	468,017 42	2,406,906 81
London & Lancashire	1,946,490 00	-	-	-	70,738 17	1,036 72	18,082 51	318,417 99	2,354,765 39
Manchester	1,414,622 57	-	-	-	43,458 18	-	-	289,177 30	1,747,258 05
National (Ireland)	525,131 58	-	-	-	16,097 74	60 48	-	120,625 00	661,914 80
North British & Mercantile	4,039,836 65	-	-	-	158,003 75	5,426 94	-	530,886 47	4,734,153 81
Northern Assurance	2,144,968 57	-	-	-	77,962 19	821 10	7,000 00	873,057 16	3,103,809 02
Norwich Union	1,891,649 10	-	1,665 00	-	60,226 57	-	-	272,580 08	2,226,120 75

Palatine.....	1,299,427 30	-	-	-	27,685 27	-	-	213,591 27	1,540,703 84
Phoenix Assurance.....	2,502,937 15	-	-	-	81,893 22	-	-	509,781 77	3,094,612 14
Prussian National.....	698,856 65	2,791 09	-	-	24,479 89	-	60 00	91,718 97	758,006 60
Royal.....	5,210,915 64	-	21,375 00	-	137,356 43	8,308 11	154,596 54	1,619,291 05	7,151,842 77
Royal Exchange.....	1,028,964 47	-	-	-	49,806 00	-	-	337,643 50	1,416,413 97
Scottish Union & National ..	1,949,136 77	-	46,657 94	130 00	79,921 85	5,470 80	23,158 63	321,970 51	2,426,446 50
Sun.....	1,996,430 21	-	9,080 00	-	61,564 59	2,905 55	20,558 00	127,919 62	2,218,457 97
Union Assurance.....	955,303 28	-	-	-	26,228 71	519 63	13,195 08	226,162 57	1,221,409 27
Western Assurance.....	2,001,661 78	438,842 63	1,300 00	-	60,541 90	6,643 76	-	-	2,508,990 07
Total.....	\$46,169,573 53	\$1,195,173 74	\$25,525 07	\$1,395 03	\$1,420,413 25	\$54,883 24	\$413,784 35	\$9,048,708 48	\$58,529,456 69
Aggregate.....	\$152,176,811 92	\$6,103,822 90	\$1,156,214 30	\$143,750 38	\$6,907,611 61	\$231,281 52	\$1,174,289 02	\$21,165,997 05	\$189,059,778 70

TABLE No. 4.
Disbursements During 1902.

COMPANIES.	NET LOSSES.		Dividends.	Commissions.	Salaries.	Rents.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants	-	\$90,922 98	\$8,000 00	\$14,981 82	\$3,950 00	\$200 00	\$449 18	\$4,525 99	\$123,029 97
Union	-	105,296 11	16,000 00	6,311 22	9,711 58	500 00	23 38	3,359 37	141,201 66
Total	-	\$196,219 09	\$24,000 00	\$21,293 04	\$13,661 58	\$700 00	\$472 56	\$7,885 36	\$264,231 63
COMPANIES OF OTHER STATES.									
Ætna	\$2,512,498 12	\$198,118 94	\$668,000 00	\$981,685 29	\$321,065 09	-	\$122,273 24	\$405,421 66	\$5,209,062 34
Agricultural	619,257 00	-	50,000 00	193,867 00	88,027 71	-	47,353 36	119,734 29	1,118,239 36
American (Mass.)	192,187 51	-	19,500 00	103,900 34	19,101 45	\$2,140 00	10,340 71	28,613 53	375,783 54
American (N. J.)	828,210 98	-	61,847 75	313,033 92	94,820 04	-	50,991 36	123,435 83	1,472,339 88
American (Pa.)	852,790 95	-	30,000 00	354,267 65	120,088 43	6,000 00	37,313 74	106,807 80	1,507,268 57
American Central	682,777 97	-	100,000 00	283,138 39	93,625 25	5,000 00	30,144 04	151,611 61	1,346,297 26
Boston	314,877 61	536,135 04	120,000 00	179,638 00	128,656 12	12,675 00	36,181 00	74,819 51	1,402,982 28
Caledonian-American	16,180 46	-	9,000 00	1,218 65	903 13	43 19	323 94	2,863 55	30,532 92
Capital	90,814 33	-	-	37,389 08	12,604 34	1,883 71	7,142 80	27,979 64	177,813 90
Commerce	99,808 81	-	16,000 00	44,828 25	14,262 17	-	9,023 42	15,866 24	199,788 89
Commercial Union	74,282 70	-	10,000 00	36,610 90	3,612 43	-	4,379 61	9,832 39	138,718 03
Connecticut	1,411,630 65	-	100,000 00	600,504 96	184,757 73	12,194 21	102,186 20	183,976 07	2,595,249 82
Continental	2,686,323 80	-	250,000 00	1,146,070 33	358,396 11	8,240 00	146,774 76	295,217 48	4,891,022 48
Delaware	392,467 50	-	-	179,576 97	60,864 46	7,979 64	21,785 34	54,666 72	717,840 63
Dutchess	244,093 07	-	12,000 00	122,052 40	19,784 42	720 00	8,987 88	20,388 97	428,026 74
Equitable	339,595 42	9,485 68	28,000 00	155,751 84	43,482 71	-	22,173 62	58,767 27	657,256 54
Fire Association	2,105,820 11	-	200,000 00	674,020 72	325,384 94	-	92,702 18	166,012 09	3,563,940 04
Fireman's Fund	1,292,270 69	297,873 04	120,000 00	481,281 55	258,139 32	8,400 00	69,383 49	262,886 22	2,790,334 31
Firemens'	365,394 14	-	100,000 00	169,984 88	34,742 65	-	26,097 60	61,675 93	757,895 20
Franklin	351,751 95	-	80,000 00	141,789 23	35,694 35	2,240 32	24,380 01	124,474 09	760,329 95

German Alliance.....	199,022 10	-	24,000 00	100,225 48	4,104 35	-	25,055 33	-	352,407 26
German American	2,079,178 89	-	300,000 00	775,412 20	213,111 74	31,205 02	109,704 93	342,881 53	3,851,494 31
Germania	958,501 76	-	160,000 00	381,177 57	145,968 94	21,514 01	55,431 42	105,886 59	1,778,180 29
Granite State	199,523 81	-	12,000 00	72,054 95	14,040 00	1,385 00	7,276 14	28,980 09	335,239 99
Greenwich	958,954 56	116,588 27	20,000 00	326,595 34	145,260 66	15,527 46	47,649 82	282,418 48	1,912,934 69
Hanover.....	1,109,665 50	-	80,000 00	439,528 27	147,127 12	15,854 00	60,609 43	160,119 25	2,012,903 37
Hartford	5,908,905 75	-	400,000 00	1,840,111 56	772,556 40	-	282,778 83	773,134 70	9,977,487 24
Home	3,313,765 11	173,858 60	420,000 00	1,184,506 44	434,493 34	58,192 33	179,555 76	623,484 28	6,887,855 86
Home F. & M.....	361,532 26	45,034 72	36,000 00	173,886 71	107,850 23	3,000 00	19,051 48	43,799 13	795,154 33
Indemnity	94,284 70	-	-	41,188 27	20,105 60	1,991 34	6,721 79	14,956 66	179,248 96
Ins. Co. of North America ..	2,828,417 55	1,017,855 41	359,940 00	1,312,634 64	394,212 24	32,391 22	159,379 00	343,254 32	6,448,084 38
Mercantile	215,048 22	-	32,000 00	123,544 19	24,755 68	4,324 92	9,764 99	20,820 12	430,258 12
National	2,143,647 05	-	120,000 00	867,604 93	260,219 24	-	141,069 72	361,725 52	3,894,266 46
National-Standard.....	268,272 70	39 20	10,000 00	116,687 72	1,335 00	-	14,281 14	18,831 96	429,447 72
New Hampshire.....	890,533 63	-	100,000 00	394,749 63	72,010 55	673 37	49,444 47	101,979 23	1,609,790 88
Niagara	1,177,833 27	-	70,000 00	497,600 63	169,233 21	22,754 60	57,742 65	192,787 40	2,187,951 76
North British & Mercantile ..	13,600 89	-	12,000 00	21,900 87	2,700 60	975 00	2,653 89	4,215 54	58,046 19
Orient	610,634 11	5,338 29	200,000 00	187,836 98	63,080 47	5,750 00	22,778 11	101,826 27	1,197,244 23
Pelican	135,363 31	-	-	64,995 45	14,835 04	-	5,286 31	4,616 62	225,096 73
Pennsylvania.....	1,389,528 82	-	100,000 00	543,486 11	134,500 00	-	62,913 84	141,817 15	2,372,245 92
Phenix (N. Y.).....	3,238,708 53	-	100,000 00	1,151,562 45	366,286 45	40,482 84	116,967 30	467,439 86	5,481,447 43
Phenix (Conn)	1,826,896 12	-	240,000 00	860,446 75	188,002 08	11,556 35	116,025 14	320,235 66	3,363,162 10
Providence Washington.....	815,918 21	281,143 47	50,000 00	353,638 21	101,974 56	6,481 49	48,146 13	127,744 92	1,785,046 99
Queen	1,529,551 90	-	100,000 00	518,889 68	202,447 14	25,587 08	61,091 39	271,932 29	2,709,499 48
Rochester German	424,851 31	-	20,000 00	216,011 23	32,141 98	-	22,113 91	61,478 85	776,597 28
Security	385,891 64	40,591 63	24,000 00	157,061 19	114,844 45	2,000 00	18,686 93	23,882 15	766,947 99
Springfield.....	1,705,110 78	-	200,000 00	570,247 73	133,891 72	5,800 00	106,796 37	391,239 65	3,113,086 25
St. Paul	1,209,346 52	264 603 17	50,000 00	620,698 27	97,140 47	5,520 00	65,063 58	176,593 01	2,456,965 02
Traders	702,482 95	-	50,000 00	282,939 29	91,159 83	6,846 64	47,046 61	46,885 67	1,227,360 99
Union	201,419 20	-	5,000 00	52,557 58	40,508 18	-	11,952 29	27,324 10	338,761 85
United Firemen's ..	239,028 49	-	30,000 00	120,961 00	29,528 13	-	14,938 82	58,563 54	493,019 98
United States	238,795 58	25,700 78	12,500 00	110,360 47	31,135 93	7,000 00	12,486 93	86,368 92	524,348 61
Victoria	72,024 93	-	-	40,298 99	3,757 06	449 96	2,322 94	2,325 69	121,174 57
Westchester	1,150,341 06	-	48,800 00	480,501 89	125,783 77	3,291 43	51,401 42	143,476 19	2,003,095 76
Williamsburg City	467,905 83	-	59,000 00	240,035 21	80,076 37	16,273 36	28,116 35	60,931 15	953,140 27
Total	\$54,537,520 81	\$3,012,366 24	\$5,419,589 75	\$21,192,813 23	\$6,998,190 78	\$414,343 49	\$2,910,643 46	\$8,233,707 38	\$102,719,175 14

INSURANCE COMMISSIONER'S REPORT.

XXV

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total dis- bursements.
	Fire.	Marine.							
MUTUAL COS. OF OTHER STATES.									
Holyoke.....	\$49,176 63	-	\$7,000 00	\$19,788 14	\$17,450 71	\$1,500 00	\$1,732 39	\$70,008 18	\$166,656 05
Providence	27,472 56	-	20,732 57	8,087 99	9,415 00	1,436 00	1,928 32	3,056 64	72,129 08
Quincy	38,350 85	-	64,630 63	21,971 84	14,658 34	-	3,270 85	8,095 58	150,978 09
Traders & Mechanics.....	54,094 89	-	-	25,553 24	24,010 07	1,696 00	2,262 02	90,298 62	197,914 84
Total	\$169,094 93	-	\$92,363 20	\$75,401 21	\$65,534 12	\$4,632 00	\$9,193 58	\$171,459 02	\$587,678 06
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$389,596 97	-	-	\$157,833 58	\$77,954 83	\$6,467 00	\$18,930 09	\$100,342 28	\$751,124 75
Atlas	489,798 44	-	-	183,533 41	56,513 71	4,985 53	19,305 16	144,540 56	898,676 81
British America.....	659,086 33	\$199,747 41	-	252,311 74	66,128 49	-	40,467 59	151,765 92	1,369,507 48
Caledonian.....	596,609 44	-	-	205,797 44	82,065 57	8,466 36	28,246 98	373,103 58	1,294,289 37
Commercial Union.....	1,634,610 06	85,137 10	-	548,850 47	188,178 49	20,492 95	84,117 63	457,543 46	2,968,930 16
Hamburg Bremen.....	889,731 40	-	-	298,213 03	122,819 15	12,397 49	36,421 29	106,914 68	1,466,497 04
Law Union & Crown	201,254 17	-	-	74,107 09	5,218 15	1,119 96	6,789 57	123,392 16	414,881 10
Liverpool & London & Globe.....	3,358,945 64	-	-	1,066,107 42	364,180 50	51,305 47	173,930 86	914,394 89	5,928,864 78
London Assurance.....	628,188 57	165,978 43	-	394,067 84	100,423 97	14,663 09	47,374 20	465,040 81	1,815,736 91
London & Lancashire.....	875,392 44	-	-	288,105 67	153,960 78	22,617 05	57,194 23	449,592 75	1,846,862 92
Manchester	804,391 57	-	-	278,670 81	112,357 73	13,315 22	42,478 74	259,363 22	1,510,577 29
National (Ireland).....	415,703 82	-	-	115,678 09	43,275 71	2,499 96	24,280 44	15,820 96	617,258 98
North British & Mercantile.....	1,944,654 45	-	-	825,302 02	201,143 50	25,432 54	84,043 98	719,834 98	3,800,411 47
Northern Assurance.....	695,839 01	-	-	315,958 77	113,355 25	15,248 34	53,186 27	691,473 53	2,085,061 17
Norwich Union	900,728 18	-	-	\$17,698 83	188,149 57	18,737 72	42,434 44	289,796 77	1,757,545 51

Palatine.....	538,886 49	-	-	254,495 60	67,918 67	7,437 70	34,926 99	205,082 27	1,108,747 72
Phoenix Assurance	1,776,563 86	-	-	491,607 38	158,041 24	19,055 00	75,488 02	198,048 22	2,716,863 72
Prussian National	347,824 80	393 28	-	115,893 60	55,845 90	2,820 00	17,260 39	30,115 50	570,153 47
Royal.....	2,556,026 59	-	-	830,703 18	388,663 81	35,522 16	155,423 95	2,037,295 38	5,998,635 07
Royal Exchange	604,576 64	-	-	222,608 81	70,392 95	6,015 74	27,032 39	147,680 14	1,078,606 87
Scottish Union & National....	1,179,848 18	-	-	406,622 37	100,336 52	8,898 15	84,683 56	357,820 43	2,138,209 15
Sun	991,990 04	-	-	413,554 12	105,846 99	20,766 72	68,288 93	276,200 24	1,876,642 04
Union Assurance	498,990 37	-	-	225,708 74	48,404 59	4,500 02	25,260 88	247,160 42	1,050,025 02
Western Assurance	1,273,035 55	328,832 55	-	511,446 63	87,120 00	6,615 00	63,677 84	147,968 71	2,418,696 28
Total	\$24,452,573 01	\$780,088 77	-	\$8,794,876 64	\$2,906,296 07	\$329,379 17	\$1,311,239 36	\$8,908,291 86	\$47,482,744 88
Aggregate.....	\$79,159,188 75	\$3,988,674 10	\$5,535,952 95	\$30,084,384 12	\$9,983,682 55	\$749,054 66	\$4,231,548 96	\$17,321,343 62	\$151,053,829 71

TABLE No. 5.
Assets December 31, 1902.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less deductions.	Admitted assets.
MAINE STOCK COMPANIES.										
Merchants.....	-	\$50,000 00	\$19,500 00	\$106,250 00	\$21,649 23	\$35,768 40	\$1,983 16	\$23,416 33	-	\$258,567 12
Union.....	-	-	-	324,224 90	36,981 10	27,662 23	2,044 58	28,562 53	-	419,495 34
Total.....	-	\$50,000 00	\$19,500 00	\$430,474 90	\$58,630 33	\$63,430 63	\$4,027 74	\$51,998 86	-	\$678,062 46
COMPANIES OF OTHER STATES.										
Ætna.....	\$188,241 74	\$12,600 00	-	\$10,166,214 30	\$1,286,673 92	\$462,068 75	\$571 00	\$2,711 166 17	\$74,314 33	\$14,753,221 55
Agricultural.....	307,585 34	593,935 07	\$321,202 46	822,881 62	193,566 97	214,415 25	25,126 04	103,363 54	15,610 11	2,566,266 78
American (Mass.).....	-	-	-	530,904 00	40,447 08	135,315 41	4,485 35	147,884 00	-	859,035 84
American (N. J.).....	323,000 00	1,587,279 73	-	2,089,113 95	62,759 18	365,694 07	54,439 32	-	27,222 23	4,455,064 02
American (Pa.).....	392,241 74	820,475 55	247,700 00	723,221 84	69,189 70	197,136 44	15,524 76	69,494 61	-	2,534,984 64
American Central.....	-	61,166 66	310,000 00	2,276,980 75	139,393 60	196,063 36	-	603,336 75	14,267 50	3,572,673 62
Boston.....	15,000 00	1,255,150 00	17,250 00	1,496,799 53	378,889 27	304,139 79	15,114 44	230,868 27	10,248 82	3,702,962 48
Caledonian-American.....	-	-	-	288,757 59	1,552 52	11,948 31	1,345 83	6,777 34	250 00	310,131 59
Capital.....	86,311 74	107,404 68	1,700 00	170,730 60	22,615 64	35,361 36	3,449 33	21,176 14	-	448,749 49
Commerce.....	79,000 00	28,600 00	20,300 00	171,250 00	93,803 44	20,402 58	2,435 24	8,752 00	-	424,543 26
Commercial Union.....	-	-	-	319,220 00	33,542 85	42,570 27	1,113 75	1,821 50	3,787 13	394,481 24
Connecticut.....	146,950 00	1,345,950 00	-	2,557,354 08	282,165 92	253,393 41	-	163,344 92	11,174 74	4,737,883 59
Continental.....	1,105,000 00	44,810 00	-	9,825,602 12	922,344 94	1,252,612 02	72,174 37	188,207 45	448,620 18	12,962,130 72
Delaware.....	200,500 00	116,700 00	225,000 00	850,845 40	60,820 40	162,585 17	13,944 70	23,912 61	-	1,654,398 28
Dutchess.....	16,900 00	21,000 00	1,000 00	513,689 73	92,858 07	68,699 44	3,327 05	30,641 90	310 19	744,806 00
Equitable.....	120,000 00	149,850 00	115,000 00	507,250 00	50,064 44	131,481 70	965 00	98,630 06	1,466 85	1,171,774 29
Fire Association.....	443,325 94	1,358,506 99	216,825 00	2,883,087 82	235,369 38	724,645 52	60,143 29	242,259 45	13,340 00	6,150,823 39
Fireman's Fund.....	525,500 00	245,167 31	281,500 00	2,897,481 64	335,645 47	667,197 13	2,897 40	191,472 23	43,938 15	5,102,923 03
Firemen's.....	129,772 24	1,295,098 31	-	1,036,800 00	21,798 61	137,708 04	28,422 78	448,406 87	-	3,098,006 85
Franklin.....	218,484 83	101,898 00	105,000 00	2,412,904 75	72,901 93	111,438 20	2,107 67	78,283 42	10,589 83	3,092,378 97

German Alliance	-	-	-	1,030,200 43	29,069 77	103,393 76	-	82,146 57	-	1,244,810 53
German American	15,000 00	13,000 00	-	8,183,457 59	685,011 40	911,720 26	38,845 98	484,368 41	12,226 88	10,319,176 76
Germania	667,324 27	353,000 00	-	3,834,911 04	249,969 59	327,027 25	10,757 88	206,866 63	6,378 96	5,643,477 70
Granite State	23,211 99	10,850 00	-	519,242 41	48,591 37	63,396 73	2,541 47	8,126 73	16,188 71	659,771 99
Greenwich	-	-	-	1,194,690 92	126,919 10	405,843 92	2,400 00	451,014 16	6,321 57	2,174,546 53
Hanover	420,368 75	3,500 00	500 00	2,086,592 05	329,295 28	441,251 04	18,601 42	524,341 34	29,282 53	3,795,167 85
Hartford	902,940 77	781,869 00	4,800 00	7,584,301 98	594,311 09	1,242,774 61	12,218 34	1,341,344 57	1,464,560 36	11,084,560 36
Home	1,593,892 06	112,750 00	-	11,470,622 80	972,574 33	994,375 93	9,315 79	2,017,802 88	62,698 67	17,108,665 12
Home F. & M.	120,975 00	147,585 00	-	850,513 87	82,120 04	173,012 83	1,313 55	2,848 26	19,128 68	1,359,239 87
Indemnity	-	-	-	865,206 25	16,427 43	28,395 84	2,650 00	17,657 40	1,240 12	429,096 80
Ins. Co. of North America	725,500 00	1,130,997 29	825,900 00	5,423,439 32	1,157,412 94	1,058,541 65	7,627 39	378,165 11	38,400 11	10,664,183 50
Mercantile	-	200,100 00	12,000 00	419,907 72	43,800 75	101,973 39	5,764 19	91,814 28	1,103 86	874,256 47
National	415,976 35	580,465 00	-	3,979,368 38	431,637 89	583,626 16	-	298,013 62	42,893 77	6,246,253 63
National-Standard	-	-	-	450,057 50	104,927 26	85,569 62	1,546 66	-	7,980 00	634,121 04
New Hampshire	172,937 58	467,533 33	120,000 00	1,872,078 85	251,840 87	223,377 42	-	671,801 62	-	3,779,569 67
Niagara	-	344,000 00	-	2,171,500 00	169,487 04	332,019 32	10,229 60	583,050 00	2,131 05	3,608,154 91
North British & Mercantile	-	-	-	598,192 06	18,492 61	15,813 32	3,817 00	2,627 94	30 06	638,912 87
Orient	74,652 31	42,250 00	-	1,466,346 89	220,453 39	201,316 02	25,222 47	82,847 57	3,572 19	2,109,516 46
Pelican	-	-	-	395,723 01	36,057 52	33,589 20	3,339 03	14 65	3,379 43	461,343 98
Pennsylvania	258,454 25	737,916 66	472,200 00	3,678,151 91	132,144 84	433,122 53	9,817 14	142,167 09	56,390 51	5,797,533 91
Phenix (N. Y.)	401,404 39	64,600 00	107,500 00	4,872,905 33	536,508 38	670,056 63	9,739 92	668,109 28	-	7,329,923 93
Phenix (Conn.)	393,659 53	88,038 75	34,000 00	3,570,576 52	343,430 57	737,717 67	41,904 23	1,293,391 41	5,104 54	6,497,612 14
Providence Washington	-	-	-	1,287,500 00	178,492 03	283,084 22	-	604,001 00	3,544 45	2,259,469 56
Queen	-	60,000 00	-	4,909,172 03	166,371 19	529,110 98	64,247 92	18,651 72	3,213 11	5,744,340 80
Rochester German	211,498 03	370,577 71	-	505,743 81	168,167 76	153,617 72	10,982 41	41,406 19	-	1,461,993 63
Security	70,874 83	186,938 78	29,000 00	636,276 34	74,228 14	200,279 55	5,432 05	89,339 09	5,739 26	1,256,629 52
Springfield	207,190 56	553,650 00	21,375 00	3,305,988 65	321,014 06	507,915 13	44,808 87	1,065,470 79	-	6,027,413 06
St. Paul	538,174 66	403,922 11	50,580 94	1,877,391 75	206,412 98	234,614 14	-	13,204 27	1,299 21	3,322,901 64
Traders	31,993 84	102,000 00	13,400 00	1,974,008 21	206,987 23	176,978 79	8,450 21	162,996 19	3,202 92	2,673,611 55
Union	159,076 32	1,000 00	2,000 00	278,176 38	25,623 35	70,136 33	-	46,499 11	80 01	582,431 48
United Firemen's	209,454 36	387,922 00	137,000 00	824,334 63	61,532 97	76,693 56	8,599 65	44,254 07	4,697 63	1,745,093 61
United States	45,327 21	270,200 00	-	272,521 75	19,018 68	133,108 74	2,271 84	21,502 11	56 13	763,894 20
Victoria	-	-	-	299,738 77	4,878 90	7,087 56	2,576 36	3,321 23	-	318,242 82
Westchester	265,802 40	439,747 50	-	1,846,616 37	185,288 08	303,422 68	17,280 70	266,333 63	23,872 70	3,300,598 66
Williamsburg City	669,657 77	253,600 00	26,700 00	1,093,062 13	104,566 89	143,292 21	13,984 37	86,777 87	908 75	2,390,737 49
Total	12,892,961 40	17,243,603 43	3,719,433 40	127,668,707 37	12,699,449 05	17,479,032 93	713,810 50	17,177,565 96	1,040,140 87	208,554,423 17

TABLE No. 5—Concluded.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less deductions.	Admitted assets.
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$60,360 00	\$58,000 00	-	\$678,930 00	\$15,087 08	\$12,875 17	\$11,390 66	\$96,084 56	\$5,000 00	\$927,727 47
Providence.....	16,794 16	61,950 00	-	357,354 15	48,254 71	5,433 70	2,922 00	57,825 85	49 69	533,690 72
Quincy.....	-	69,375 00	\$272,900 00	253,289 59	38,728 51	13,464 27	3,283 18	17,831 25	-	685,665 96
Traders & Mechanics.....	14,250 00	80,940 60	1,000 00	460,900 00	24,324 07	16,613 75	2,823 75	82,825 00	-	683,677 17
Total.....	\$91,404 16	\$270,265 60	\$273,900 00	\$1,750,473 74	\$126,394 37	\$48,386 89	\$20,419 53	\$254,566 66	\$5,049 69	\$2,830,761 32
Cos. OF FOREIGN COUNTRIES.										
Aachen & Munich.....	-	-	-	\$737,530 00	\$147,432 85	\$153,920 69	-	\$600 16	\$3,938 00	\$1,035,545 70
Atlas.....	-	-	-	963,961 25	111,198 79	161,890 74	\$9,966 64	33,635 00	693 21	1,279,959 21
British America.....	-	\$10,000 00	-	1,001,971 56	108,009 28	213,406 72	12,491 54	-	4,273 86	1,341,605 24
Caledonian.....	\$427,854 07	-	-	970,250 30	105,958 89	171,313 74	10,337 49	17,851 19	3,385 92	1,700,179 76
Commercial Union.....	760,278 76	212,000 00	-	1,997,279 21	168,062 65	643,069 82	10,801 58	282,194 73	14,070 67	4,059,616 08
Hamburg Bremen.....	-	-	\$40,000 00	1,415,204 22	55,309 11	154,705 86	18,295 83	55,574 95	5,704 07	1,733,385 90
Law Union & Crown.....	-	-	-	609,596 25	23,917 87	62,397 63	3,345 86	-	2,001 04	697,256 57
Liverpool & London & Globe.	1,828,406 96	2,861,750 00	-	3,373,377 11	1,487,541 99	1,329,359 94	43,821 04	300,497 35	20,040 12	11,204,714 27
London Assurance.....	-	-	-	2,028,789 58	388,862 89	293,694 13	5,914 55	-	8,296 63	2,708,964 52
London & Lancashire.....	300,000 00	-	-	1,631,139 59	268,229 34	275,399 70	24,661 17	155,790 90	9,005 36	2,746,215 34
Manchester.....	2,900 00	-	-	1,289,968 35	220,992 86	283,934 89	8,324 17	43,775 17	4,877 47	1,845,017 97
National (Ireland).....	-	-	-	456,542 62	88,846 34	58,293 41	500 00	-	6,410 96	597,771 41
North British & Mercantile...	-	-	-	4,711,060 14	322,439 37	618,714 24	52,962 50	74,425 96	21,306 10	5,758,296 11
Northern Assurance.....	115,000 00	-	-	2,603,091 56	146,121 65	517,319 57	11,806 38	62,392 29	32,500 55	3,423,230 90
Norwich Union.....	-	40,000 00	-	1,646,890 58	327,574 02	288,272 00	17,634 31	118,850 64	27,746 67	2,411,474 88

Palatine	-	-	-	1,290,072 36	243,276 00	254,426 11	291 67	11,456 04	2,225 04	1,797,297 14
Phoenix Assurance	-	-	-	2,488,544 90	276,907 12	287,158 52	29,042 50	3,351 27	21,520 33	3,063,483 98
Prussian National	800 00	-	-	749,323 23	65,646 25	118,087 60	7,304 18	86 78	10,875 63	930,372 39
Royal	1,421,012 62	884,000 00	-	3,602,304 50	729,391 49	1,053,969 34	51,690 51	77,512 45	22,120 75	7,797,760 16
Royal Exchange	-	-	-	1,450,205 30	55,832 83	182,463 54	20,195 06	25,543 74	20,433 93	1,713,746 54
Scottish Union & National....	270,589 53	984,821 41	2,600 00	2,341,180 00	403,156 85	274,205 20	41,653 19	50,491 65	33,259 55	4,334,838 28
Sun	260,689 57	188,000 00	-	1,725,884 16	269,228 93	352,775 44	24,120 62	94,099 59	12,599 84	2,902,198 87
Union Assurance	190,973 19	-	-	1,050,577 96	62,498 05	180,203 08	9,360 97	62,913 85	1,902 85	1,554,624 25
Western Assurance	-	20,000 00	-	1,667,058 41	174,343 57	461,772 76	-	-	25,252 40	2,297,922 34
Total	\$5,578,505 10	\$5,200,571 41	\$42,600 00	\$41,801,803 14	\$6,250,778 99	\$8,490,784 67	\$413,921 74	\$1,471,043 71	\$314,500 95	\$68,935,477 81
Aggregate.....	18,562,870 66	22,764,440 44	4,055,433 40	171,651,459 15	19,135,252 74	26,081,605 12	1,152,179 57	18,955,175 19	1,359,691 51	280,998,724 76

TABLE No. 6.
Liabilities December 31, 1902.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
MAINE STOCK COMPANIES.							
Merchants	\$33,192 00	\$71,307 15	-	\$104,499 15	\$100,000 00	\$54,067 97	\$154,067 97
Union	23,554 86	78,302 20	-	101,857 06	100,000 00	217,638 28	317,638 28
Total	\$56,746 86	\$149,609 35	-	\$206,356 21	\$200,000 00	\$271,706 25	\$471,706 25
COMPANIES OF OTHER STATES.							
<i>Etna</i>	\$547,135 42	\$4,059,794 98	\$81,180 48	\$4,688,110 88	\$4,000,000 00	\$6,065,110 67	\$10,065,110 67
Agricultural	117,677 43	1,273,453 41	58,058 26	1,449,189 10	500,000 00	617,077 68	1,117,077 68
American (Mass.)	48,201 68	320,574 47	62,995 34	431,771 49	300,000 00	127,264 35	427,264 35
American (N. J.)	96,323 21	1,816,321 88	59,319 45	1,871,964 54	600,000 00	1,883,099 48	2,483,099 48
American (Pa.)	144,882 82	1,110,443 39	600,337 00	1,855,163 21	500,000 00	179,821 43	679,821 43
American Central	127,110 13	1,078,996 18	29,409 50	1,235,515 81	1,000,000 00	1,337,157 81	2,337,157 81
Boston	181,748 17	660,423 42	29,844 88	872,016 47	1,000,000 00	1,830,946 01	2,830,946 01
Caledonian-American	2,922 02	8,706 14	9,765 95	21,394 11	200,000 00	88,737 48	288,737 48
Capital	23,338 13	151,175 39	23,312 93	197,826 45	200,000 00	50,923 04	250,923 04
Commerce	17,800 00	125,467 68	-	143,267 68	200,000 00	81,275 58	281,275 58
Commercial Union	23,665 00	106,951 83	13,191 23	143,808 06	200,000 00	50,673 18	250,673 18
Connecticut	223,569 62	2,317,064 08	-	2,540,633 70	1,000,000 00	1,197,249 89	2,197,249 89
Continental	421,799 78	5,320,070 68	501,298 28	6,243,168 74	1,000,000 00	5,718,961 98	6,718,961 98
Delaware	55,320 00	622,102 51	140,868 36	818,290 87	702,875 00	133,142 41	836,017 41
Dutchess	36,301 08	372,947 27	29,360 14	438,608 49	200,000 00	106,197 51	306,197 51
Equitable	84,105 00	514,793 79	21,236 79	620,135 58	400,000 00	151,638 71	551,638 71
Fire Association	313,210 87	2,600,911 09	2,061,771 66	4,975,893 62	500,000 00	674,929 77	1,174,929 77
Fireman's Fund	192,491 23	2,081,154 18	72,493 95	2,346,139 36	1,000,000 00	1,756,783 67	2,756,783 67
Firemen's	63,018 23	600,588 76	57,032 24	720,634 23	1,000,000 00	1,377,372 62	2,377,372 62
Franklin	61,960 23	602,277 67	1,007,077 34	1,671,315 24	400,000 00	1,021,063 73	1,421,063 73

German Alliance.....	63,223 75	287,383 76	30,638 68	381,246 19	400,000 00	463,564 34	863,564 34
German American.....	513,242 68	3,715,225 74	394,827 46	4,623,295 88	1,000,000 00	4,695,880 88	5,695,880 88
Germany.....	123,653 14	1,927,600 83	49,310 00	2,100,594 00	1,000,000 00	2,542,883 70	3,542,883 70
Granite State.....	27,685 70	289,188 22	28,904 43	345,778 35	200,000 00	113,993 64	313,993 64
Greenwich.....	224,736 97	1,415,715 96	148,373 68	1,788,826 61	200,000 00	185,719 92	385,719 92
Hanover.....	278,288 96	1,738,146 24	132,079 60	2,148,514 80	1,000,000 00	646,652 55	1,646,652 55
Hartford.....	729,764 40	7,823,488 97	-	8,553,253 37	1,250,000 00	2,661,306 99	3,911,306 99
Home.....	757,114 48	5,986,873 00	928,608 95	7,672,596 43	3,000,000 00	6,436,038 69	9,436,038 69
Home F. & M.....	46,448 84	614,838 97	31,298 21	692,586 02	300,000 00	366,653 85	666,653 85
Indemnity.....	23,056 31	136,865 50	8,674 12	168,595 93	200,000 00	60,500 87	260,500 87
Ins. Co. of North America.....	738,000 00	4,099,540 91	876,453 65	5,713,994 56	3,000,000 00	1,950,188 94	4,950,188 94
Mercantile.....	59,469 67	324,324 29	27,594 37	411,388 33	400,000 00	62,868 14	462,868 14
National.....	373,430 33	3,251,860 10	59,000 00	3,675,290 43	1,000,000 00	1,570,963 20	2,570,963 20
National-Standard.....	49,770 00	236,495 09	38,245 26	324,510 35	200,000 00	109,610 09	309,610 09
New Hampshire.....	152,032 70	1,367,520 97	105,205 90	1,624,759 57	1,000,000 00	1,154,810 10	2,154,810 10
Niagara.....	199,384 15	1,780,721 09	23,112 60	2,008,217 84	500,000 00	1,104,937 07	1,604,937 07
North British & Mercantile.....	7,936 51	72,359 63	3,755 70	84,051 86	200,000 00	354,861 01	554,861 01
Orient.....	110,944 96	809,688 66	44,787 62	965,421 24	500,000 00	644,095 22	1,144,095 22
Pelican.....	20,783 00	148,683 74	18,228 11	187,694 85	200,000 00	73,649 13	273,649 13
Pennsylvania.....	186,461 02	2,147,708 86	866,315 94	3,200,485 82	400,000 00	2,197,098 09	2,597,098 09
Phenix (N. Y.).....	329,592 05	4,227,217 86	14,959 14	4,571,769 05	1,000,000 00	1,758,154 88	2,758,154 88
Phoenix (Conn.).....	396,429 60	2,635,214 31	128,045 00	3,159,688 91	2,000,000 00	1,337,923 23	3,337,923 23
Providence Washington.....	252,978 97	1,170,605 76	-	1,423,584 73	500,000 00	435,884 83	985,884 83
Queen.....	250,220 32	2,181,938 56	276,628 44	2,708,787 32	500,000 00	2,535,553 48	3,035,553 48
Rochester German.....	80,157 58	651,903 32	38,842 18	770,903 08	200,000 00	491,090 55	691,090 55
Security.....	58,844 04	661,263 57	82,151 86	805,259 47	300,000 00	181,370 05	481,370 05
Springfield.....	288,689 01	2,226,653 55	-	2,515,342 56	2,000,000 00	1,512,070 50	3,512,070 50
St. Paul.....	226,714 05	1,700,385 15	-	1,927,099 20	500,000 00	895,802 44	1,395,802 44
Traders.....	113,155 88	960,807 82	24,710 98	1,098,674 68	500,000 00	1,074,936 87	1,574,936 87
Union.....	31,848 55	254,574 08	55,719 53	342,142 16	200,000 00	40,289 32	240,289 32
United Firemen's.....	36,860 63	336,526 33	904,664 46	1,278,051 42	300,000 00	167,042 19	467,042 19
United States.....	47,915 28	320,650 00	58,924 39	427,489 67	250,000 00	86,404 53	336,404 53
Victoria.....	7,018 46	73,658 00	1,045 24	81,721 70	200,000 00	36,521 12	236,521 12
Westchester.....	144,466 73	1,625,669 41	15,243 19	1,785,379 33	300,000 00	1,215,219 33	1,515,219 33
Williamsburg City.....	72,802 28	776,149 15	30,649 41	879,600 84	250,000 00	1,261,136 65	1,511,136 65
Total.....	\$9,805,201 05	\$83,724,661 22	\$10,296,581 91	\$103,826,444 18	\$39,852,875 00	\$64,875,103 99	\$104,727,978 99

TABLE No. 6—Concluded.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
MUTUAL COMPANIES OF OTHER STATES.							
Holyoke.....	\$10,602 47	\$277,425 82	\$10,623 05	\$298,651 34	\$100,000 00	\$529,076 13	\$629,076 13
Providence.....	2,600 00	150,973 05	4,410 85	157,983 90	-	375,706 82	375,706 82
Quincy.....	-	236,218 43	6,653 83	242,872 26	-	442,793 70	442,793 70
Traders & Mechanics.....	-	306,568 22	5,695 65	312,263 87	-	371,413 30	371,413 30
Total.....	\$13,202 47	\$971,185 52	\$27,383 38	\$1,011,771 37	\$100,000 00	\$1,718,989 95	\$1,818,989 95
COMPANIES OF FOREIGN COUNTRIES.							
Aachen & Munich.....	\$79,359 40	\$539,283 34	\$34,587 95	\$653,230 69	\$200,000 00	\$182,315 01	\$382,315 01
Atlas.....	83,971 35	633,827 08	23,401 79	747,200 22	200,000 00	332,758 99	532,758 99
British America.....	100,831 92	778,395 22	-	879,227 14	200,000 00	262,378 10	462,378 10
Caledonian.....	104,852 95	822,661 11	75,283 44	1,002,737 50	200,000 00	497,882 26	697,882 26
Commercial Union.....	326,597 00	2,298,393 97	248,948 35	2,873,939 32	200,000 00	985,676 76	1,185,676 76
Hamburg Bremen.....	109,665 00	1,207,756 10	42,213 44	1,359,634 54	200,000 00	173,751 36	373,751 36
Law Union & Crown.....	26,321 78	206,909 53	17,279 88	250,411 19	200,000 00	246,845 38	446,845 38
Liverpool & London & Globe.....	624,137 55	4,989,865 04	828,508 76	6,392,511 35	200,000 00	4,612,202 92	4,812,202 92
London Assurance.....	153,908 00	1,217,965 54	64,714 29	1,436,527 83	510,000 00	762,436 69	1,272,436 69
London & Lancashire.....	123,065 32	1,626,532 24	118,294 12	1,867,891 68	200,000 00	678,323 66	878,323 66
Manchester.....	123,728 34	1,046,298 97	82,618 70	1,252,646 01	200,000 00	392,371 96	592,371 96
National (Ireland).....	45,045 82	343,829 24	-	388,875 06	200,000 00	8,896 35	208,896 35
North British & Mercantile.....	398,387 43	2,940,140 35	147,525 01	3,486,052 79	200,000 00	2,072,243 32	2,272,243 32
Northern Assurance.....	215,129 94	1,625,664 66	157,822 11	1,998,616 11	200,000 00	1,234,614 79	1,424,614 79
Norwich Union.....	159,464 36	1,442,177 30	84,068 76	1,685,710 42	200,000 00	525,764 46	725,764 46

Palatine.....	106,270 00	852,714 71	82,083 84	1,041,068 55	200,000 00	556,228 59	756,228 59
Phoenix Assurance.....	309,554 00	1,775,804 09	311,860 34	2,397,218 43	200,000 00	466,265 55	666,265 55
Prussian National.....	59,316 03	497,176 36	26,653 62	583,146 61	200,000 00	147,226 38	347,226 38
Royal.....	415,724 58	4,158,134 31	777,404 27	5,351,263 16	235,000 00	2,211,497 00	2,446,497 00
Royal Exchange.....	63,013 45	758,860 37	68,907 97	890,781 79	200,000 00	622,864 75	822,964 75
Scottish Union & National.....	247,659 43	1,712,294 25	-	1,959,953 68	200,000 00	2,174,884 60	2,374,884 60
Sun.....	179,139 58	1,677,565 64	87,782 43	1,944,487 65	200,000 00	757,711 22	957,711 22
Union Assurance.....	122,307 28	652,328 05	37,463 61	812,098 94	200,000 00	542,525 31	742,525 31
Western Assurance.....	120,086 68	1,401,932 30	-	1,522,018 98	200,000 00	575,903 36	775,903 36
Total.....	\$4,297,437 19	\$35,156,449 17	\$3,323,422 68	\$42,777,309 04	\$5,145,000 00	\$21,013,168 77	\$26,158,168 77
Aggregate.....	\$14,172,587 57	\$120,001,905 26	\$13,647,387 97	\$147,821,880 80	\$45,297,875 00	\$87,878,968 96	\$133,176,843 96

TABLE No 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1901.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1902.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$1,434,988 00	\$73,579 04	\$18,657,818 00	\$147,964 51	\$18,967,247 00	\$143,630 99	-	-	\$1,125,559 00	\$77,912 56
Union (Marine).....	1,006,249 00	83,418 43	8,973,943 21	166,347 24	9,057,381 21	171,463 47	-	-	922,811 00	78,302 20
Total.....	\$2,441,237 00	\$156,997 47	\$27,631,761 21	\$314,311 75	\$28,024,628 21	\$315,094 46	-	-	\$2,048,370 00	\$156,214 76
COMPANIES OF OTHER STATES.										
Etna } Fire.....	\$643,922,441 00	\$7,546,804 62	\$595,157,978 00	\$7,378,897 23	\$539,706,181 00	\$6,270,433 99	\$83,545,465 00	\$1,137,280 11	\$615,828,773 00	\$7,517,987 75
} Marine.....	10,564,966 00	272,968 96	110,358,053 00	463,617 41	106,499,140 00	471,021 15	1,228,480 00	32,269 35	13,195,399 00	293,295 87
Agricultural.....	250,132,800 00	2,382,320 00	163,845,700 00	1,781,535 00	158,849,100 00	1,614,816 00	10,034,200 00	94,985 00	245,095,200 00	2,454,054 00
American (Mass.).....	46,222,428 00	511,040 57	48,916,281 00	605,669 27	36,861,140 00	423,174 75	7,113,724 00	88,992 94	51,163,845 00	604,542 15
American (N. J.).....	306,431,976 00	3,183,840 54	182,875,645 00	2,141,812 53	153,858,305 00	1,703,425 22	24,871,420 00	363,301 27	310,577,896 00	3,318,926 58
American (Pa.).....	201,964,935 00	2,310,698 08	148,764,722 00	1,955,446 51	144,884,064 00	1,780,131 58	35,888,684 00	396,259 57	169,956,900 00	2,089,753 44
American Central.....	150,032,302 00	1,673,945 27	153,315,919 00	1,956,107 36	120,364,357 00	1,463,138 65	11,943,826 00	144,619 23	171,040,688 00	2,022,294 75
Boston } Fire.....	97,319,450 00	1,020,006 02	74,561,458 00	752,069 05	72,516,400 00	741,327 37	19,810,400 00	203,899 19	79,554,099 00	826,848 51
} Marine.....	6,657,368 00	403,012 30	143,601,853 00	1,018,554 54	143,541,644 00	1,038,667 11	346,717 00	23,925 39	6,370,860 00	358,974 34
Caledonian-American.....	17,306,145 00	178,247 78	6,607,058 00	79,336 91	9,534,094 00	108,847 31	12,835,900 00	131,807 64	1,543,209 00	16,929 74
Capital.....	29,725,453 00	326,529 69	20,975,454 00	268,009 47	20,703,978 00	235,117 21	4,171,804 00	64,448 34	25,825,625 00	294,973 81
Commerce.....	19,073,072 00	193,758 90	19,538,870 60	228,193 61	15,285,821 00	171,474 48	1,131,473 00	11,079 75	22,194,648 00	239,308 28
Commercial Union.....	25,275,090 00	260,597 03	25,657,986 00	331,015 74	26,416,180 00	279,253 26	10,020,834 00	105,114 66	17,496,062 00	207,544 85
Connecticut.....	346,633,763 00	4,071,806 67	252,400,312 00	3,280,204 06	216,552,467 00	2,673,889 19	19,280,848 00	253,365 75	363,200,760 00	4,424,755 79
Continental.....	948,465,869 00	9,355,272 27	641,417,790 00	6,448,202 93	582,263,808 00	5,381,245 25	306,573 68	308,573 68	982,765,884 00	10,115,656 27
Delaware.....	124,720,175 00	1,342,313 39	83,264,905 00	1,017,223 22	77,295,042 00	885,274 52	17,743,848 00	216,623 32	112,046,190 00	1,257,636 76
Dutchess.....	58,773,572 00	607,614 78	48,602,409 00	603,863 33	42,215,807 00	468,549 68	2,813,685 00	35,665 35	62,346,489 00	707,263 68
Equitable } Fire.....	69,288,334 00	791,764 75	66,285,353 00	886,703 36	54,865,770 00	670,685 31	3,348,159 00	37,706 21	77,359,758 00	970,126 59
} Marine.....	153,711 00	10,636 76	1,358,216 00	23,405 37	1,255,825 00	18,820 82	3,500 00	127 50	252,602 00	15,093 81
Fire Association.....	439,839,752 00	5,338,012 77	362,019,990 00	4,706,061 60	351,105,313 00	4,542,431 98	30,619,340 00	424,552 97	420,135,089 00	5,077,089 42
Fireman's Fund } Fire.....	282,650,458 00	3,469,084 14	314,575,036 00	3,764,215 13	255,549,247 00	2,974,638 29	43,744,270 00	581,135 77	297,951,977 00	3,677,525 21
} Marine.....	10,824,141 00	393,889 48	141,028,820 00	1,049,745 48	138,745,209 00	1,027,114 65	4,917,841 00	183,666 85	8,189,911 00	232,853 46
Firemens.....	114,101,179 00	1,005,869 40	76,019,953 00	897,230 35	60,518,099 00	707,536 86	6,808,702 00	59,138 73	122,794,331 00	1,136,424 16
Franklin.....	97,872,675 00	1,069,271 63	65,877,097 00	826,889 07	59,818,472 00	718,352 75	4,734,321 00	54,982 90	99,196,979 00	1,122,825 05

Ferman Alliance	57,205,452 00	486,605 45	48,918,363 00	509,084 13	48,288,490 00	440,263 29	-	-	57,840,325 00	555,426 29
Ferman American	874,227,120 00	7,443,643 78	694,609,805 00	7,026,602 51	621,164,045 00	5,735,563 47	183,993,153 00	1,671,981 84	763,679,727 00	7,062,700 98
Fermania	436,754,403 00	3,608,961 73	260,119,652 00	2,411,292 91	241,147,579 00	1,998,563 20	42,103,075 00	399,422 85	418,623,401 00	3,622,328 59
Granite State	50,889,507 00	604,593 09	37,222,176 00	526,154 20	27,202,225 00	408,820 12	14,752,230 00	193,403 27	46,157,228 00	581,523 90
Greenwich	385,773,463 00	2,664,828 34	267,528,579 00	2,305,133 15	248,449,587 00	1,918,701 25	39,149,592 00	419,205 44	315,702,863 00	2,632,054 80
Hanover	333,221,370 75	3,319,161 35	315,624,760 00	3,243,035 67	264,509,804 25	2,707,120 40	50,461,812 59	511,073 92	333,874,513 91	3,344,002 70
Hartford	1,319,716,532 00	14,601,813 99	974,400,120 00	13,056,951 87	993,691,489 00	12,104,846 82	13,694,768 00	160,123 00	1,286,730,398 00	15,393,796 04
Home	1,172,837,268 00	11,031,807 00	1,046,614,153 00	10,628,215 27	925,503,352 00	8,588,522 27	217,877,329 00	2,058,387 00	1,076,070,140 00	11,013,113 00
Home F. & M.	70,273,279 00	939,702 38	85,002,088 00	1,216,76 91	62,647,090 00	877,743 46	10,731,327 00	161,011 54	81,896,950 60	1,117,734 29
Indemnity	22,912,234 00	262,063 75	23,933,745 00	316,219 29	21,367,188 00	253,819 95	4,437,643 00	62,444 99	21,041,148 00	262,098 10
Ins. Co. of No. Am.	5,252,027 00	312,251 25	392,609,705 00	2,185,365 21	391,356,118 00	2,135,497 46	20,054,396 00	3,203,290 10	6,505,614 00	362,119 00
Mercantile	599,598,169 00	5,687,345 12	624,759,757 00	6,447,688 64	531,278,725 00	4,998,919 60	98,993,376 00	1,139,284 14	594,055,825 00	5,996,830 02
National-Standard	223,956,050 00	2,591,578 85	154,409,447 00	2,015,492 45	142,090,653 00	1,740,467 35	16,452,869 00	194,843 07	219,821,975 00	2,671,660 88
New Hampshire	339,972,275 00	3,279,880 18	274,794,855 00	3,227,583 35	250,523,806 00	2,654,718 79	44,358,662 00	438,998 01	319,884,662 00	3,413,746 73
Niagara	170,451,823 00	1,887,454 54	116,233,821 00	1,521,149 64	130,725,410 00	1,637,630 87	19,388,666 00	209,793 07	136,571,568 00	1,561,180 24
Pelican	410,902,094 00	4,110,688 19	284,832,230 00	3,488,649 94	263,171,484 00	2,941,004 38	54,984,365 00	533,877 28	377,578,475 00	4,124,456 47
Phenix (N. Y.)	471,345,583 00	4,833,139 32	446,650,735 00	4,506,438 55	416,369,217 00	3,973,323 76	21,786,699 00	250,923 25	479,840,702 00	5,115,330 86
Providence Wash'n	8,871,823 00	314,284 82	335,470,938 00	640,978 21	336,606,746 00	1,798,229 45	7,710,792 00	77,109 72	5,940,192 00	229,927 86
Queen	95,932,158 00	1,043,158 53	101,323,985 00	1,307,782 20	78,631,227 00	925,614 39	14,497,472 00	204,150 19	104,127,444 00	1,221,205 10
Rochester German	578,947 00	27,058 91	4,465,438 00	58,442 21	4,641,411 00	60,951 04	88,572 00	3,158 61	414,402 00	21,391 47
Springfield	196,818,934 00	2,625,310 17	155,277,239 00	2,675,696 49	125,202,137 00	2,140,251 59	10,113,489 00	155,551 88	216,780,547 00	3,005,203 19
St. Paul	142,370,147 00	1,857,722 65	140,367,029 00	1,954,611 35	123,746,887 00	1,790,454 44	14,701,972 00	208,484 85	144,228,317 00	1,813,394 71
Traders	45,425,268 00	482,533 34	37,219,054 00	458,035 95	36,634,894 00	416,888 45	1,970,984 00	23,444 75	44,038,444 00	500,236 09

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1901.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1902.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
United Firemen's.....	\$60,283,204 00	\$632,638 35	\$43,598,060 00	\$505,628 85	\$40,143,250 00	\$445,103 17	\$4,158,074 00	\$53,294 50	\$59,579,940 00	\$639,869 53
United States } Fire.....	48,023,681 00	481,920 36	53,631,785 00	637,308 96	34,007,187 00	408,826 97	11,639,709 00	118,897 05	56,008,570 00	591,505 30
} Marine.....	1,069,487 00	32,628 41	1,032,564 00	24,689 87	1,432,781 00	36,153 92	14,000 00	447 88	655,270 00	19,466 48
Victoria.....	8,260,472 00	89,578 90	16,230,375 00	173,112 30	11,484,116 00	118,695 59	85,846 00	1,088 86	12,920,885 00	142,966 65
Westchester.....	333,780,716 00	3,122,557 39	236,755,481 00	2,635,063 11	205,435,648 00	2,383,899 65	35,304,354 00	285,495 79	329,796,195 00	3,088,225 96
Williamsburg City.....	160,057,448 00	1,439,777 39	108,715,970 00	1,161,219 61	102,099,511 00	992,015 76	10,016,250 00	112,001 68	156,657,657 00	1,496,979 50
Total } Fire.....	14,865,725,220 75	153,985,319 76	12,337,457,095 00	140,388,206 75	11,120,660,326 25	119,483,927 29	1,595,046,637 59	17,382,347 80	14,387,475,351 91	157,507,251 42
} Marine.....	73,106,953 00	2,639,716 99	1,098,495,868 00	6,926,211 30	1,093,870,521 00	6,904,532 70	14,373,457 00	477,919 66	63,358 43	2,183,475 93
MUTUAL COMPANIES OF OTHER STATES.										
Polyoke.....	\$39,047,355 00	\$562,678 50	\$10,232,550 00	\$148,428 23	\$10,782,539 00	\$153,847 91	\$383,405 00	\$6,193 66	\$38,113,961 00	\$551,065 16
Providence.....	26,670,114 00	284,121 54	7,646,123 00	79,915 84	6,597,928 00	68,898 51	144,453 00	1,795 48	27,573,856 00	293,343 39
Worcester.....	33,152,599 00	485,423 59	9,577,289 00	142,227 25	10,049,994 00	148,662 49	-	-	32,679,894 00	478,988 35
Traders & Mechanics.....	41,534,226 00	622,646 48	11,894,639 00	179,055 38	12,587,622 00	189,397 98	-	-	40,841,243 00	612,303 89
Total.....	\$140,404,294 00	\$1,954,870 12	\$39,350,601 00	\$549,626 70	\$40,018,038 00	\$560,806 89	\$527,858 00	\$7,989 14	\$39,208,954 00	\$1,935,700 79
COMPANIES OF FOREIGN COUNTRIES.										
London & Munich.....	\$62,641,678 00	\$830,108 85	\$78,005,902 00	\$1,082,669 61	\$59,822,678 00	\$806,562 66	\$5,860,241 00	\$86,847 00	\$74,964,661 00	\$1,019,368 80
London.....	100,724,506 00	1,163,067 11	103,313,967 00	1,213,124 22	92,934,599 00	1,019,659 17	10,361,004 00	128,582 31	100,742,870 00	1,227,949 85
British America } Fire.....	120,029,779 00	1,438,322 34	109,014,049 00	1,507,014 77	112,786,223 00	1,435,804 24	6,400,859 00	79,481 08	109,856,746 00	1,430,051 79
} Marine.....	3,602,976 00	94,184 19	31,929,276 00	301,107 53	31,633,236 00	305,842 29	-	-	3,899,016 00	89,449 43
Medonian.....	198,235,412 00	2,137,250 47	131,805,358 00	1,458,388 35	146,130,727 00	1,668,194 39	29,751,122 00	346,810 76	154,158,921 00	1,580,633 67
Commercial Union } Fire.....	441,415,151 00	4,413,529 26	337,002,588 00	4,034,476 39	338,009,101 00	3,702,333 99	35,233,921 00	331,798 23	405,174,717 00	4,413,873 43
} Marine.....	1,623,791 00	70,482 27	37,385,893 00	128,465 20	36,643,764 00	131,751 77	7,500 00	371 25	2,352,420 00	66,824 45
Bremen.....	177,701,712 00	2,179,844 62	141,690,790 00	1,934,499 76	130,350,575 00	1,700,101 30	6,645,307 00	85,676 20	182,396,620 00	2,328,566 88
New Union & Crown.....	40,962,135 00	458,498 68	40,300,130 00	465,274 48	42,989,186 00	466,816 84	3,869,951 00	50,128 15	34,403,128 00	406,823 17
Liverpool & London & Globe.....	1,065,070,319 00	9,560,021 31	888,608,712 00	9,489,673 14	863,864,861 00	7,945,528 22	172,163,281 00	1,727,329 74	917,710,889 00	9,376,836 49
London Assurance } Fire.....	194,409,370 00	1,824,188 00	177,051,615 00	1,941,341 15	148,389,529 00	1,389,723 15	20,969,575 00	202,516 92	202,101,881 00	2,155,289 08
} Marine.....	10,841,335 00	64,653 53	137,843,145 00	729,289 00	126,769,589 00	691,368 40	6,808,510 00	31,553 73	15,106,881 00	71,020 40
London & Lancashire.....	400,607,750 00	3,380,636 07	263,901,975 00	2,712,264 03	276,073,065 00	2,538,572 50	42,304,902 00	402,825 06	346,131,815 00	3,151,502 34

Manchester	214,491,574 00	2,387,177 53	155,983,237 00	2,009,044 80	174,901,449 00	2,093,791 36	18,593,438 00	243,271 88	176,979,924 00	2,059,159 09
(ational (Ireland)	52,919,222 00	684,871 08	41,965,850 00	628,336 64	43,325,460 00	590,115 62	5,963,603 00	68,014 21	45,596,009 00	655,077 89
(orth British & Mercantile	504,834,521 00	4,891,736 60	553,586,840 00	5,173,016 08	445,405,882 00	4,086,077 08	44,346,961 00	386,695 00	563,668,518 00	5,592,020 60
(orthern Assurance	242,196,638 00	2,533,232 52	252,058,209 00	2,968,561 14	207,624,238 00	2,262,878 67	14,224,040 00	137,678 40	272,406,569 00	3,101,226 59
(orwich Union	285,489,904 00	2,886,269 53	221,886,171 00	2,562,276 06	220,377,258 00	2,372,083 28	25,726,268 00	284,611 83	261,272,549 00	2,791,850 48
alatine	117,526,802 00	1,347,923 09	149,957,076 00	1,835,168 95	125,820,781 00	1,410,090 43	16,923,716 00	220,149 27	125,739,381 00	1,552,852 34
hœnix Assurance	458,117,200 00	4,742,606 89	405,935,216 00	4,349,033 26	397,819,465 00	4,179,924 99	157,459,241 00	1,440,063 92	388,773,790 00	3,471,651 24
russian National { Fire	73,159,437 00	898,044 82	63,213,657 00	853,304 68	55,686,344 00	710,838 92	6,733,642 00	91,308 75	73,953,168 00	949,201 83
Marine	1,988 00	8 92	801,609 00	2,791 09	801,832 00	2,790 51	-	-	1,765 00	9 50
oyal	976,280,371 70	8,698,952 64	787,878,602 45	7,653,286 63	792,703,653 24	6,886,776 15	175,379,926 30	1,511,418 48	796,075,394 61	7,954,044 64
oyal Exchange	123,470,557 00	1,433,391 31	121,122,766 00	1,460,646 07	103,953,814 00	1,247,687 88	20,876,319 00	220,151 31	119,763,190 00	1,426,198 19
ottish Union & National	528,552,082 00	4,915,666 70	337,583,288 00	3,752,836 14	382,165,958 00	3,860,632 14	143,549,342 00	1,450,503 95	340,420,070 00	3,357,366 75
un	344,311,978 00	3,162,381 06	241,007,429 00	2,638,005 60	230,260,519 00	2,328,642 60	24,562,153 00	228,402 37	330,496,735 00	3,243,341 69
Union Assurance	149,872,389 00	1,430,572 90	134,467,085 00	1,424,674 40	141,586,891 00	1,424,116 53	17,291,956 00	161,463 34	116,460,627 00	1,269,667 43
Western Assurance { Fire	251,246,067 00	2,618,825 08	232,697,077 00	2,736,354 73	251,413,356 00	2,664,775 59	13,866,469 00	150,787 12	218,563,319 00	2,539,617 10
Marine	8,037,777 00	198,895 60	84,343,080 00	521,695 56	84,848,513 00	514,393 92	1,097,315 00	27,921 95	6,435,029 00	178,275 29
Total { Fire	\$7,115,266,634 70	\$70,017,153 46	\$5,970,037,589 45	\$65,883,261 05	\$5,784,395,555 24	\$58,791,727 70	\$1,018,097,237 30	\$10,054,515 28	\$6,282,811,431 61	\$67,654,171 56
Marine	24,107,867 00	428,224 51	292,303,003 00	1,633,348 88	280,702,934 00	1,646,146 89	7,913,325 00	59,846 93	27,794,611 00	405,579 07
Aggregate { Fire	22,121,396,149 45	225,957,343 34	18,246,845,285 45	206,521,094 53	16,945,073,964 49	178,836,461 88	2,613,671,732 89	27,444,852 22	20,809,495,787 52	226,497,123 77
Marine	99,656,057 00	3,224,938 97	1,418,430,632 21	8,923,871 43	1,402,598,083 21	8,865,774 05	22,286,782 00	537,766 59	93,201,924 00	2,745,269 76

TABLE No. 8.
"Maine Business"—Fire and Marine Companies.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.
MAINE STOCK COMPANIES.										
Merchants	\$21,576,190 00	\$18,657,818 00	\$152,352 58	\$147,964 51	\$99,653 14	\$90,922 98	\$92,088 40	\$95,386 98	-	-
Union	13,479,354 00	8,973,943 21	190,629 11	166,347 24	99,040 23	105,296 11	33,649 33	107,201 79	-	-
Total	\$35,055,544 00	\$27,631,761 21	\$342,981 69	\$314,311 75	\$198,693 37	\$196,219 09	\$125,737 73	\$202,588 77	-	-
CO'S OF OTHER STATES.										
Ætna	\$8,659,686 00	\$9,085,631 00	\$115,203 60	\$133,627 83	\$59,636 79	\$70,331 62	\$68,213 85	\$64,100 19	\$1,728 05	\$2,004 42
Agricultural	498,700 00	578,700 00	7,411 00	9,364 00	9,241 00	3,388 00	9,333 00	3,445 00	111 16	140 46
American (Mass)	598,805 00	607,642 00	5,664 05	7,598 82	5,385 45	5,581 31	5,237 45	6,554 63	117 38	152 44
American (N. J.)	397,276 00	384,074 00	4,801 61	5,483 66	2,351 70	3,117 53	1,751 70	3,117 53	99 87	114 34
American (N. Y.)†	-	-	-	-	-	-	-	-	12 52	-
American (Pa.)	1,003,327 00	1,177,122 00	12,574 87	19,401 01	8,112 02	12,610 36	12,154 29	9,594 94	251 50	388 02
American Central	1,145,763 00	1,024,911 00	17,996 41	19,751 66	6,525 28	9,087 32	7,903 23	8,320 14	313 45	430 41
Boston } Fire	1,051,473 00	1,023,767 00	16,341 44	17,743 12	22,789 40	7,139 56	21,982 45	8,030 49	557 94	553 23
} Marine	772,839 00	788,645 00	11,555 40	9,754 48	6,391 72	8,058 23	4,946 72	11,963 23	-	-
Caledonian-American	114,147 00	132,992 00	1,395 99	1,747 62	3,042 55	868 85	2,065 11	868 85	20 94	26 21
Capital	1,571,221 50	1,653,206 00	26,797 30	26,874 49	19,292 52	20,916 86	19,630 59	20,857 97	467 74	537 49
Commerce	163,950 00	195,455 00	1,781 33	2,170 15	2,548 06	598 76	2,554 06	592 76	25 27	32 55
Commercial Union	60,500 00	46,500 00	2,318 57	468 82	-	-	-	-	8 15	7 63
Concordia †	215,777 00	-	3,719 92	-	10,528 86	-	9,297 77	-	88 53	-
Connecticut	2,890,100 00	3,156,700 00	45,485 53	48,297 26	55,246 77	32,776 83	34,423 82	26,634 83	642 67	724 46
Continental	2,799,308 00	3,076,514 00	40,869 36	48,740 10	22,778 98	33,785 36	26,043 26	33,632 96	617 84	731 10
Delaware	535,157 00	519,353 00	7,704 89	8,456 62	5,749 85	4,672 43	4,543 00	4,965 51	154 10	126 85
Dutchess*	-	28,000 00	-	484 47	-	-	-	-	-	7 27
Equitable { Fire	387,468 00	402,800 00	4,385 53	5,229 79	3,441 31	1,763 21	2,623 31	1,837 21	118 52	122 74
} Marine	36,523 00	15,800 00	1,540 46	967 25	891 00	57 12	891 00	57 12	-	-
Erie	253,100 00	-	2,834 09	-	1,232 13	-	1,437 69	-	42 51	-
Fire Association	3,167,213 00	2,563,128 00	34,694 52	43,623 74	30,579 80	19,211 59	26,955 33	21,695 91	693 89	873 17
Fire Ins. Co. of the Co. of Pa.†	666,354 00	-	7,769 89	-	7,486 20	-	7,641 27	-	155 90	28 96

Fireman's Fund { Fire... Marine..	1,315,624 47	2,493,323 54	16,375 88	24,316 19	7,034 11	8,290 51	7,525 42	8,615 32	245 64	383 89
Firemens.....	552,735 00	461,680 00	-	1,276 66	-	-	-	-	-	-
Franklin.....	402,698 67	684,870 00	7,123 33	8,244 59	9,995 00	5,228 55	8,151 63	5,827 90	165 35	172 96
German Alliance ..	290,266 00	391,850 00	5,015 05	5,153 10	3,051 41	1,343 45	3,314 95	1,002 64	100 30	103 06
German American ..	3,214,172 00	212,566 00	4,262 42	3,065 60	1,322 40	777 48	1,338 40	946 48	64 00	45 98
		3,708,849 00	36,162 39	49,433 48	30,020 82	19,865 60	29,337 82	19,722 60	542 62	742 27
Germany.....	680,111 00	735,414 00	8,227 88	9,790 35	9,146 78	2,946 25	8,850 80	3,747 75	123 42	146 88
Granite State.....	6,674,949 00	5,947,849 00	98,385 41	90,448 28	50,555 97	49,711 46	45,536 63	49,464 19	1,561 14	1,808 93
Greenwich.....	1,669,860 00	1,719,655 00	16,070 89	19,665 42	12,550 91	8,951 47	11,591 90	8,569 44	235 75	294 98
Hanover.....	1,512,532 43	1,837,236 00	22,318 78	24,119 06	26,516 77	12,911 82	24,497 54	12,499 81	294 19	361 79
Hartford.....	4,745,360 00	4,906,016 00	76,259 24	76,321 13	70,744 64	33,635 66	64,288 07	33,113 32	1,059 35	1,347 52
Home.....	6,996,218 00	6,994,195 00	81,920 26	95,897 43	84,362 72	111,256 94	89,382 23	108,496 19	1,228 80	1,438 46
Home F. & M.....	218,203 67	369,450 59	2,818 23	5,556 20	1,653 27	1,285 22	1,668 27	1,278 62	42 27	83 34
Indemnity.....	74,840 00	94,730 00	1,143 65	1,477 62	143 67	314 23	143 67	314 23	17 15	22 16
Ins. Co. of No. Am. { Fire... Marine	6,923,325 00	7,723,672 00	103,149 78	120,002 16	53,106 57	51,115 14	54,587 71	53,015 50	2,104 12	2,670 54
Ins. Co. of the State of Pa. †	323,406 00	220,275 00	14,106 23	13,524 91	1,366 80	7,518 17	1,866 68	7,600 00	-	-
	1,603,189 00	-	27,627 50	-	26,169 67	-	22,924 77	-	478 22	-
Mercantile.....	1,563,830 00	1,221,860 60	19,096 10	17,089 29	7,538 91	6,763 01	6,660 98	6,216 61	274 42	405 09
Merchants †.....	1,257,094 00	-	17,709 47	-	10,611 01	-	8,500 10	-	399 83	262 82
National.....	3,114,625 00	3,914,848 00	37,182 54	52,828 35	16,518 08	33,057 43	20,968 76	30,338 88	583 20	792 43
National-Standard ..	208,601 00	233,576 00	2,799 14	3,452 32	1,307 27	2,959 38	1,307 27	2,959 38	41 99	51 92
New Hampshire.....	2,866,413 00	2,792,084 00	39,596 25	44,789 99	20,468 81	21,641 70	20,472 11	19,103 35	791 93	960 80
Niagara.....	1,556,132 00	1,812,998 00	23,907 16	32,597 04	26,219 26	19,555 80	20,403 54	19,162 18	326 82	488 96
North British & Mercantile	226,073 00	81,650 00	349 76	675 40	10 69	6 20	10 69	6 20	5 24	10 13
Orient.....	1,337,648 00	1,155,309 00	13,395 82	15,868 28	20,026 19	6,209 03	14,893 77	7,355 20	228 92	238 02
Pelican.....	33,625 00	51,225 00	465 87	833 54	4 96	8 79	16 96	-	6 38	12 50
Pennsylvania.....	1,576,129 00	1,255,603 00	22,364 83	20,924 07	9,945 31	30,827 61	15,044 85	24,334 43	447 30	420 40
Phenix (N. Y.).....	2,912,444 00	2,609,477 00	34,899 46	32,475 12	14,380 97	21,256 49	15,190 57	22,017 49	458 90	504 11
Phœnix (Conn.).....	3,577,078 00	3,850,795 00	42,965 71	52,661 13	32,479 87	38,091 98	40,999 85	25,912 38	590 69	789 90
Providence Wash'n { Fire... Marine	1,685,429 00	1,296,663 00	13,124 45	13,517 00	10,985 97	7,262 83	8,277 19	5,189 10	604 65	616 86
Queen.....	451,416 00	360,697 00	20,443 42	17,325 77	2,925 69	9,396 25	11,125 74	1,483 77	-	-
Reading.....	1,414,747 00	1,678,625 00	18,047 50	23,709 73	13,992 91	21,190 53	15,994 58	19,512 30	270 71	355 65
	233,310 00	174,400 00	3,982 87	3,037 27	3,867 00	288 15	3,877 00	288 15	59 08	60 75
Reliance †.....	103,000 00	-	1,149 40	-	3,362 63	-	3,662 63	-	22 99	-
Rochester German.....	367,821 00	394,547 00	4,872 59	6,203 02	2,332 91	4,278 01	2,790 91	3,770 01	88 31	113 30
Security { Fire... Marine	484,300 00	543,065 00	4,919 98	6,093 05	3,851 76	2,989 68	4,167 26	2,784 20	115 90	144 03
Springfield.....	31,055 00	39,230 00	2,438 95	53 01	820 51	53 01	820 51	353 01	-	-
	3,000,678 00	2,733,670 00	30,350 86	38,324 13	21,197 65	23,752 90	18,438 14	25,385 15	624 47	766 48

INSURANCE COMMISSIONER'S REPORT.

* Admitted Nov. 14, 1902.

† Discontinued business in Maine.

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.
St. Paul	\$574,783 00	\$695,296 00	\$7,571 84	\$10,880 80	\$4,613 76	\$4,586 62	\$6,678 44	\$4,486 40	\$156 48	\$227 76
Traders	688,638 00	700,064 00	11,623 72	12,680 73	7,529 87	3,167 48	5,262 69	3,867 02	254 51	279 54
Union	777,466 00	742,086 00	9,109 95	9,556 69	6,262 41	3,003 32	5,965 58	2,868 84	182 19	191 13
United Firemen's	434,215 00	477,900 00	6,827 00	6,488 84	3,827 00	4,411 91	4,821 00	3,427 15	119 67	129 78
United States	619,834 00	417,341 00	8,561 87	5,660 18	7,173 27	4,156 87	7,773 27	3,584 33	104 61	84 90
Victoria	43,094 00	42,556 00	453 08	398 96	5 21	-	5 21	-	6 95	5 98
Westchester	1,123,725 00	673,671 00	9,600 49	11,529 47	5,400 83	6,463 46	4,861 26	6,692 45	139 58	172 94
Williamsburg City	747,750 00	754,453 00	8,955 53	10,334 61	4,757 92	3,721 51	2,718 98	3,694 97	134 33	155 02
Total } Fire	\$95,582,191 74	\$93,784,933 13	\$1,260,697 83	\$1,363,159 78	\$903,315 81	\$803,223 99	\$896,094 58	\$763,839 08	\$21,550 30	\$24,865 09
} Marine	1,615,239 00	1,886,327 06	49,705 01	45,228 02	12,935 72	25,082 78	17,970 65	21,457 13		
MUT. CO'S OF OTHER STATES.										
Holyoke	\$1,031,865 00	\$1,140,728 00	\$13,800 65	\$14,493 14	\$3,394 47	\$2,661 76	\$3,394 47	\$4,401 76	\$269 00	\$289 86
Providence	271,650 00	28,500 00	3,214 19	3,433 17	4,004 64	39 67	4,004 64	39 67	64 28	68 66
Quincy	1,053,962 00	1,066,419 00	15,484 05	15,755 69	7,880 28	8,013 13	7,720 28	8,013 13	300 43	312 76
Traders & Mechanics	1,033,229 00	1,060,353 00	16,275 42	16,680 54	13,964 93	2,376 95	13,964 93	2,376 95	131 50	320 96
Total	\$3,390,706 00	\$3,296,000 00	\$48,774 31	\$50,362 54	\$29,244 32	\$13,091 51	\$29,084 32	\$14,831 51	\$765 21	\$992 24
CO'S OF FOREIGN COUNTRIES.										
Aachen & Munich	\$249,518 00	\$400,521 00	\$4,897 60	\$8,911 16	\$9,589 73	\$10,339 14	\$10,924 85	\$9,606 20	\$73 46	\$134 23
Atlas	179,038 00	279,129 00	2,768 28	4,341 86	19 62	10 27	19 62	10 27	41 52	65 13
Baloise †	-	-	-	-	-	-	-	-	21 03	-
British America	848,481 00	698,111 00	11,569 43	12,352 97	1,723 13	8,798 29	3,766 15	9,264 49	173 54	185 29
Caledonian	1,265,338 00	1,034,090 00	19,049 37	18,231 33	8,212 29	7,435 15	8,414 32	10,042 55	244 76	288 43
Commercial Union	2,154,083 00	2,261,666 00	33,133 71	33,381 34	27,175 46	14,619 12	24,275 46	13,824 12	446 95	500 73
Hamburg Bremen	1,948,409 00	1,734,470 00	34,016 33	36,503 32	19,508 80	18,721 42	19,898 80	21,081 42	510 72	547 55
Helvetia Swiss†	-	-	-	-	-	-	-	-	21 64	-
Imperial †	561,082 00	102,175 00	8,526 09	1,995 94	8,194 02	3,168 66	9,362 02	1,738 66	127 89	29 94
Lancashire†	-	-	-	-	-	-	-	-	72 54	-

INSURANCE COMMISSIONER'S REPORT.

Law Union and Crown	75,289 00	100,682 00	790 02	644 83	60 67	-	60 67	-	12 93	9 67
Lion †	-	-	-	-	-	-	-	-	13 21	-
Liverpool & London & Globe	5,661,650 00	6,236,627 00	66,162 10	87,487 78	40,507 89	48,679 62	40,857 89	43,574 62	992 43	1,338 32
London Assurance.....	1,109,514 00	1,245,550 00	15,985 08	19,518 52	8,641 52	14,431 44	9,504 51	12,175 44	240 21	294 55
London & Lancashire.....	1,394,539 00	1,410,748 00	19,405 54	20,708 10	12,134 67	5,942 97	12,110 67	6,295 97	244 60	310 62
Manchester	630,933 00	661,577 00	8,739 15	10,552 93	11,707 58	4,572 72	11,720 83	4,895 88	90 54	158 80
National (Ireland)	3,639,116 00	3,166,054 00	55,366 14	52,392 08	47,603 66	23,999 80	34,770 54	26,566 73	742 48	786 76
Netherlands.....	-	-	-	-	-	-	-	-	8 84	-
North British & Mercantile	3,692,026 00	3,641,175 00	43,993 04	51,417 28	19,936 68	24,791 96	19,764 32	23,790 42	695 27	783 01
Northern Assurance	1,327,032 00	1,393,930 00	16,238 22	19,033 03	11,628 80	7,242 38	16,128 80	4,742 38	243 57	285 50
Norwich Union	996,047 00	1,281,410 00	16,592 30	20,031 40	21,496 14	3,118 06	17,338 94	2,777 11	248 88	300 47
Palatine	236,560 00	247,245 00	3,708 93	3,703 94	2,479 55	3 08	2,479 55	3 08	37 02	55 93
Phoenix Assurance	2,641,435 00	1,803,986 00	34,015 90	29,389 05	39,763 83	21,672 33	35,992 00	23,758 54	465 31	440 84
Prussian National.....	261,665 00	375,625 00	4,271 02	6,235 74	5,435 47	3,202 56	6,061 03	2,177 38	51 06	93 54
Royal	4,633,637 45	5,941,400 95	53,347 76	78,011 21	33,516 64	46,612 00	32,636 01	46,546 10	800 59	1,170 17
Royal Exchange.....	1,029,641 00	909,298 00	12,815 46	13,853 44	7,797 44	12,263 51	16,428 44	9,097 51	181 79	207 80
Scottish Union & National..	1,128,419 00	1,669,881 00	17,216 69	20,869 78	6,845 49	6,650 98	9,489 34	7,172 18	258 25	313 05
Sun.....	1,017,000 00	1,208,610 00	16,211 36	22,367 60	7,808 92	10,234 08	5,734 43	10,885 79	243 35	335 51
Svea †	340,839 00	-	5,709 80	-	4,879 50	-	4,490 41	-	85 65	-
Thuringia †.....	174,900 00	-	3,047 76	-	4,571 25	-	3,571 25	-	45 72	-
Union Assurance	391,313 00	429,512 00	3,961 36	3,363 13	1,802 11	2,149 51	1,802 11	2,179 76	60 70	50 36
Western Assurance) Fire...	2,323,593 00	1,920,100 00	25,232 06	24,159 12	14,127 51	16,470 15	15,883 28	15,284 55	452 26	646 81
) Marine	135,529 00	635,281 00	4,868 91	18,959 80	-	3,787 28	-	4,337 28	-	-
Total) Fire.....	\$39,911,104 45	\$40,147,572 95	\$536,870 50	\$599,406 88	\$377,168 37	\$315,129 20	\$377,486 24	\$307,491 15		
) Marine.....	135,529 00	635,281 00	4,868 91	18,959 80	-	3,787 28	-	4,337 28	\$7,948 71	\$9,333 06
Aggregate) Fire.....	\$138,844,002 19	\$137,228,506 08	\$1,346,342 64	\$2,014,929 20	\$1,309,728 50	\$1,131,444 70	\$1,302,665 14	\$1,086,161 74		
) Marine.....	36,506,312 00	30,153,369 21	397,555 61	378,499 57	201,629 09	225,089 15	203,708 38	228,383 18	\$30,264 22	\$35,190 39

† Discontinued business in Maine.

TABLE No. 9.
Maine Mutual Fire Insurance Companies.

COMPANIES.	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec. 31, 1902	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.....	\$57,376 95	\$226 08	\$57,603 03	-	\$977,335 00	\$147,693 00	\$1,273,344 00	\$943 32	\$79 70	\$871 00
Boothbay	5,573 74	216 18	5,789 92	\$1 18	13,905 00	16,212 00	92,705 00	45 44	-	15 00
Brunswick Farmers.....	10,771 15	130 78	10,901 93	-	68,000 00	67,705 00	234,484 00	132 46	411 34	265 00
Cape Elizabeth and Scarboro	9,169 60	289 51	9,459 11	-	46,175 00	40,275 00	101,775 00	489 90	-	26 00
Casco.....	4,863 65	3 16	4,866 81	-	5,050 00	4,900 00	48,615 00	-	-	11 00
Citizens	4,214 54	176 81	4,391 35	-	31,600 00	28,650 00	89,500 00	122 40	-	12 25
Cumberland	15,669 19	476 10	16,145 29	-	46,624 00	47,335 00	302,436 00	80 17	-	-
Danville	7,566 64	459 24	8,025 88	-	36,770 00	42,760 00	153,605 00	132 37	1,209 52	1,300 00
Dirigo	198,462 83	1,809 15	200,272 04	8,014 69	1,188,120 00	65,900 00	2,646,813 00	2,907 83	4,090 51	4,477 95
Dresden	8,489 30	567 74	9,057 04	-	52,145 00	50,800 00	183,295 00	130 40	-	28 20
Edgecomb	5,894 52	376 33	6,270 85	-	32,390 00	31,925 00	75,100 00	169 81	-	-
Eliot and Kittery.....	66,120 90	6,046 74	72,167 64	6,563 21	206,055 00	209,000 00	1,102,015 00	323 96	-	1,670 00
Falmouth	4,010 50	2,424 05	42,528 55	-	45,490 00	78,717 00	401,045 00	256 69	-	350 00
Farmington	15,593 58	82 17	15,675 75	-	74,565 00	45,100 00	160,440 00	242 74	-	190 00
Fayette.....	6,467 91	400 20	6,868 11	-	10,525 00	17,100 00	61,430 00	74 64	-	-
Freeport and Yarmouth	21,167 43	58 66	21,226 09	-	80,475 00	64,055 00	451,640 00	160 95	-	161 50
Fryeburg.....	20,322 77	168 01	20,490 78	-	100,400 00	70,975 00	458,835 00	-	1,004 50	1,021 00
Gardiner and Richmond.....	17,163 78	530 02	17,693 80	-	49,375 00	44,600 00	204,925 00	119 71	-	3 50
Gorham Farmers.....	29,976 29	-	29,976 29	06	52,350 00	56,030 00	343,950 00	-	1,006 17	675 00
Gray and New Gloucester	23,753 60	309 81	24,062 91	-	99,175 00	91,500 00	256,420 00	286 12	1,109 15	1,107 27
Hampden	31,354 50	221 72	31,576 22	-	148,770 00	127,320 00	299,400 00	-	-	-
Harpswell	12,971 45	111 56	13,083 01	-	33,075 00	38,571 00	218,919 16	85 66	-	12 50
Harrison	28,563 17	1,983 94	30,547 11	-	126,810 00	117,060 00	591,380 00	708 25	51	141 50
Jay	10,720 99	47 11	10,768 10	-	42,315 00	37,075 00	205,135 00	136 84	882 20	960 00
Jefferson Farmers.....	5,755 50	803 56	6,559 06	-	16,700 00	16,800 00	127,250 00	84 20	-	166 40

Kennebunk Farmers	21,918 65	1,115 78	23,029 43	-	25,500 00	17,450 00	230,670 00	122 50	-	15
Litchfield	10,522 55	3 15	10,525 70	1 50	69,640 00	70,350 00	197,865 00	74 25	-	74 50
Lovell	4,663 85	83 40	4,747 25	-	9,825 00	8,790 00	80,275 00	11 79	-	22 50
Medomak	17,038 68	1,319 43	18,358 11	25 00	125,300 00	101,275 00	362,525 00	343 58	-	28 26
Mutual Fire.....	11,940 63	88,183 93	100,124 56	5,970 31	356,960 00	407,360 00	1,125,200 00	4,062 54	-	2,604 22
Newburgh.....	8,948 06	119 37	9,067 43	37 80	45,400 00	35,825 00	102,515 00	25 50	1,701 44	1,725 00
Newcastle.....	6,805 50	29 30	6,834 80	138 16	24,600 00	16,100 00	91,900 00	123 00	-	106 20
New Portland.....	10,894 17	255 10	11,149 27	22 30	26,490 00	16,700 00	111,165 00	52 98	-	-
North Yarmouth.....	11,594 78	90 31	11,685 09	113 28	69,212 00	71,167 00	282,586 00	148 77	376 77	219 74
Oxford County P. of H.....	91,146 75	354 86	91,501 61	1,075 00	559,447 00	304,809 00	1,774,028 00	1,470 37	8,373 66	8,284 15
Patrons Androscoggin.....	233,610 25	1,662 78	235,273 03	6,265 23	1,462,042 00	1,093,475 00	5,826,913 00	2,225 48	5,511 48	8,159 84
Pittston and Whitefield.....	28 029 80	533 39	28,563 19	-	65,202 00	52,815 00	355,082 00	208 23	5 14	-
Union Farmers	7,735 35	31 42	7,766 77	-	19,300 00	18,250 00	88,050 00	53 90	853 50	1,000 00
Warren Farmers	9,186 30	1,593 92	10,780 22	1 00	41,765 00	37,725 00	208,535 00	*215 07	-	16 15
Wells	12,939 46	471 47	13,410 93	677 80	80,220 00	68,275 00	259,372 75	152 12	2,305 47	1,950 00
West Bangor and Hermon.	14,231 04	117 09	14,348 13	25 00	31,600 00	23,535 00	151,625 00	-	-	-
West Gardiner.....	5,464 00	49 49	5,513 49	-	64,520 00	55,845 00	112,800 00	66 66	-	5 00
Wilton.....	14,766 10	91 76	14,857 86	60 00	48,750 00	40,975 00	240,265 00	65 32	-	-
Windham.....	16,061 22	27 26	16,088 48	51 54	54,279 00	49,618 65	227,611 00	143 88	-	-
Woolwich	10,438 48	145 73	10,584 21	10 00	18,975 00	14,200 00	161,400 00	58 88	-	-
York County.....	170,423 00	1,561 24	171,984 24	1,186 00	892,425 00	696,345 00	1,908,230 00	2,677 27	5,837 39	5,382 88
Total	\$1,376,442 16	\$114,778 31	\$1,491,220 47	\$30,239 06	\$7,113,646 00	\$4,758,942 65	\$23,973,068 91	\$19,935 95	\$34,752 45	\$43,058 51

* Includes policy fees.

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

COMPANIES.	Premiums.	Policy fees.	Assessments.	Income from all other sources.	Total income.	Losses.	Salaries and expenses of officers.	All other expenditures.	Total expenditures.
Aroostook County Patrons	\$943 32	-	\$79 70	\$200 00	\$1,223 02	\$871 00	\$586 00	\$370 84	\$1,827 84
Boothbay	45 44	-	-	5 00	50 44	15 00	1 50	15 54	52 04
Brunswick Farmers	132 46	\$35 50	411 34	-	579 30	265 00	85 50	107 28	517 78
Cape Elizabeth and Scarborough	489 90	-	-	7 58	497 48	26 00	140 00	53 28	219 28
Casco	-	6 00	-	12 04	18 04	11 00	6 00	-	17 00
Citizens	122 40	-	-	69	123 09	12 25	-	20 31	32 56
Cumberland	80 17	26 90	-	14 61	121 68	-	25 60	24 14	49 74
Danville	132 37	33 00	1,209 52	11 21	1,386 10	1,300 00	10 11	56 36	1,366 47
Dirigo	2,907 83	481 00	4,090 51	7,027 98	14,507 32	4,477 95	884 50	7,860 38	13,222 83
Dresden	130 40	29 00	-	27 90	187 30	28 20	29 00	66	57 86
Edgecomb	169 81	20 00	-	3 74	193 55	-	20 00	2 00	22 00
Eliot and Kittery	323 96	-	-	1,627 45	1,951 41	1,670 00	171 00	132 42	1,973 42
Falmouth	256 69	109 50	-	75 10	441 29	350 00	107 30	16 02	473 32
Farmington	242 74	121 00	-	-	363 74	190 00	165 00	104 53	459 53
Fayette	74 64	8 50	-	10 63	93 77	-	16 50	7 13	23 63
Freeport and Yarmouth	160 95	-	-	-	160 95	161 50	78 50	4 95	244 95
Fryeburg	-	127 00	1,004 50	-	1,131 50	1,021 00	6 60	185 25	1,212 25
Gardiner and Richmond	119 71	76 00	-	43 43	239 14	3 50	-	88 25	88 75
Gorham Farmers	-	49 00	1,606 17	-	1,655 17	675 00	49 00	170 39	894 39
Gray and New Gloucester	286 12	58 00	1,109 15	-	1,453 27	1,107 27	-	153 63	1,260 90
Hampden	-	112 60	-	4 50	116 50	-	89 00	7 50	96 50
Harpswell	85 66	10 50	-	2 71	98 87	12 50	25 42	5 76	43 68
Harrison	708 25	107 50	51	91 84	908 10	141 50	76 70	337 90	556 10
Jay	136 84	23 00	882 20	1 51	1,043 55	960 00	55 15	56 85	1,072 00
Jefferson Farmers	84 20	15 00	-	25 28	124 48	166 40	-	20 23	186 63
Kennebunk Farmers	122 50	17 00	-	33 16	172 66	15 00	-	54 00	69 00
Litchfield	74 25	42 50	-	-	116 75	74 50	68 00	4 50	147 00
Lovell	11 79	4 20	-	75	16 74	22 50	8 40	-	30 90
Medomak	343 58	76 50	-	9 88	429 96	28 26	118 50	42 93	189 69
Mutual Fire	4,062 54	-	-	6,134 73	10,197 27	2,604 22	800 00	1,226 99	4,631 21

Newburgh	25 50	32 50	1,701 44	-	1,759 44	1,725 00	32 50	28 82	1,786 32
Newcastle	123 00	15 00	-	-	138 00	106 20	15 00	13 80	135 00
New Portland	52 98	34 00	-	383 00	90 81	-	20 00	31 94	51 94
North Yarmouth	148 77	-	370 77	-	519 54	219 74	20 00	233 74	473 48
Oxford County Patrons	1,470 37	-	8,373 66	1,600 00	11,444 03	8,284 15	-	3,167 30	11,451 45
Patrons Androscoggin	2,225 48	-	5,511 48	2,175 00	9,811 96	8,159 84	861 75	989 63	10,011 22
Pittston and Whitefield	208 23	47 00	5 14	9 87	270 24	-	57 00	15 86	72 86
Union Farmers	53 90	25 06	853 50	-	932 40	1,000 00	10 00	55 48	1,065 48
Warren Farmers	*215 07	-	-	14 34	229 41	16 15	64 00	2 00	82 15
Wells	152 12	45 50	2,305 47	266 02	2,769 11	1,950 00	273 00	185 05	2,408 05
West Bangor and Hermon	-	50 00	-	-	50 00	-	53 50	2 68	56 18
West Gardiner	66 66	45 00	-	-	111 66	5 00	17 60	60 85	83 45
Wilton	65 32	28 50	-	5 25	99 07	-	88 50	4 52	93 02
Windham	143 88	38 00	-	40 00	221 88	-	35 50	221 30	256 80
Woolwich	58 88	17 25	-	4 16	80 29	-	22 25	9 96	32 21
York County	2,677 27	452 00	5,837 39	4,513 75	13,480 41	5,382 88	1,110 00	7,201 47	13,694 35
Total	\$19,933 95	\$2,418 35	\$34,752 45	\$24,003 94	\$81,110 69	\$43,058 51	\$6,363 28	\$23,411 42	\$72,773 21

* Includes policy fees.

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

NAME.	Residence.	Date of license.	Risks written.	Premiums.
Anderson, Adams & Co	Portland	January 23, 1902.....	\$2,500 00	\$47 50
Boothby, L. T. & Son Co	Waterville	October 1, 1902.....	11,000 00	376 11
Dow & Pinkham	Portland	January 1, 1902.....	2,500 00	144 00
Jones, E. C. & Co	Portland	July 17, 1902.....	46,925 00	1,509 42
Smith, Wesley G	Old Orchard	September 20, 1902.....	16,500 00	646 25
Wright & Weich	Lewiston	July 23, 1901.....	3,500 00	57 75
Total			\$82,925 00	\$2,781 03

TABLE No. 12.
Record of Fires During the Year 1902.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Abbot	716	3	\$1,400 00	\$19 00	\$1,400 00	\$19 00	-	-	-	-
Acton	778	0	-	-	-	-	-	-	-	-
Addison	1,059	0	-	-	-	-	-	-	-	-
Albany	538	4	950 00	802 00	350 00	350 00	\$2,159 00	\$886 00	\$150 00	\$150 00
Albion	878	1	400 00	400 00	-	-	450 00	350 00	-	-
Alexander	333	1	225 00	225 00	-	-	150 00	150 00	-	-
Alfred	937	2	5,100 00	2,363 00	1,700 00	1,063 00	350 00	250 00	-	-
Allagash Pl	190	0	-	-	-	-	-	-	-	-
Alna	444	0	-	-	-	-	-	-	-	-
Alton	314	0	-	-	-	-	-	-	-	-
Amherst	364	0	-	-	-	-	-	-	-	-
Amity	404	1	-	-	-	-	17 00	17 00	*500 00	17 00
Andover	727	5	†12,350 00	†7,385 00	†5,600 00	†2,105 00	-	-	-	-
Anson	1,830	3	7,500 00	112 00	7,000 00	112 00	5,700 00	130 00	4,500 00	130 00
Appleton	975	0	-	-	-	-	-	-	-	-
Argyle..	320	0	-	-	-	-	-	-	-	-
Arrowbic	180	0	-	-	-	-	-	-	-	-
Ashland	1,080	2	4,343 00	3,892 00	4,200 00	3,359 00	5,917 00	2,699 00	4,000 00	2,183 00
Athens	896	3	3,237 00	2,987 00	2,150 00	2,150 00	1,226 00	680 00	275 00	161 00
Atkinson.	495	0	-	-	-	-	-	-	-	-
Auburn	12,951	55	209,700 00	23,847 00	171,118 00	18,139 00	97,763 00	28,674 00	65,807 00	20,083 00
Augusta	11,683	35	95,239 00	12,550 00	69,315 00	8,645 00	53,259 00	17,933 00	36,060 00	13,818 00
Aurora	152	0	-	-	-	-	-	-	-	-
Avon	448	1	-	-	-	-	+	100 00	-	-
Baileyville	215	1	1,200 00	56 00	700 00	56 00	-	-	-	-

Baldwin.....	821	1	50 00	50 00	-	-	155 00	155 00	-	-
Bancroft.....	318	0	-	-	-	-	-	-	-	-
Bangor.....	21,850	104	280,374 00	23,874 00	190,717 00	18,775 00	136,560 00	16,763 00	93,743 00	14,923 00
Baring.....	231	0	-	-	-	-	-	-	-	-
Barnard Pl.....	98	1	900 00	900 00	400 00	400 00	-	-	-	-
§Batchelder's Grant.....	173	0	-	-	-	-	-	-	-	-
Bath.....	10,477	22	30,200 00	4,256 00	22,850 00	1,956 00	81,232 00	10,818 00	58,300 00	3,131 00
Beddington.....	86	0	-	-	-	-	-	-	-	-
Belfast.....	4,615	7	11,100 00	563 00	8,900 00	338 00	1,025 00	237 00	500 00	12 00
Belgrade.....	1,058	3	6,700 00	715 00	4,600 00	215 00	2,360 00	363 00	2,100 00	103 00
Belmont.....	352	1	700 00	25 00	700 00	25 00	-	-	-	-
Benedicta.....	350	0	-	-	-	-	-	-	-	-
Benton.....	1,097	0	-	-	-	-	-	-	-	-
Berwick.....	2,280	2	2,800 00	133 00	1,200 00	133 00	1,063 00	246 00	700 00	246 00
Bethel.....	1,835	2	1,000 00	708 00	800 00	8 00	100 00	8 00	100 00	8 00
Biddeford.....	16,145	22	52,896 00	11,467 00	42,100 00	9,472 00	22,063 00	7,298 00	13,150 00	4,648 00
Bigelow Pl.....	57	0	-	-	-	-	-	-	-	-
Bingham.....	841	2	1,650 00	1,650 00	1,450 00	873 00	1,200 00	1,100 00	200 00	200 00
Blaine.....	954	2	1,445 00	836 00	1,000 00	336 00	3,380 00	1,030 00	350 00	-
Blanchard.....	248	0	-	-	-	-	-	-	-	-
Bluehill.....	1,828	7	2,450 00	546 00	2,550 00	609 00	2,925 00	537 00	2,300 00	432 00
Boothbay.....	1,766	3	850 00	850 00	-	-	-	875 00	579 00	-
Boothbay Harbor.....	1,926	4	6,150 00	476 00	3,500 00	76 00	1,900 00	185 00	650 00	85 00
Bowdoin.....	937	2	1,600 00	438 00	1,000 00	438 00	-	-	-	-
Bowdoinham.....	1,305	3	18,725 00	13,510 00	9,550 00	6,735 00	12,250 00	10,810 00	2,700 00	2,296 00
Bowerbank Pl.....	66	0	-	-	-	-	-	-	-	-
Bradford.....	954	1	600 00	600 00	-	-	150 00	100 00	-	-
Bradley.....	682	1	158 00	158 00	100 00	100 00	48 00	48 00	50 00	48 00
Bremen.....	657	2	1,050 00	1,050 00	600 00	600 00	1,325 00	1,125 00	1,000 00	900 00
Brewer.....	4,835	12	11,254 00	3,059 00	9,300 00	2,705 00	6,258 00	1,215 00	3,500 00	937 00
Bridgewater.....	1,179	2	3,150 00	2,706 00	1,650 00	1,206 00	4,700 00	3,850 00	2,100 00	2,000 00
Bridgton.....	2,868	5	10,700 00	6,530 00	7,900 00	4,730 00	10,500 00	9,503 00	5,700 00	4,030 00
Brighton Pl.....	368	1	1,500 00	1,500 00	900 00	900 00	220 00	15 00	100 00	15 00
Bristol.....	2,572	5	2,150 00	980 00	1,800 00	780 00	1,100 00	200 00	500 00	50 00
Brooklin.....	936	2	1,500 00	44 00	1,500 00	44 00	-	-	-	-

* Blanket policy.

† Includes contents of dowel mill.

‡ Unable to ascertain value.

§ Unorganized, Oxford county.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Brooks.....	669	1	-	-	-	-	\$500 00	\$20 00	\$300 00	\$20 00
Brooksville.....	1,171	1	\$1,500 00	\$1,500 00	\$500 00	\$500 00	4,700 00	4,700 00	1,500 00	1,500 00
Brookton.....	285	0	-	-	-	-	-	-	-	-
Brownfield.....	1,019	1	850 00	10 00	850 00	10 00	-	-	-	-
Brownville.....	1,570	4	10,050 00	6,522 00	4,250 00	122 00	7,200 00	6,324 00	4,500 00	2,583 00
Brunswick.....	6,806	13	19,800 00	1,324 00	11,650 00	1,214 00	11,300 00	2,890 00	8,550 00	1,590 00
Buckfield.....	1,139	2	3,550 00	1,540 00	2,720 00	1,040 00	400 00	400 00	363 00	208 00
Bucksport.....	2,339	7	6,600 00	2,640 00	4,700 00	1,740 00	1,084 00	936 00	400 00	302 00
Burlington.....	394	1	2,000 00	2,000 00	1,000 00	1,000 00	1,200 00	1,000 00	-	-
Burnham.....	766	1	6,300 00	5,032 00	4,300 00	3,032 00	3,717 00	2,576 00	1,600 00	1,600 00
Buxton.....	1,838	2	2,300 00	860 00	2,150 00	710 00	400 00	424 00	350 00	88 00
Byron.....	204	0	-	-	-	-	-	-	-	-
Calais.....	7,655	35	99,450 00	16,019 00	69,450 00	8,940 00	63,072 00	23,534 00	35,400 00	17,338 00
Cambridge.....	364	1	1,000 00	1,000 00	-	-	300 00	300 00	-	-
Camden.....	2,825	13	11,900 00	1,190 00	10,700 00	1,170 00	5,608 00	682 00	4,900 00	532 00
Canaan.....	977	3	2,450 00	1,006 00	1,400 00	256 00	2,450 00	869 00	1,500 00	119 00
Canton.....	946	4	6,400 00	5,658 00	1,200 00	458 00	1,046 00	17 00	1,046 00	17 00
Cape Elizabeth.....	887	0	-	-	-	-	-	-	-	-
Caribou.....	4,758	7	22,700 00	4,711 00	14,750 00	1,549 00	11,300 00	1,731 00	6,950 00	160 00
Carmel.....	932	0	-	-	-	-	-	-	-	-
Carvatunk Pl.....	218	0	-	-	-	-	-	-	-	-
Carroll.....	487	0	-	-	-	-	-	-	-	-
Carthage.....	334	1	200 00	200 00	-	-	250 00	200 00	-	-
Cary Pl.....	400	0	-	-	-	-	-	-	-	-
Casco.....	783	4	2,900 00	1,020 00	2,450 00	320 00	700 00	602 00	* -	2 00
Castle Hill Pl.....	567	1	200 00	200 00	-	-	150 00	150 00	-	-
Castine.....	925	2	7,200 00	59 00	7,200 00	59 00	300 00	10 00	300 00	10 00
Caswell Pl.....	368	0	-	-	-	-	-	-	-	-
Centerville.....	91	0	-	-	-	-	-	-	-	-
Chapman Pl.....	285	0	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

Charleston.....	842	2	20,250 00	276 00	250 00	76 00	-	-	-	-	-	-
Charlotte.....	315	1	250 00	250 00	350 00	350 00	30 00	† -	-	-	-	-
Chelsea.....	3,092	0	-	-	-	-	-	-	-	-	-	-
Cherryfield.....	1,859	3	2,617 00	832 00	1,950 00	565 00	344 00	294 00	150 00	150 00	150 00	-
Chester.....	363	0	-	-	-	-	-	-	-	-	-	-
Chesterville.....	709	3	1,200 00	1,011 00	1,200 00	1,011 00	821 00	726 00	† 3,860 00	726 00	726 00	-
China.....	1,380	0	-	-	-	-	-	-	-	-	-	-
Clifton.....	236	0	-	-	-	-	-	-	-	-	-	-
Clinton.....	1,398	2	2,500 00	2,030 00	1,825 00	1,355 00	800 00	700 00	675 00	675 00	675 00	-
Codyville Pl.....	68	0	-	-	-	-	-	-	-	-	-	-
Columbia.....	516	1	1,000 00	1,000 00	450 00	-	400 00	400 00	400 00	400 00	400 00	-
Columbia Falls.....	569	0	-	-	-	-	-	-	-	-	-	-
Concord.....	291	1	200 00	200 00	-	-	-	-	-	-	-	-
Connor Pl.....	453	0	-	-	-	-	-	-	-	-	-	-
Cooper.....	207	0	-	-	-	-	-	-	-	-	-	-
Coplin Pl.....	70	0	-	-	-	-	-	-	-	-	-	-
Corinna.....	1,170	4	3,600 00	1,622 00	1,900 00	622 00	1,400 00	1,200 00	200 00	200 00	200 00	-
Corinth.....	1,042	1	100 00	100 00	-	-	750 00	700 00	-	-	-	-
Cornish.....	984	3	7,200 00	90 00	6,600 00	90 00	-	-	-	-	-	-
Cornville.....	689	2	2,600 00	1,415 00	2,060 00	1,275 00	1,200 00	1,000 00	150 00	150 00	150 00	-
Cranberry Isles.....	374	0	-	-	-	-	-	-	-	-	-	-
Crawford.....	112	0	-	-	-	-	-	-	-	-	-	-
Criehaven Pl.....	47	0	-	-	-	-	-	-	-	-	-	-
Crystal Pl.....	370	0	-	-	-	-	-	-	-	-	-	-
Cumberland.....	1,404	1	150 00	150 00	-	-	-	-	-	-	-	-
Cushing.....	604	2	325 00	325 00	-	-	510 00	510 00	-	-	-	-
Cutler.....	565	0	-	-	-	-	-	-	-	-	-	-
Cyr Pl.....	502	0	-	-	-	-	-	-	-	-	-	-
Dallas Pl.....	172	0	-	-	-	-	-	-	-	-	-	-
Damariscotta.....	876	4	3,600 00	640 00	3,400 00	405 00	2,300 00	45 00	2,100 00	45 00	45 00	-
Danforth.....	1,092	0	-	-	-	-	-	-	-	-	-	-
Dayton.....	473	1	1,200 00	28 00	800 00	28 00	-	-	-	-	-	-
Dead River Pl.....	91	0	-	-	-	-	-	-	-	-	-	-
Deblow.....	73	0	-	-	-	-	-	-	-	-	-	-
Dedham.....	327	3	2,433 00	2,433 00	2,000 00	2,000 00	700 00	450 00	400 00	310 00	310 00	-

* Unable to ascertain.

† Damage not given.

‡ Includes blanket policy.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Deer Isle.....	2,047	0	-	-	-	-	-	-	-	-
Denmark.....	634	0	-	-	-	-	-	-	-	-
Dennistown Pl.....	96	0	-	-	-	-	-	-	-	-
Dennysville.....	482	1	\$1,600 00	\$89 00	\$1,000 00	\$89 00	-	-	-	-
Detroit.....	527	2	200 00	125 00	100 00	100 00	*\$71 00	\$231 00	†\$100 00	\$231 00
Dexter.....	2,941	10	16,200 00	3,609 00	14,650 00	2,259 00	6,793 00	3,241 00	3,900 00	2,244 00
Dixfield.....	1,052	3	10,800 00	2,076 00	3,800 00	1,076 00	5,500 00	340 00	3,600 00	40 00
Dixmont.....	843	0	-	-	-	-	-	-	-	-
Dover.....	1,889	3	3,892 00	2,968 00	2,800 00	1,816 00	7,495 00	4,195 00	6,600 00	3,092 00
Drew Pl.....	120	0	-	-	-	-	-	-	-	-
Dresden.....	882	0	-	-	-	-	-	-	-	-
Durham.....	1,230	2	2,300 00	23 00	1,800 00	23 00	100 00	7 00	100 00	7 00
Dyer Brook.....	280	2	750 00	750 00	-	-	1,400 00	1,400 00	1,000 00	750 00
Eagle Lake Pl.....	406	0	-	-	-	-	-	-	-	-
Eastbrook.....	248	0	-	-	-	-	-	-	-	-
East Livermore.....	2,129	9	37,490 00	3,462 00	26,275 00	2,235 00	11,455 00	4,861 00	6,775 00	2,946 00
East Machias.....	1,521	2	975 00	500 00	300 00	300 00	-	-	-	-
Easton.....	1,215	0	-	-	-	-	-	-	-	-
Eastport.....	5,311	11	28,283 00	9,288 00	23,000 00	5,785 00	18,031 00	5,034 00	17,400 00	4,703 00
Eden.....	4,379	10	13,418 00	1,303 00	10,000 00	1,153 00	2,875 00	1,258 00	2,300 00	1,224 00
Eddington.....	663	0	-	-	-	-	-	-	-	-
Edinburg.....	65	0	-	-	-	-	-	-	-	-
Edgecomb.....	607	0	-	-	-	-	-	-	-	-
Edmunds.....	492	0	-	-	-	-	-	-	-	-
Eliot.....	1,458	1	2,700 00	2,700 00	1,625 00	1,625 00	800 00	800 00	-	-
Elliottsville Pl.....	86	0	-	-	-	-	-	-	-	-
Ellsworth.....	4,297	23	47,435 00	23,786 00	31,200 00	13,634 00	54,960 00	28,258 00	25,425 00	14,668 00
Embsden.....	567	1	700 00	50 00	700 00	50 00	-	-	-	-
Enfield.....	1,062	3	-	-	-	-	7,700 00	57 00	4,600 00	57 00
Etna.....	527	0	-	-	-	-	-	-	-	-

Eustis	436	0	-	-	-	-	-	-	-	-	-	-
Exeter	879	0	-	-	-	-	-	-	-	-	-	-
Fairfield.....	3,878	12	21,600 00	5,514 00	12,800 00	4,707 00	8,750 00	1,207 00	6,850 00	1,105 00	-	-
Falmouth	1,511	1	300 00	50 00	300 00	50 00	400 00	250 00	500 00	250 00	-	-
Farmingdale.....	848	1	150 00	150 00	-	-	150 00	150 00	-	-	-	-
Farmington.....	3,288	15	27,600 00	8,428 00	16,750 00	3,228 00	11,823 00	3,012 00	9,600 00	1,637 00	-	-
Fayette	560	0	-	-	-	-	-	-	-	-	-	-
Flagstaff Pl	115	0	-	-	-	-	-	-	-	-	-	-
Forest City.....	151	1	2,000 00	2,000 00	1,200 00	1,127 00	10,000 00	10,000 00	2,500 00	2,500 00	-	-
†Forest Station.....	\$37	0	-	-	-	-	-	-	-	-	-	-
Fort Fairfield	4,181	9	14,895 00	4,744 00	6,825 00	3,049 00	24,714 00	9,136 00	16,225 00	7,377 00	-	-
Fort Kent	2,528	1	-	-	-	-	4,000 00	18 00	2,000 00	18 00	-	-
Foxcroft	1,629	3	5,500 00	5,500 00	2,850 00	2,850 00	373 00	373 00	150 00	150 00	-	-
Frankfort	1,211	3	1,328 00	849 00	1,000 00	621 00	1,789 00	118 00	850 00	118 00	-	-
Franklin	1,201	1	808 00	808 00	250 00	250 00	923 00	923 00	250 00	250 00	-	-
Freedom	479	1	6,033 00	4,154 00	4,000 00	2,121 00	350 00	255 00	200 00	200 00	-	-
Freeman	397	0	-	-	-	-	-	-	-	-	-	-
Freeport	2,339	5	4,778 00	1,153 00	4,150 00	975 00	2,750 00	466 00	2,000 00	352 00	-	-
Frenchville.....	1,316	0	-	-	-	-	-	-	-	-	-	-
Friendship.....	814	0	-	-	-	-	-	-	-	-	-	-
Fryeburg.....	1,376	2	500 00	500 00	200 00	200 00	*200 00	832 00	††	632 00	-	-
Gardiner	5,501	24	63,550 00	4,681 00	39,750 00	4,597 00	53,402 00	7,268 00	42,500 00	5,513 00	-	-
Garfield Pl	111	0	-	-	-	-	-	-	-	-	-	-
Garland	857	0	-	-	-	-	-	-	-	-	-	-
Georgetown.....	799	0	-	-	-	-	-	-	-	-	-	-
Gilead	340	0	-	-	-	-	-	-	-	-	-	-
Glenburn	461	1	250 00	250 00	150 00	150 00	400 00	400 00	500 00	376 00	-	-
Glenwood Pl	178	0	-	-	-	-	-	-	-	-	-	-
Gorham	2,540	4	2,490 00	851 00	2,240 00	51 00	400 00	140 00	275 00	15 00	-	-
Gouldsborough	1,259	2	3,750 00	851 00	2,533 00	851 00	1,500 00	854 00	903 00	650 00	-	-
Grafton	81	0	-	-	-	-	-	-	-	-	-	-
Grand Falls Pl	52	0	-	-	-	-	-	-	-	-	-	-
Grand Isle.....	1,104	1	500 00	9 00	200 00	9 00	200 00	5 00	200 00	5 00	-	-
Grand Lake Stream Pl	221	0	-	-	-	-	-	-	-	-	-	-
Gray.....	1,388	2	2,750 00	260 00	2,560 00	185 00	-	-	-	-	-	-

* Full value not ascertained.
§ 1890.

† Full amount of insurance not ascertained.

‡ No. 10, R. 3, Washington county, unorganized.

†† Blanket policy carried by railroad to cover loss by sparks from locomotives.

INSURANCE COMMISSIONER'S REPORT.

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TABLE No. 12—Continued.

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	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Greenbush.....	586	1	-	-	-	-	* -	\$390 00	† -	\$390 00
Greene.....	826	1	\$1,500 00	\$1,500 00	-	-	\$1,200 00	1,000 00	-	-
Greenfield.....	160	0	-	-	-	-	-	-	-	-
Greenville.....	57	0	-	-	-	-	-	-	-	-
Greenville Pl.....	1,117	4	8,000 00	2,547 00	\$3,000 00	\$47 00	3,500 00	439 00	\$3,000 00	89 00
Greenwood.....	741	2	4,600 00	796 00	4,500 00	554 00	4,225 00	145 00	2,900 00	120 00
Guilford.....	1,544	6	14,425 00	9,485 00	10,650 00	6,680 00	15,523 00	11,326 00	9,850 00	8,490 00
Hallowell.....	2,714	8	24,100 00	1,648 00	14,743 00	1,317 00	8,510 00	2,659 00	6,253 00	1,460 00
Hamlen Pl.....	574	0	-	-	-	-	-	-	-	-
Hammond Pl.....	116	0	-	-	-	-	-	-	-	-
Hampden.....	2,182	0	-	-	-	-	-	-	-	-
Hancock.....	900	2	850 00	850 00	1,000 00	855 00	†62 00	1,062 00	400 00	62 00
Hanover.....	214	0	-	-	-	-	-	-	-	-
Harmony.....	571	1	1,000 00	222 00	600 00	22 00	900 00	505 00	450 00	302 00
Harpwell.....	1,750	3	4,400 00	4,139 00	3,900 00	639 00	100 00	100 00	100 00	100 00
Harrington.....	1,165	2	1,500 00	1,500 00	900 00	300 00	500 00	450 00	-	-
Harrison.....	969	1	2,000 00	55 00	1,650 00	55 00	1,000 00	25 00	595 00	25 00
Hartford.....	660	0	-	-	-	-	-	-	-	-
Hartland.....	1,115	3	5,423 00	5,423 00	2,700 00	2,700 00	2,516 00	2,041 00	800 00	714 00
Haynesville.....	316	0	-	-	-	-	-	-	-	-
Hebron.....	494	2	1,450 00	33 00	1,450 00	33 00	-	-	-	-
Herman.....	1,183	0	-	-	-	-	-	-	-	-
Hersey.....	199	0	-	-	-	-	-	-	-	-
Hiram.....	1,015	2	1,100 00	1,100 00	1,000 00	660 00	1,350 00	1,140 00	-	-
Highland Pl.....	67	0	-	-	-	-	-	-	-	-
Hodgdon.....	1,130	0	-	-	-	-	-	-	-	-
Holden.....	602	1	900 00	25 00	900 00	25 00	-	-	-	-
Hollis.....	1,274	1	-	-	-	-	1,000 00	90 00	700 00	90 00
Hope.....	599	0	-	-	-	-	-	-	-	-
Houlton.....	4,686	13	384,852 00	220,167 00	218,144 00	112,835 00	265,693 00	130,443 00	141,425 00	66,538 00

INSURANCE COMMISSIONER'S REPORT.

Howland.....	519	0	-	-	-	-	-	-	-	-	-
Hudson.....	490	0	-	-	-	-	-	-	-	-	-
Hurricane Isle.....	257	0	-	-	-	-	-	-	-	-	-
Industry.....	553	0	-	-	-	-	-	-	-	-	-
Island Falls.....	1,063	3	5,450 00	3,453 00	2,250 00	603 00	5,200 00	1,468 00	2,000 00	268 00	-
Isle au Haut.....	182	0	-	-	-	-	-	-	-	-	-
Islesboro.....	923	2	1,480 00	1,195 00	800 00	495 00	1,400 00	950 00	1,100 00	100 00	-
Jackman Pl.....	352	2	3,097 00	2,121 00	1,798 00	1,122 00	-	-	-	-	-
Jackson.....	439	0	-	-	-	-	-	-	-	-	-
Jay.....	2,758	5	9,750 00	7,494 00	6,950 00	4,109 00	2,525 00	1,900 00	1,650 00	1,110 00	-
Jefferson.....	1,155	4	1,525 00	691 00	550 00	-	250 00	35 00	-	-	-
Jonesborough.....	606	2	3,350 00	450 00	1,000 00	100 00	5,200 00	276 00	3,000 00	76 00	-
Jonesport.....	2,124	0	-	-	-	-	-	-	-	-	-
Kenduskeag.....	423	1	600 00	600 00	400 00	400 00	150 00	60 00	94 00	60 00	-
Kennebunk.....	3,228	4	4,950 00	2,062 00	3,000 00	1,112 00	19,774 00	1,908 00	15,000 00	1,660 00	-
Kennebunkport.....	2,123	2	7,000 00	56 00	7,000 00	56 00	-	-	-	-	-
Kingfield.....	693	2	4,200 00	50 00	3,500 00	50 00	7,500 00	95 00	7,000 00	95 00	-
Kingsman.....	936	0	-	-	-	-	-	-	-	-	-
Kingsbury Pl.....	106	0	-	-	-	-	-	-	-	-	-
Kittery.....	2,872	5	7,600 00	3,963 00	2,800 00	1,163 00	2,742 00	999 00	1,600 00	299 00	-
Knox.....	558	1	2,000 00	2,000 00	1,300 00	1,175 00	1,000 00	1,000 00	-	-	-
Kossuth Pl.....	46	0	-	-	-	-	-	-	-	-	-
Lagrange.....	574	0	-	-	-	-	-	-	-	-	-
Lake View Pl.....	173	0	-	-	-	-	-	-	-	-	-
Lakeville Pl.....	129	0	-	-	-	-	-	-	-	-	-
Lambert Lake Pl.....	113	1	847 00	847 00	1,200 00	847 00	100 00	84 00	100 00	84 00	-
Lamoine.....	594	4	1,747 00	985 00	1,300 00	518 00	950 00	757 00	700 00	275 00	-
Lang Pl.....	87	0	-	-	-	-	-	-	-	-	-
Lebanon.....	1,335	3	4,000 00	525 00	2,750 00	166 00	1,500 00	1,300 00	350 00	350 00	-
Lee.....	801	0	-	-	-	-	-	-	-	-	-
Leeds.....	1,065	1	1,000 00	1,000 00	-	-	250 00	250 00	-	-	-
Levant.....	789	1	800 00	800 00	600 00	575 00	500 00	400 00	200 00	150 00	-
Lewiston.....	23,761	60	164,304 00	16,993 00	110,027 00	9,483 00	124,802 00	21,286 00	78,415 00	12,105 00	-
Lexington Pl.....	231	0	-	-	-	-	-	-	-	-	-
Liberty.....	737	0	-	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

* Unable to ascertain value. † Full value not ascertained. ‡ Blanket policy carried by railroad to cover loss by sparks from locomotives.

Magalloway Pl.....	77	1	100 00	100 00	-	-	50 00	50 00	-	-
Manchester.....	518	0	-	-	-	-	-	-	-	-
Mapleton.....	853	3	2,400 00	2,400 00	1,200 00	1,200 00	2,000 00	2,000 00	1,000 00	-
Mariaville.....	218	0	-	-	-	-	-	-	-	-
Marion.....	95	0	-	-	-	-	-	-	-	-
Marshfield.....	227	0	-	-	-	-	-	-	-	-
Mars Hill.....	1,183	2	3,938 00	2,351 00	2,600 00	1,414 00	2,432 00	2,342 00	1,611 00	1,025 00
Masardis.....	438	1	2,500 00	2,500 00	1,800 00	1,800 00	300 00	200 00	200 00	200 00
Mason.....	67	0	-	-	-	-	-	-	-	-
Matinicus Isle Pl.....	184	0	-	-	-	-	-	-	-	-
Mattawankeag.....	527	0	-	-	-	-	-	-	-	-
Mattamiscontis.....	28	0	-	-	-	-	-	-	-	-
Maxfield.....	115	0	-	-	-	-	-	-	-	-
Mayfield Pl.....	89	0	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,687	6	15,150 00	2,140 00	11,800 00	615 00	89,100 00	3,812 00	75,300 00	290 00
Meddybemps.....	154	1	312 00	312 00	100 00	100 00	200 00	200 00	-	-
Medford.....	282	0	-	-	-	-	-	-	-	-
Medway.....	297	0	-	-	-	-	-	-	-	-
Mercer.....	493	0	-	-	-	-	-	-	-	-
Merrill Pl.....	298	1	500 00	75 00	500 00	75 00	750 00	750 00	500 00	500 00
Mexico.....	816	0	-	-	-	-	-	-	-	-
Milbridge.....	1,921	4	2,525 00	2,525 00	2,200 00	2,200 00	1,623 00	766 00	800 00	552 00
Milford.....	838	1	500 00	4 00	500 00	4 00	-	-	-	-
Millinocket.....	1,144	7	8,550 00	1,124 00	6,400 00	924 00	4,632 00	2,099 00	2,260 00	702 00
Milo.....	1,150	4	13,961 00	8,119 00	7,400 00	2,148 00	2,326 00	901 00	1,200 00	275 00
Milton Pl.....	202	0	-	-	-	-	-	-	-	-
Minot.....	808	1	500 00	55 00	400 00	55 00	-	-	-	-
Monhegan Pl.....	94	0	-	-	-	-	-	-	-	-
Monmouth.....	1,236	3	1,350 00	620 00	800 00	325 00	1,000 00	919 00	200 00	119 00
Monroe.....	958	1	3,100 00	3,100 00	1,200 00	1,200 00	2,400 00	1,700 00	300 00	250 00
Monson.....	1,116	4	1,800 00	735 00	1,550 00	735 00	4,103 00	743 00	4,600 00	743 00
Monticello.....	1,332	0	-	-	-	-	-	-	-	-
Montville.....	982	1	750 00	750 00	350 00	350 00	1,600 00	1,600 00	100 00	100 00
Moose River Pl.....	239	0	-	-	-	-	-	-	-	-
Moro Pl.....	217	0	-	-	-	-	-	-	-	-

* Value not ascertained.

† Full value not ascertained.

‡ Supposed to contain blanket policy.

†† Full amount of insurance not ascertained.

§ Unorganized township, Oxford County.

¶ Blanket policy.

|| Unorganized, Franklin County.

‡‡ Includes contents of sardine factory.

INSURANCE COMMISSIONER'S REPORT.

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TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Morrill	420	0	-	-	-	-	-	-	-	-
Moscow	378	1	\$600 00	\$100 00	\$400 00	\$100 00	-	-	-	-
Mount Chase	299	0	-	-	-	-	-	-	-	-
Mount Desert	1,600	2	2,000 00	40 00	2,000 00	-	-	-	-	-
Mount Vernon	906	0	-	-	-	-	-	-	-	-
Naples	813	3	1,500 00	20 00	1,050 00	20 00	\$300 00	\$113 00	\$125 00	\$13 00
Nashville Pl.	32	0	-	-	-	-	-	-	-	-
Newburg	734	3	3,700 00	3,700 00	2,300 00	2,300 00	7,216 00	1,250 00	1,500 00	387 00
New Canada Pl.	419	0	-	-	-	-	-	-	-	-
Newcastle	1,075	0	-	-	-	-	-	-	-	-
Newfield	676	2	3,968 00	3,683 00	2,600 00	2,600 00	4,027 00	2,307 00	1,700 00	1,700 00
New Gloucester	1,162	4	7,150 00	2,365 00	4,400 00	15 00	1,150 00	855 00	-	5 00
New Glimerick	600	2	\$152,528 00	\$80,574 00	\$114,813 00	\$45,725 00	360 00	360 00	-	-
Newport	1,533	2	1,300 00	170 00	800 00	120 00	1,000 00	50 00	-	-
New Portland	913	1	1,000 00	9 00	1,000 00	9 00	300 00	29 00	300 00	29 00
New Sharon	946	4	2,950 00	1,465 00	1,800 00	15 00	800 00	750 00	-	-
New Sweden	867	0	-	-	-	-	-	-	-	-
New Vineyard	584	0	-	-	-	-	-	-	-	-
Newry	286	0	-	-	-	-	-	-	-	-
Nobleborough	810	2	3,000 00	1,026 00	1,800 00	800 00	3,500 00	3,500 00	3,200 00	2,900 00
Norridgewoek	1,495	1	6,400 00	6,250 00	2,724 00	2,390 00	2,185 00	1,222 00	1,152 00	1,152 00
North Berwick	1,748	3	2,600 00	2,350 00	2,300 00	1,650 00	2,255 00	1,820 00	1,400 00	540 00
*Northeast Carry	24	1	6,444 00	6,444 00	5,000 00	5,000 00	3,032 00	3,032 00	2,000 00	2,000 00
Northfield	126	0	-	-	-	-	-	-	-	-
North Haven	551	0	-	-	-	-	-	-	-	-
Northport	545	2	475 00	13 00	||550 00	3 00	100 00	10 00	-	-
North Yarmouth	642	1	50 00	12 00	30 00	12 00	-	-	-	-
Norway	2,962	4	11,000 00	57 00	9,100 00	47 00	-	-	-	-
†No. 6 Pl.	22	1	1,500 00	1,500 00	-	-	3,500 00	3,500 00	-	-
No. 8 Pl.	17	0	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

No. 14 Pl.....	77	0	-	-	-	-	-	-	-	-	-
No. 21 Pl.....	58	0	-	-	-	-	-	-	-	-	-
No. 23 Pl.....	86	0	-	-	-	-	-	-	-	-	-
Oakfield.....	860	1	2,000 00	35 00	1,100 00	35 00	1,000 00	15 00	300 00	15 00	
Oakland.....	1,913	1	14,700 00	4,619 00	8,700 00	3,951 00	18,178 00	8,500 00	14,325 00	7,874 00	
Old Orchard.....	964	3	5,850 00	72 00	2,350 00	47 00	-	-	-	-	
Old Town.....	5,763	7	7,200 00	883 00	6,000 00	883 00	3,300 00	135 00	1,900 00	85 00	
Orient.....	298	0	-	-	-	-	-	-	-	-	
Orland.....	1,251	2	500 00	223 00	350 00	223 00	-	-	-	-	
Orneville.....	325	0	-	-	-	-	-	-	-	-	
Orono.....	3,257	5	4,600 00	1,328 00	3,200 00	922 00	1,550 00	446 00	1,200 00	336 00	
Orrington.....	1,266	0	-	-	-	-	-	-	-	-	
Otis.....	152	0	-	-	-	-	-	-	-	-	
Otisfield.....	728	0	-	-	-	-	-	-	-	-	
Oxbow Pl.....	153	0	-	-	-	-	-	-	-	-	
Oxford.....	1,331	3	2,350 00	24 00	2,300 00	24 00	50 00	4 00	50 00	4 00	
Palermo.....	757	2	1,300 00	1,300 00	300 00	300 00	373 00	113 00	100 00	35 00	
Palmyra.....	915	1	2,500 00	2,500 00	1,100 00	1,100 00	1,778 00	888 00	400 00	400 00	
Paris.....	3,225	5	3,600 00	1,620 00	2,250 00	1,020 00	2,850 00	1,127 00	1,250 00	377 00	
¶Parlin Pond.....	12	0	-	-	-	-	-	-	-	-	
Parkman.....	718	0	-	-	-	-	-	-	-	-	
Parsonsfield.....	1,131	2	3,400 00	350 00	2,200 00	250 00	-	-	-	-	
Passadumkeag.....	409	1	800 00	366 00	500 00	366 00	3,190 00	832 00	1,850 00	832 00	
Patten.....	1,172	0	-	-	-	-	-	-	-	-	
Penbrooke.....	1,652	1	350 00	350 00	350 00	350 00	-	-	-	-	
Penobscot.....	1,156	0	-	-	-	-	-	-	-	-	
Perham.....	580	0	-	-	-	-	-	-	-	-	
Perkins.....	61	0	-	-	-	-	-	-	-	-	
Perkins Pl.....	63	0	-	-	-	-	-	-	-	-	
Perry.....	1,245	1	8,000 00	8,000 00	6,000 00	1,825 00	4,000 00	4,000 00	3,500 00	3,000 00	
Peru.....	773	1	300 00	300 00	250 00	250 00	150 00	50 00	23 00	23 00	
Phillips.....	1,399	4	3,850 00	1,162 00	2,700 00	512 00	550 00	450 00	200 00	200 00	
Phippsburg.....	1,254	0	-	-	-	-	-	-	-	-	
Pittsfield.....	2,891	10	13,700 00	2,931 00	11,100 00	1,822 00	3,359 00	1,790 00	2,300 00	1,293 00	
Pittston.....	1,177	0	-	-	-	-	-	-	-	-	

*Unorganized, Piscataquis county. †Unorganized, Franklin county. ‡Amount of insurance not ascertained. §Includes contents of tannery.

|| Includes insurance on contents.

¶ Unorganized, No. 2, Range 6, Somerset county.

TABLE No. 12—Continued.

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	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Pleasant Ridge Pl.....	114	0	-	-	-	-	-	-	-	-
Plymouth.....	658	1	\$900 00	\$900 00	\$700 00	\$650 00	\$500 00	\$350 00	-	-
Poland.....	1,648	0	-	-	-	-	-	-	-	-
Portage Lake Pl.....	241	0	-	-	-	-	-	-	-	-
Porter.....	886	4	2,300 00	455 00	1,850 00	255 00	50 00	10 00	\$50 00	\$10 00
Portland.....	50,145	203	941,130 00	58,869 00	643,625 00	56,538 00	526,859 00	94,812 00	377,241 00	76,266 00
Pownal.....	592	2	900 00	210 00	650 00	160 00	80 00	80 00	-	-
Prentiss.....	502	0	-	-	-	-	-	-	-	-
Presque Isle.....	3,804	7	9,700 00	3,491 00	8,306 00	3,291 00	2,300 00	1,750 00	1,400 00	1,151 00
Princeton.....	1,094	3	15,500 00	8,650 00	4,000 00	450 00	15,150 00	12,240 00	1,000 00	90 00
Prospect.....	648	1	700 00	700 00	-	-	400 00	300 00	-	-
Randolph.....	1,077	5	2,310 00	691 00	1,850 00	516 00	850 00	425 00	375 00	-
Rangleley.....	961	2	2,300 00	810 00	1,500 00	10 00	700 00	700 00	-	-
Rangleley Pl.....	98	0	-	-	-	-	-	-	-	-
Raymond.....	823	6	5,300 00	342 00	4,475 00	342 00	-	-	-	-
Readfield.....	994	5	3,500 00	67 00	2,500 00	57 00	500 00	15 00	-	-
*Redington.....	113	0	-	-	-	-	-	-	-	-
Reed Pl.....	399	1	200 00	200 00	-	-	200 00	50 00	-	-
Richmond.....	2,049	4	2,200 00	894 00	1,832 00	626 00	1,938 00	762 00	1,850 00	704 00
Ripley.....	449	0	-	-	-	-	-	-	-	-
Robbinston.....	844	4	12,153 00	4,246 00	9,986 00	4,029 00	13,881 00	5,506 00	16,420 00	5,506 00
Rockland.....	8,150	50	†226,629 00	†24,905 00	†471,050 00	†19,191 00	139,225 00	10,675 00	123,785 00	7,445 00
Rockport.....	2,314	4	13,800 00	632 00	8,300 00	332 00	2,300 00	170 00	1,700 00	170 00
Rome.....	420	0	-	-	-	-	-	-	-	-
Roque Bluffs.....	168	0	-	-	-	-	-	-	-	-
Roxbury.....	238	0	-	-	-	-	-	-	-	-
Rumford.....	3,770	11	49,950 00	4,912 00	43,300 00	3,970 00	4,690 00	1,499 00	5,500 00	1,274 00
Saco.....	6,122	16	35,160 00	4,227 00	12,705 00	2,514 00	7,450 00	2,343 00	5,750 00	657 00
Salem.....	195	0	-	-	-	-	-	-	-	-
Sanford.....	6,078	23	33,065 00	5,719 00	27,250 00	5,004 00	25,200 00	8,558 00	15,650 00	5,762 00

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Sangerville	1,294	1	800 00	5 00	800 00	5 00	300 00	9 00	300 00	9 00
Scarboro	1,865	3	800 00	365 00	650 00	215 00	200 00	200 00	150 00	66 00
Searsmont	949	0	-	-	-	-	-	-	-	-
Searsport	1,349	2	1,040 00	665 00	650 00	475 00	750 00	612 00	350 00	350 00
Sebago	576	1	1,500 00	18 00	1,500 00	18 00	-	-	-	-
Sebec	593	1	1,000 00	27 00	1,000 00	27 00	-	-	-	-
Seboeis Pl.	96	0	-	-	-	-	-	-	-	-
Sedgwick	902	0	525 00	135 00	800 00	10 00	-	-	-	-
Shapleigh	847	0	-	-	-	-	-	-	-	-
Sherman	980	1	75 00	75 00	-	-	60 00	60 00	-	-
Shirley	248	2	400 00	250 00	500 00	200 00	310 00	32 00	††3,150 00	32 00
Sidney	1,068	1	200 00	200 00	100 00	-	900 00	900 00	500 00	470 00
Silver Ridge Pl	168	0	-	-	-	-	-	-	-	-
Skowhegan	5,180	19	19,675 00	3,220 00	11,525 00	1,219 00	163,631 00	6,408 00	‡296,803 00	4,549 00
Smithfield	449	2	1,000 00	1,000 00	-	-	1,200 00	632 00	600 00	32 00
Smyrna	411	1	50 00	50 00	-	-	25 00	25 00	-	-
Solon	996	4	6,000 00	1,820 00	5,100 00	20 00	1,881 00	293 00	1,600 00	12 00
Somerville	374	0	-	-	-	-	-	-	-	-
Sorrento	117	1	700 00	7 00	700 00	7 00	-	-	-	-
South Berwick	3,188	7	7,375 00	299 00	6,375 00	299 00	8,075 00	95 00	6,300 00	95 00
Southport	527	1	600 00	600 00	1,100 00	600 00	100 00	100 00	-	-
South Portland	6,287	15	\$88,200 00	\$50,124 00	\$78,525 00	\$48,249 00	11,103 00	5,405 00	5,900 00	2,869 00
South Thomaston	1,436	4	4,900 00	4,900 00	4,300 00	3,867 00	2,000 00	1,900 00	1,300 00	1,048 00
Springfield	532	1	800 00	750 00	800 00	750 00	1,600 00	1,450 00	1,600 00	1,450 00
† Squaw Mountain	131	0	-	-	-	-	-	-	-	-
Stacyville Pl	347	0	-	-	-	-	-	-	-	-
Standish	1,504	9	14,900 00	10,770 00	9,900 00	5,700 00	11,932 00	6,960 00	8,725 00	2,793 00
Starks	636	0	-	-	-	-	-	-	-	-
Stetson	503	0	-	-	-	-	-	-	-	-
Steuben	901	0	-	-	-	-	-	-	-	-
Stockholm Pl.	191	0	-	-	-	-	-	-	-	-
Stockton Springs	872	3	4,800 00	412 00	2,400 00	12 00	800 00	172 00	500 00	22 00
Stoneham	294	1	1,100 00	208 00	700 00	6 00	300 00	300 00	-	-
Stonington	1,648	2	500 00	75 00	300 00	69 00	500 00	90 00	150 00	90 00
Stow	270	0	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

* Unorganized, Franklin county.
 † Unorganized, Piscataquis county.

‡ Includes contents of a sawmill and cooper shop, all of which was covered by blanket policy.
 †† Includes a floating policy. †‡ Includes blanket policies. § Includes contents of rolling mill.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Strong	637	3	\$2,350 00	\$1,800 00	\$900 00	\$900 00	\$3,600 00	\$2,175 00	\$1,850 00	\$1,562 00
St. Agatha.....	1,396	0	-	-	-	-	-	-	-	-
St. Albans.....	1,037	1	35 00	35 00	1,000 00	-	20 00	20 00	-	-
St. Francis Pl.....	568	0	-	-	-	-	-	-	-	-
St. George	2,206	3	3,500 00	46 00	2,800 00	46 00	-	-	-	-
St. John Pl.....	371	0	-	-	-	-	-	-	-	-
Sullivan	1,034	2	825 00	360 00	800 00	335 00	225 00	75 00	-	-
Sumner	802	1	450 00	450 00	300 00	150 00	-	-	-	-
Surry	900	0	-	-	-	-	-	-	-	-
Swan's Island	758	0	-	-	-	-	-	-	-	-
Swanville	502	1	700 00	700 00	300 00	300 00	100 00	15 00	80 00	5 00
Sweden	282	0	-	-	-	-	-	-	-	-
Talmage	93	0	-	-	-	-	-	-	-	-
Temple	394	0	-	-	-	-	-	-	-	-
The Forks Pl	157	0	-	-	-	-	-	-	-	-
Thomaston	2,688	9	86,398 00	11,341 00	76,180 00	9,289 00	15,979 00	7,518 00	9,600 00	4,681 00
Thorndike	497	1	200 00	10 00	200 00	10 00	400 00	59 00	400 00	59 00
Togus	-	3	5,000 00	234 00	4,000 00	234 00	390 00	240 00	300 00	240 00
Topsfield.....	282	0	-	-	-	-	-	-	-	-
Topsham.....	2,097	7	4,050 00	1,094 00	3,000 00	44 00	\$150 00	280 00	†† -	130 00
*Township No. 1.....	42	1	1,628 00	780 00	950 00	780 00	-	-	-	-
†Township No. 2.....	5	1	||30,500 00	||340 00	||29,500 00	||340 00	-	-	-	-
Tremont.....	2,010	4	7,250 00	509 00	6,900 00	459 00	140 00	140 00	-	-
Trenton.....	459	2	2,424 00	2,424 00	1,500 00	1,500 00	277 00	277 00	100 00	100 00
Trescott.....	463	0	-	-	-	-	-	-	-	-
Troy.....	766	0	-	-	-	-	-	-	-	-
Turner	1,842	3	5,575 00	5,510 00	2,600 00	2,590 00	5,775 00	3,955 00	2,400 00	580 00
Union	1,248	2	2,000 00	2,000 00	1,000 00	1,000 00	2,500 00	805 00	1,500 00	5 00
Unity.....	877	2	500 00	120 00	400 00	20 00	200 00	200 00	-	-
Unity Pl.....	50	0	-	-	-	-	-	-	-	-

Upton	242	0	-	-	-	-	-	-	-	-	-
Van Buren	1,878	2	4,096 00	1,606 00	2,600 00	910 00	3,000 00	15 00	3,000 00	-	15 00
Vanceboro	550	1	21,000 00	13,354 00	18,000 00	13,354 00	8,830 00	7,070 00	8,500 00	-	6,006 00
Vassalborough	2,062	4	1,800 00	1,253 00	950 00	403 00	850 00	407 00	250 00	-	57 00
Veazie	555	1	500 00	500 00	-	-	500 00	500 00	-	-	-
Verona	234	2	800 00	800 00	550 00	550 00	-	-	-	-	-
Vienna	406	0	-	-	-	-	-	-	-	-	-
Vinalhaven	2,358	0	-	-	-	-	-	-	-	-	-
Wade Pl	271	1	150 00	150 00	115 00	115 00	300 00	300 00	32 00	-	32 00
Waite	135	0	-	-	-	-	-	-	-	-	-
Waldo	468	0	-	-	-	-	-	-	-	-	-
Waldoborough	3,145	4	13,300 00	1,858 00	6,300 00	1,428 00	5,000 00	605 00	1,600 00	-	605 00
Wales	436	1	1,000 00	14 00	1,000 00	14 00	225 00	1 00	225 00	-	1 00
Wallagrass Pl	784	1	525 00	525 00	700 00	525 00	200 00	75 00	100 00	-	75 00
Waltham	192	1	600 00	600 00	-	-	600 00	500 00	-	-	-
Warren	2,069	4	2,400 00	437 00	1,675 00	187 00	600 00	300 00	250 00	-	66 00
Washburn	1,225	2	2,090 00	1,495 00	1,450 00	155 00	800 00	95 00	250 00	-	45 00
Washington	1,019	2	600 00	402 00	400 00	262 00	100 00	100 00	-	-	-
Waterboro	1,169	1	2,500 00	115 00	2,600 00	115 00	-	-	-	-	-
Waterford	917	0	-	-	-	-	-	-	-	-	-
Waterville	9,477	48	121,950 00	16,799 00	87,550 00	11,094 00	35,916 00	9,417 00	28,045 00	-	6,584 00
Wayne	707	2	500 00	5 00	400 00	5 00	250 00	15 00	250 00	-	15 00
Webster	1,131	2	2,800 00	137 00	1,800 00	137 00	45 00	20 00	-	-	-
Webster Pl	124	0	-	-	-	-	-	-	-	-	-
Weld	738	2	1,250 00	604 00	500 00	4 00	600 00	403 00	100 00	-	3 00
Wellington	413	0	-	-	-	-	-	-	-	-	-
Wells	2,007	10	20,582 00	12,857 00	18,300 00	10,108 00	7,681 00	3,687 00	6,000 00	-	2,461 00
Wesley	198	0	-	-	-	-	-	-	-	-	-
West Bath	291	0	-	-	-	-	-	-	-	-	-
Westbrook	7,283	21	53,281 00	6,712 00	38,090 00	5,139 00	16,377 00	2,034 00	11,350 00	-	563 00
Westfield Pl	259	1	700 00	700 00	200 00	200 00	3,400 00	3,000 00	800 00	-	800 00
West Forks Pl	160	0	-	-	-	-	-	-	-	-	-
West Gardiner	693	0	-	-	-	-	-	-	-	-	-
Westmanland Pl	100	0	-	-	-	-	-	-	-	-	-
Weston	367	0	-	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

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* Unorganized, Range 7, Penobscot County.

† Unorganized, Range 6, Franklin County.

§ Full value not ascertained.

‡ Includes insurance on other buildings not damaged.

‡‡ Full amount of insurance not ascertained.

|| Includes contents.

†† Blanket policy carried by railroad to cover loss from sparks from locomotives.

TABLE No. 12--Concluded.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage. upon.	Insurance upon.	Insurance paid.	Estimated value.	Damage. upon.	Insurance upon.	Insurance paid.
Westport	330	1	\$200 00	\$200 00	-	-	\$150 00	\$150 00	-	-
Whitefield	1,156	2	650 00	650 00	-	-	150 00	15 00	-	-
Whiting	399	0	-	-	-	-	-	-	-	-
Whitneyville	424	2	*26,350 00	*26,350 00	*\$4,400 00	*\$4,350 00	75 00	50 00	-	-
Willimantic	419	0	-	-	-	-	-	-	-	-
Williamsburg	117	0	-	-	-	-	-	-	-	-
Wilton	1,647	1	2,500 00	8 00	2,500 00	8 00	500 00	10 00	\$500 00	\$10 00
Windham	1,929	5	92,940 00	849 00	†106,100 00	352 00	1,400 00	515 00	800 00	15 00
Windsor	782	1	300 00	5 00	300 00	5 00	-	-	-	-
Winn	688	1	†8,622 00	†8,086 00	†8,840 00	†8,026 00	-	-	-	-
Winslow	2,277	1	1,000 00	403 00	700 00	403 00	500 00	285 00	500 00	285 00
Winter Harbor	571	2	21,052 00	7,754 00	18,600 00	6,002 00	9,641 00	3,203 00	2,850 00	1,575 00
Winterport	1,623	3	4,700 00	535 00	3,000 00	10 00	650 00	505 00	-	-
Winterville Pl	124	0	-	-	-	-	-	-	-	-
Winthrop	2,088	6	9,750 00	5,060 00	7,550 00	2,360 00	5,550 00	1,842 00	3,950 00	1,222 00
Wiscasset	1,273	2	4,400 00	28 00	4,400 00	28 00	800 00	12 00	800 00	12 00
Woodland	1,096	2	2,669 00	2,669 00	1,750 00	1,750 00	1,087 00	1,087 00	750 00	638 00
Woodstock	816	0	-	-	-	-	-	-	-	-
Woodville	160	0	-	-	-	-	-	-	-	-
Woolwich	880	1	1,600 00	1,600 00	-	-	700 00	500 00	-	-
Yarmouth	2,274	6	54,775 00	2,434 00	53,275 00	1,634 00	600 00	403 00	200 00	3 00
York	2,668	8	19,500 00	5,181 00	15,550 00	3,331 00	4,400 00	2,050 00	1,725 00	1,375 00
Fishing steamer, location unknown	-	1	550 00	550 00	600 00	550 00	-	-	-	-
Total			\$4,738,067 00	\$1,119,201 00	\$3,852,053 00	\$673,764 00	\$2,585,536 00	\$723,659 00	\$1,925,746 00	\$421,064 00

* Includes contents of a sawmill.

† Includes insurance on contents of pulp mill.

‡ Includes contents.

TABLE No. 13.

Showing Classes of Property and Causes of Fire.

Property.	Cause of fire.
Alms houses (2)	Explosion of lamp, 1; incendiary, 1.
Awnings (1)	Carelessness, 1.
Bakery and dry goods store. (1)	Burning out of chimney, 1.
Bakeries and dwellings . . . (2)	Exposure, 1; boiling over kettle of fat, 1.
Bank and offices. (1)	Smoking, 1.
Barber shops (5)	Caught from lamp, 1; exposure, 1; explosion of oil stove, 1; sparks from locomotives, 1; explosion of lamp, 1.
Barn and icehouse (1)	Lightning, 1.
Barns and stables (105)	Exposure, 21; unknown, 30; lightning, 29; incendiary, 3; ashes, 2; set by child, 1; tramps, 1; sparks from chimney, 3; sparks from engine, 1; bonfire, 1; carelessness, 1; caught from stove, 1; burning brush, 1; explosion of lantern, 1; spontaneous combustion, 2; sparks from locomotive, 2; sparks from stove, 1; overturned lantern, 2; caught from lantern, 1; children playing with matches, 1.
Barn and storehouses. (2)	Caught from stove, 1; sparks, 1.
Blacksmith shops (19)	Exposure, 7; grass fire, 1; unknown, 6; sparks, 4; accidental, 1.
Blacksmith shop and carpenter shop (1)	Unknown, 1.
Blacksmith shop and dwelling (1)	Exposure, 1.
Block shop (1)	Spontaneous combustion, 1.
Boarding houses (15)	Spark from match, 1; spontaneous combustion, 1; fireworks, 1; sparks from chimney, 1; smoking, 2; overturned lamp, 1; defective chimney, 1; unknown, 2; exposure, 2; incendiary, 1; spark from locomotive, 1; overheated flue, 1.
Bobbin manufactory. (1)	Unknown, 1.
Boiler houses (4)	Sparks, 1; unknown, 2; sparks from boiler, 1.
Boot and shoe stores (4)	Overturned lamp, 1; exposure, 1; ashes, 1; smoking, 1.
Bowling alley and billiard hall (1)	Exposure, 1.
Box factories (3)	Unknown, 1; caught around boiler, 1; exposure, 1.
Brick manufactory (1)	Lightning, 1.
Brush, grass and forest fires. (22)	Unclassified, 1; unknown, 8; sparks from engine, 6; sparks from locomotive, 3; exposure, 4.
Butter factory (1)	Burning brush, 1.
Camps (4)	Overturned lamp, 1; unknown, 2; unclassified, 1.
Canning factories (3)	Unknown, 1; caught from lamp, 1; sparks from smoke stack, 1.
Car barn. (1)	Electric wires, 1.
Car heating plant (1)	Exposure, 1.
Carpenter shops. (5)	Exposure, 1; overturned oil stove, 1; caught from stove, 1; spark from stove, 1; boiling over kettle of tar, 1.
Carriage houses (2)	Exposure, 1; set by children, 1.
Carriage repositories (3)	Spark, 1; caught from stove, 1; unknown, 1.
Carriage shops (5)	Exposure, 4; caught from stove, 1.
Carriage shop and dwelling. (1)	Spark from chimney, 1.
Carriage and sleigh factory. (1)	Fireworks, 1.
Carriage and storehouse. . . (1)	Unknown, 1.
Cars (6)	Shaking lime, 1; unknown, 2; exposure, 2; unclassified, 1.
Car shop (1)	Unknown, 1.
Cheese factory. (1)	Unknown, 1.
Churches (14)	Unknown, 2; overheated chimney, 1; exposure, 3; lightning, 3; explosion of lamp, 1; overheated furnace, 1; children playing with matches, 1; caught from lamp, 1; overheated boiler, 1.
Cigar stores (2)	Unknown, 1; smoking, 1.
Clothing stores (5)	Unknown, 1; caught from oil stove, 1; explosion of gasoline, 1; exposure, 1; ashes, 1.
Club rooms (1)	Exposure, 1.
Coal sheds (2)	Ashes, 1; spontaneous combustion, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Cobbler shop (1)	Defective chimney, 1.
College & school buildings (15)	Defective chimney, 1; burning out of chimney, 2; caught from lamp, 1; exposure, 2; unknown, 3; defective flue, 1; accidental, 1; overheated furnace, 1; ashes, 1.
Confectionery store (1)	Boiling over kettle of fat, 1.
Cotton mills (2)	Spontaneous combustion, 1; unknown, 1.
Court house (1)	Slaking lime, 1.
Cracker factory (1)	Unknown, 1.
Creamery (1)	Exposure, 1.
Cutlery store (1)	Exposure, 1.
Dowel mill (1)	Unknown, 1.
Drug stores (7)	Exposure, 3; overturned lamp, 2; incendiary, 1; accidental, 1.
Drug store and photograph studio (1)	Spark from match, 1.
Dry goods stores (7)	Electric wires, 1; unknown, 1; exposure, 2; caught around chimney, 1; defective chimney, 1; overturned lamp, 1.
Dry houses (5)	Sparks from chimney, 1; caught from furnace, 3; caught from stove, 1.
Dwellings (1,049)	Lightning, 82; sparks, 14; defective flue, 17; defective stove pipe, 1; defective chimney, 119; overheated stove, 21; burning out of chimney, 71; exposure, 162; spark from match, 19; explosion of lamp, 42; accidental, 81; overturned lantern, 1; incendiary, 7; caught from stove, 15; set by child, 2; overturned lamp, 36; overheated chimney, 11; thawing water pipe, 5; sparks from chimney, 28; caught from lamp, 22; sparks from stove, 10; overheated stove pipe, 7; carelessness, 16; children playing with matches, 30; ashes, 9; smoking, 9; unknown, 99; spontaneous combustion, 7; explosion of oil stove, 6; spark from locomotive, 4; caught around chimney, 16; mice and matches, 4; caught from stove pipe, 10; defective fire place, 2; brush fire, 2; spark from fire place, 3; overheated flue, 4; breaking lamp, 2; overheated furnace, 7; caught from oil stove, 7; caught from alcohol lamp, 3; explosion of gasoline, 2; explosion of gasoline stove, 2; electric wires, 2; fireworks, 3; caught from furnace, 2; caught from fire place, 6; caught from gas jet, 1; children playing with fire, 2; caught from gas stove, 2; boiling over kettle of fat, 2; caught from candle, 2; overturned oil stove, 6; overturned stove, 1; bonfire, 1; explosion of naphtha, 1; gasoline torch, 1.
Dwellings, barns & stables (129)	Unknown, 30; lightning, 10; overturned lantern, 1; explosion of lamp, 1; defective chimney, 11; exposure, 39; caught from stove, 1; sparks, 2; accidental, 4; burning out of chimney, 3; caught from oil stove, 1; smoking, 3; incendiary, 3; sparks from stove, 1; overheated chimney, 1; tramps, 1; children playing with matches, 5; caught from lantern, 1; caught around chimney, 1; defective flue, 1; overturned lamp, 1; explosion of oil stove, 1; set by child, 1; overheated stove, 1; forest fire, 1; spark from chimney, 2; defective stove pipe, 1.
Dwelling and printing office (1)	Exposure, 1.
Dwelling and storehouse (1)	Exposure, 1.
Electric light plant (1)	Electric wires.
Engine houses (2)	Electric wires, 1; lightning, 1.
Farm buildings (54)	Unknown, 13; incendiary, 3; sparks, from chimney, 1; defective chimney, 7; lightning, 12; set by child, 1; spark from locomotive, 1; caught around chimney, 4; exposure, 2; overheated chimney, 1; burning out of chimney, 4; ashes, 1; carelessness, 1; explosion of lamp, 1; children playing with matches, 1; caught from lantern, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Fertilizers.....(3)	Lightning, 1; unknown, 2.
Fishing steamer.....(1)	Unknown, 1.
Foundry.....(1)	Sparks from chimney, 1.
Fruit store.....(1)	Caught from gas jet, 1.
Furniture stores.....(4)	Overheated furnace, 1; caught from soldering furnace, 1; unknown, 1; exposure, 1.
Gasoline boat.....(1)	Overheated muffler, 1.
General stores.....(7)	Unknown, 3; incendiary, 1; overheated chimney, 1; carelessness, 1; overheated stove, 1.
Granite mill.....(1)	Incendiary, 1.
Green house.....(1)	Caught around chimney, 1.
Grist mill.....(1)	Unknown, 1.
Grocery stores.....(9)	Incendiary, 1; explosion of lamp, 2; unknown, 1; exposure, 2; overheated chimney, 1; spontaneous combustion, 1; overheated stove, 1.
Halls.....(2)	Smoking, 1; explosion of lamp, 1.
Hardware stores.....(3)	Unknown, 2; burning out of chimney, 1.
Harness shop.....(1)	Exposure, 1.
Harness shop and dwelling.....(1)	Caught from stove pipe, 1.
Hen houses.....(3)	Explosion of lamp, 1; defective chimney, 1; explosion of oil stove, 1.
Hose houses.....(2)	Spark from locomotive, 1; lightning, 1.
Hospital.....(1)	Unknown, 1.
Hotels.....(36)	Unknown, 7; exposure, 5; smoking, 5; carelessness, 1; spark from match, 1; accidental, 1; spark from chimney, 2; boiling over kettle of fat, 2; overturned lamp, 3; caught around chimney, 1; overheated stove, 1; defective chimney, 4; explosion lamp, 1; caught from lamp, 1; overheated furnace, 1.
Hotel and cigar factory.....(1)	Sparks from stove, 1.
Hotels and stables.....(4)	Defective chimney, 1; explosion of lamp, 1; unknown, 2.
Hotel and stores.....(1)	Unknown, 1.
Jewelry stores.....(2)	Unknown, 1; carelessness, 1.
Junk store.....(1)	Unknown, 1.
Kiln sheds.....(1)	Sparks, 1.
Kindling wood factories.....(2)	Caught in kilns, 1; sparks from chimney, 1.
Last factory.....(1)	Exposure, 1.
Laundries.....(4)	Defective chimney, 1; exposure, 1; unknown, 1; overheated flue, 1.
Laundry, bindery and storehouse.....(1)	Exposure, 1.
Lime property.....(1)	Caught around kiln, 1.
Lobster shop.....(1)	Spark from chimney, 1.
Lodging house and pool rooms.....(1)	Unknown, 1.
Lumber.....(2)	Exposure, 1; burning grass, 1.
Lumber camp.....(1)	Spark from stove, 1.
Lumber mill.....(1)	Unknown, 1.
Lumber and box mill.....(1)	Exposure, 1.
Lunch carts.....(3)	Accidental, 1; explosion of gasoline stove, 1; explosion of gasoline, 1.
Machine shops.....(3)	Caught around forge, 1; exposure, 1; spark from chimney, 1.
Manufactories.....(5)	Unknown, 1; exposure, 1; lightning, 1.
Mattress factory.....(1)	Unknown, 1.
Mill.....(1)	Unknown, 1.
Millinery stores.....(2)	Exposure, 2.
Millinery store and hotel.....(1)	Caught from stove, 1.
Moulding and shingle mill.....(1)	Caught around boiler, 1.
Oakum shed.....(1)	Spontaneous combustion, 1.
Offices.....(14)	Sparks from chimney, 1; caught from lamp, 1; lightning, 1; exposure, 5; spontaneous combustion, 2; children playing with matches, 1; overheated funnel, 1; caught from stove, 1; overheated stove, 1.
Office and studio.....(1)	Spark from chimney, 1.
Paint shop.....(2)	Exposure, 1; spontaneous combustion, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Peavy mill..... (1)	Carelessness, 1.
Photograph studios..... (3)	Caught from stove, 1; exposure, 1; overheated stove, 1.
Planing mills..... (2)	Electric wires, 1; unknown, 1.
Planing mill and boiler house..... (1)	Unknown, 1.
Printing offices..... (3)	Exposure, 1; ashes, 1; unknown, 1.
Public library..... (1)	Lightning, 1.
Pulp mills..... (2)	Hot box, 1; lightning, 1.
Pump house..... (1)	Unknown, 1.
Railroad stations..... (6)	Overheated stove, 2; defective chimney, 1; unknown, 2; spark from locomotive, 1.
Railroad station, hotel and restaurant..... (1)	Unknown, 1.
Railroad ties..... (1)	Bonfire, 1.
Restaurants and saloons..... (20)	Unknown, 6; exposure, 5; burning out of chimney, 1; smoking, 1; carelessness, 3; overheated stove, 1; caught from oil stove, 1; overturned oil stove, 1; caught from stove, 1.
Rolling mill..... (1)	Explosion of ball of iron, 1.
Sardine factories..... (4)	Defective chimney, 1; exposure, 1; unknown, 2.
Sash and blind factory..... (1)	Hot box, 1.
Saw mills..... (15)	Unknown, 9; lightning, 1; caught around boiler, 2; caught from furnace, 1; spark from furnace, 1; exposure, 1.
Saw mill and cooper shop..... (1)	Unknown, 1.
Scows..... (2)	Caught around smokestack, 1; spark from furnace, 1.
Section house..... (1)	Unknown, 1.
Shingle and grist mill..... (1)	Exposure, 1.
Shoe manufactory..... (1)	Unknown, 1.
Shop..... (1)	Accidental, 1.
Silver plate manufactory..... (1)	Spontaneous combustion, 1.
Slate works..... (1)	Overheated oven, 1.
Spool mills..... (3)	Sparks, 1; caught from stove pipe, 1; hot box, 1.
Starch factories..... (2)	Caught around furnace, 1; unknown, 1.
Stationery store..... (1)	Exposure, 1.
Stave mill..... (1)	Caught from smokestack, 1.
Steam launch..... (1)	Sparks from boiler, 1.
Stone yard..... (1)	Defective flue, 1.
Stores (unclassified)..... (66)	Unknown, 10; exposure, 20; accidental, 7; overheated stovepipe, 1; breaking lamp, 2; carelessness, 1; caught from oil stove, 1; defective chimney, 1; spark from match, 1; caught from lamp, 2; overheated stove, 3; burning out of chimney, 1; spark from chimney, 1; smoking, 1; caught from gas jet, 1; spontaneous combustion, 2; caught from oven, 1; thawing water pipe, 1; caught around stove, 1; incendiary, 2; ashes, 1; bonfire, 1; overheated flue, 1; explosion of lamp, 2; lightning, 1.
Store & clothing manufactory..... (1)	Defective chimney, 1.
Store, bank and hall..... (2)	Spontaneous combustion, 1; exposure, 1.
Stores and dwellings..... (73)	Burning out of chimney, 2; accidental, 6; defective chimney, 5; exposure, 16; unknown, 15; smoking, 2; spontaneous combustion, 3; children playing with matches, 1; caught from furnace, 1; spark from match, 2; caught from lamp, 2; unclassified, 1; caught from oven, 1; spark from stove, 1; explosion of lamp, 4; overheated stove, 1; caught from stove, 1; lightning, 2; explosion of gasoline pipe, 1; overturned lamp, 2; overheated funnel, 2; overheated chimney, 1; caught from stovepipe, 1.
Stores, dwellings and halls..... (3)	Caught from oil stove, 1; electric wires, 1; sparks from chimney, 1.
Stores, dwellings and offices..... (3)	Defective flue, 1; exposure, 1; overturned lamp, 1.
Store, dwelling and stable..... (4)	Defective flue, 1; exposure, 1; unknown, 2.
Stores and hall..... (5)	Defective chimney, 1; defective flue, 1; electric wires, 1; exposure, 1; burning out of chimney, 1.
Stores and offices..... (11)	Explosion of oil stove, 1; caught from lamp, 1; unknown, 2; exposure, 5; spark from stove, 1; caught from gas stove, 1.

TABLE No. 13—Concluded.

Property.	Cause of fire.
Stores, offices and halls....(7)	{ Caught from candle, 1; defective chimney, 2; unknown, 2; ashes, 1; exposure, 1.
Storehouses... ..(29)	{ Sparks from engine, 1; explosion of oil stove, 1; overheated bearing, 1; unknown, 7; exposure, 7; sparks from locomotive, 1; defective chimney, 2; sparks from smoke stack, 1; overheated stove, 1; defective flue, 1; children playing with matches, 1; set by child, 1; incendiary, 2; ashes, 1; caught from stove, 1.
Stove polish factory..... ..(1)	{ Overheated bearing, 1.
Summer cottages .....(12)	{ Incendiary, 2; lightning, 2; sparks, 1; defective chimney, 1; accidental, 1; exposure, 2; unknown, 2; overheated stove pipe, 1.
Summer cottage and stable..(1)	{ Ashes, 1.
Tannery..... ..(1)	{ Friction, 1.
Trestles..... ..(1)	{ Caught from kiln, 1.
Undertaker and furniture dealer..... ..(1)	{ Unknown, 1.
Vessels..... ..(2)	{ Slaking lime, 1; caught around boiler, 1.
Wharf..... ..(1)	{ Incendiary, 1.
Woodworking, harness and paint shop. ....(1)	{ Unknown, 1.
Woodsheds..... ..(2)	{ Unknown, 1; ashes, 1.
Woolen mills..... ..(4)	{ Exposure, 2; spontaneous combustion, 1; unknown, 1.
Work rooms..... ..(2)	{ Carelessness, 1; exposure, 1.
Wrapper factory..... ..(1)	{ Spontaneous combustion, 1.
Yacht..... ..(1)	{ Accidental, 1.

TABLE No. 14.
Showing Classes, Value, etc., of Property Destroyed During 1902.

Property.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Alms houses	1	1	\$4,200 00	\$210 00	\$4,350 00	\$10 00	-	1	\$25 00	\$15 00	-	-
Awnings	-	-	-	-	-	-	-	1	900 00	15 00	\$900 00	\$4 00
Bakery and dry goods store.....	1	-	4,000 00	4,000 00	2,700 00	2,700 00	1	-	8,000 00	8,000 00	4,500 00	3,851 00
Bakeries and dwellings.....	1	1	3,300 00	2,800 00	2,200 00	2,060 00	-	2	2,085 00	1,336 00	1,200 00	902 00
Bank and offices.....	-	1	13,000 00	200 00	11,000 00	200 00	-	-	-	-	-	-
Barber shops	1	4	10,600 00	893 00	9,400 00	493 00	1	2	900 00	639 00	300 00	39 00
Barn and ice house.....	1	-	1,100 00	1,100 00	1,000 00	600 00	1	-	1,100 00	1,100 00	-	-
Barns and stables.....	63	41	73,410 00	46,318 00	42,840 00	21,664 00	49	22	54,542 00	33,770 00	25,032 00	9,952 00
Barn and storehouses.....	1	1	4,097 00	2,814 00	1,698 00	1,698 00	-	1	2,500 00	461 00	1,500 00	461 00
Blacksmith shops.....	5	12	14,905 00	7,073 00	6,300 00	1,318 00	3	7	7,622 00	4,116 00	2,350 00	1,598 00
Blacksmith and carpenter shop..	1	-	250 00	250 00	-	-	1	-	800 00	800 00	600 00	462 00
Blacksmith shop and dwelling..	-	1	2,500 00	100 00	400 00	86 00	-	1	1,000 00	500 00	100 00	26 00
Block shop.....	1	-	3,000 00	3,000 00	1,000 00	1,000 00	-	1	12,432 00	10,287 00	2,600 00	2,600 00
Boarding houses	4	8	38,200 00	4,639 00	26,000 00	2,027 00	2	11	12,850 00	2,337 00	5,800 00	212 00
Bobbin manufactory.....	1	-	6,000 00	6,000 00	-	-	1	-	6,000 00	6,000 00	-	-
Boiler houses	1	3	1,950 00	944 00	700 00	700 00	1	1	903 00	744 00	1,300 00	703 00
Boot and shoe stores.....	1	2	26,450 00	488 00	17,300 00	38 00	1	3	15,650 00	600 00	13,750 00	228 00
Bowling alley and billiard hall ..	1	-	1,200 00	1,200 00	-	-	1	-	300 00	300 00	-	-
Box factories	1	1	6,500 00	4,061 00	5,388 00	3,869 00	1	2	27,144 00	4,697 00	18,832 00	3,594 00
Brick manufactory.....	-	1	15,000 00	525 00	5,500 00	100 00	-	-	-	-	-	-
Brush, grass and forest fires ...	1	-	-	-	-	-	2	20	*550 00	6,452 00	†	2,022 00
Butter factory	1	-	600 00	600 00	-	-	1	-	150 00	150 00	-	-
Camps	4	-	300 00	300 00	-	-	2	-	125 00	125 00	-	-
Canning factories	1	2	3,400 00	1,560 00	2,000 00	1,060 00	-	2	8,000 00	3,419 00	4,000 00	1,439 00
Car barns.....	-	-	-	-	-	-	-	1	25,000 00	402 00	20,000 00	402 00

Car heating plant.....	-	1	3,000 00	14 00	2,500 00	14 00	-	-	-	-	-	-
Carpenter shops.....	1	4	1,325 00	632 00	875 00	457 00	-	5	2,089 00	465 00	850 00	315 00
Carriage houses.....	1	1	850 00	269 00	300 00	19 00	1	-	50 00	50 00	-	-
Carriage repositories.....	-	3	39,500 00	1,839 00	18,500 00	1,839 00	-	1	60,000 00	17,399 00	25,000 00	17,399 00
Carriage shops.....	1	4	4,500 00	655 00	3,700 00	155 00	-	3	10,900 00	755 00	3,400 00	455 00
Carriage shop and dwelling.....	-	1	1,400 00	650 00	900 00	650 00	-	1	500 00	200 00	-	-
Carriage and sleigh factory.....	-	1	2,000 00	1,900 00	1,400 00	1,400 00	-	1	3,027 00	2,082 00	1,500 00	1,500 00
Carriage and storehouse.....	1	-	400 00	400 00	200 00	200 00	1	-	42 00	42 00	100 00	42 00
Cars.....	-	6	*1,628 00	3,457 00	48,400 00	3,457 00	-	2	†	1,948 00	\$20,000 00	1,948 00
Car shop.....	-	1	3,000 00	2,849 00	3,000 00	2,849 00	-	1	6,855 00	5,930 00	†32,580 00	4,401 00
Cheese factory.....	1	-	200 00	200 00	100 00	100 00	1	-	100 00	100 00	-	-
Churches.....	3	11	98,300 00	28,002 00	59,750 00	13,469 00	-	3	2,600 00	1,514 00	400 00	14 00
Cigar stores.....	-	2	30,800 00	253 00	17,900 00	194 00	-	1	15,000 00	3,774 00	8,500 00	3,774 00
Clothing stores.....	-	3	21,000 00	217 00	14,200 00	217 00	-	5	42,500 00	1,178 00	31,000 00	1,178 00
Club rooms.....	-	1	1,600 00	78 00	1,500 00	78 00	-	1	500 00	100 00	500 00	100 00
Coal sheds.....	-	2	100,800 00	63 00	†1500 00	13 00	-	1	1,100 00	75 00	500 00	75 00
Cobbler shop.....	-	1	275 00	95 00	200 00	95 00	-	1	375 00	50 00	300 00	50 00
College and school buildings.....	2	10	96,180 00	12,139 00	47,593 00	6,659 00	-	3	3,060 00	1,505 00	1,028 00	33 00
Confectionery store.....	-	1	1,500 00	40 00	1,000 00	40 00	-	-	-	-	-	-
Cotton mills.....	-	2	*48,000 00	102 00	48,000 00	14 00	-	-	-	-	-	-
Court house.....	-	1	6,000 00	50 00	-	-	-	1	75 00	50 00	-	-
Cracker factory.....	-	1	12,000 00	1,750 00	11,000 00	1,750 00	-	1	14,818 00	4,790 00	17,000 00	4,785 00
Creamery.....	-	1	20,000 00	30 00	19,440 00	30 00	-	-	-	-	-	-
Cutlery store.....	-	-	-	-	-	-	-	1	3,000 00	225 00	1,000 00	225 00
Dowel mill.....	1	-	†17,000 00	†17,000 00	†2,100 00	†2,100 00	-	-	-	-	-	-
Drug stores.....	-	2	18,500 00	32 00	13,500 00	7 00	-	6	25,700 00	1,666 00	20,950 00	1,666 00
Drug store and photograph studio.....	-	1	5,000 00	593 00	3,500 00	593 00	-	1	5,655 00	2,188 00	3,300 00	1,785 00
Dry goods stores.....	1	2	4,800 00	1,545 00	3,100 00	1,545 00	-	7	85,900 00	8,014 00	64,100 00	5,514 00
Dry houses.....	2	3	6,950 00	3,968 00	2,838 00	1,593 00	2	1	2,060 00	600 00	500 00	40 00
Dwellings.....	170	711	1,543,832 00	265,199 00	1,191,776 00	171,998 00	57	561	553,722 00	100,483 00	376,918 00	52,593 00
Dwellings, barns and stables.....	72	55	223,326 00	150,189 00	152,940 00	96,067 00	15	80	83,688 00	50,721 00	42,275 00	26,394 00
Dwelling and printing office.....	1	-	4,000 00	4,000 00	1,600 00	1,600 00	-	1	2,100 00	1,539 00	1,200 00	1,200 00
Dwelling and storehouse.....	1	-	400 00	400 00	400 00	400 00	-	1	200 00	100 00	-	-
Electric light plant.....	-	1	2,500 00	15 00	1,000 00	15 00	-	1	6,500 00	160 00	3,000 00	160 00
Engine houses.....	-	2	25,000 00	876 00	6,000 00	394 00	-	1	9,000 00	200 00	-	-

* Full values not obtainable.

† Values not ascertained.

†† Full insurance not obtainable.

‡ Insurance carried by railroads to cover loss by sparks from locomotives, blanket policies.

§ Supposed to be blanket policies.

¶ Blanket policy.

‡‡ Includes contents.

TABLE No. 14—Continued.

Property.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Farm buildings.....	41	12	\$73,325 00	\$54,598 00	\$43,580 00	\$26,594 00	17	25	\$22,897 00	\$18,378 00	\$6,486 00	\$3,929 00
Fertilizers.....	1	-	550 00	550 00	660 00	550 00	1	-	48 00	47 00	16,500 00	47 00
Fishing steamer.....	1	-	550 00	550 00	660 00	550 00	-	-	-	-	-	-
Foundry.....	1	1	*2,100 00	*297 00	*640 00	*297 00	-	-	-	-	-	-
Fruit store.....	1	1	5,000 00	577 00	1,500 00	577 00	-	1	2,217 00	1,744 00	700 00	700 00
Furniture stores.....	1	4	18,500 00	878 00	14,200 00	478 00	1	3	23,400 00	2,278 00	16,700 00	1,437 00
Gasoline boat.....	1	1	500 00	75 00	300 00	69 00	-	-	-	-	-	-
General stores.....	3	3	8,050 00	4,279 00	3,970 00	2,956 00	3	4	26,816 00	16,591 00	13,500 00	8,028 00
Granite mill.....	1	1	4,000 00	4,000 00	3,600 00	-	1	2,000 00	1,000 00	2,700 00	-	-
Greenhouse.....	1	1	75 00	10 00	-	-	1	75 00	75 00	-	-	-
Grist mill.....	1	-	1,128 00	1,128 00	600 00	600 00	-	1	2,034 00	1,884 00	2,400 00	1,884 00
Grocery stores.....	1	6	16,555 00	4,995 00	9,500 00	2,578 00	1	8	22,319 00	11,248 00	13,900 00	4,917 00
Halls.....	1	1	5,000 00	70 00	1,000 00	70 00	-	2	1,200 00	17 00	700 00	17 00
Hardware stores.....	1	2	11,048 00	6,478 00	7,500 00	4,880 00	-	3	43,209 00	34,269 00	21,000 00	20,792 00
Harness shop.....	1	-	900 00	300 00	-	-	-	1	800 00	600 00	200 00	200 00
Harness shop and dwelling.....	1	1	500 00	117 00	400 00	117 00	-	-	-	-	-	-
Hen houses.....	1	2	400 00	137 00	30 00	12 00	1	1	250 00	200 00	-	-
Hose houses.....	1	2	3,500 00	31 00	1,000 00	75 00	-	-	-	-	-	-
Hospital.....	1	1	30,000 00	15 00	20,000 00	15 00	-	-	-	-	-	-
Hotels.....	5	26	198,491 00	25,764 00	144,907 00	17,131 00	2	25	60,210 00	10,823 00	40,077 00	6,970 00
Hotel and cigar factory.....	1	1	12,000 00	-	6,000 00	2,685 00	-	1	8,600 00	3,54 00	4,000 00	3,519 00
Hotels and stables.....	2	2	17,244 00	14,644 00	10,524 00	8,740 00	1	3	9,717 00	6,288 00	6,455 00	4,382 00
Hotel and stores.....	1	1	15,000 00	100 00	8,000 00	100 00	-	1	3,500 00	179 00	2,500 00	179 00
Jewelry stores.....	1	2	1,950 00	218 00	1,500 00	218 00	1	1	4,000 00	2,600 00	4,000 00	2,600 00
Junk store.....	1	1	800 00	696 00	800 00	696 00	-	1	1,500 00	200 00	-	-

Kiln sheds	-	1	4,500 00	40 00	4,500 00	40 00	-	-	-	-	-	-	
Kindling wood factories.....	1	1	2,925 00	2,491 00	1,300 00	1,077 00	-	2	6,413 00	2,282 00	2,600 00	1,246 00	
Last factories.....	1	1	*45,000 00	*105 00	*41,000 00	*108 00	-	-	-	-	-	-	
Laundries.....	1	3	5,700 00	2,270 00	2,800 00	1,070 00	1	3	5,250 00	1,151 00	1,750 00	303 00	
Laundry, bindery and storehouse	1	1	1,200 00	12 00	1,600 00	12 00	-	-	-	-	-	-	
Lime property.....	-	-	-	-	-	-	-	1	75,000 00	462 00	75,000 00	462 00	
Lobster shop	1	1	800 00	14 00	500 00	14 00	-	-	-	-	-	-	
Lodging house and pool rooms ..	1	-	1,500 00	1,500 00	1,500 00	1,500 00	1	-	400 00	400 00	225 00	225 00	
Lumber	-	-	-	-	-	-	-	2	7,175 00	249 00	6,000 00	249 00	
Lumber camp	1	1	*30,500 00	*340 00	*29,500 00	*340 00	-	-	-	-	-	-	
Lumber mill	1	-	8,000 00	8,000 00	-	-	1	-	12,000 00	12,000 00	-	-	
Lumber and box mill	1	-	1,000 00	1,000 00	-	-	1	-	2,000 00	2,000 00	-	-	
Lunch carts.....	-	3	2,181 00	490 00	1,600 00	490 00	1	-	83 00	28 00	-	-	
Machine shops.....	-	3	14,500 00	453 00	11,871 00	453 00	-	2	13,000 00	513 00	11,465 00	355 00	
Manufactories	-	2	22,000 00	2,030 00	14,000 00	2,030 00	-	2	30,850 00	4,551 00	16,300 00	2,466 00	
Mattress factory	-	1	4,000 00	500 00	-	-	-	1	6,000 00	2,150 00	5,100 00	2,150 00	
Mill	1	1	7,000 00	1,220 00	5,500 00	1,220 00	1	-	15,000 00	1,968 00	12,000 00	1,968 00	
Millinery stores	1	-	1,600 00	1,600 00	600 00	600 00	-	2	2,200 00	1,500 00	600 00	600 00	
Millinery store and hotel.....	1	1	5,500 00	350 00	4,000 00	334 00	-	1	10,388 00	2,525 00	8,800 00	2,525 00	
Moulding and shingle mill	-	1	*1,500 00	*122 00	*1,400 00	*122 00	-	-	-	-	-	-	
Oakum shed	-	1	200 00	50 00	-	-	-	1	100 00	20 00	200 00	20 00	
Offices	3	7	16,846 00	4,422 00	7,700 00	2,351 00	1	10	18,900 00	2,503 00	12,250 00	594 00	
Office and studio	1	1	800 00	6 00	800 00	6 00	-	-	-	-	-	-	
Paint shops	1	1	1,425 00	648 00	700 00	423 00	1	1	1,750 00	757 00	1,000 00	507 00	
Peavy mill	1	-	700 00	700 00	200 00	200 00	-	1	3,460 00	3,006 00	800 00	800 00	
Photograph studio	-	1	100 00	3 00	100 00	3 00	-	3	3,700 00	66 00	2,350 00	66 00	
Planing mills	-	2	11,000 00	4,000 00	4,000 00	2,500 00	-	2	12,000 00	5,404 00	6,000 00	4,404 00	
Planing mill and boiler house.....	1	-	2,000 00	2,000 00	775 00	775 00	1	-	4,000 00	4,000 00	2,225 00	2,150 00	
Printing offices	-	3	44,600 00	5,826 00	30,000 00	5,826 00	-	2	53,500 00	10,992 00	46,050 00	10,992 00	
Public library.....	-	1	8,000 00	38 00	2,060 00	38 00	-	-	-	-	-	-	
Pulp mills	-	2	147,940 00	347 00	\$103,800 00	-	-	-	-	-	-	-	
Pump house.....	1	1	698 00	477 00	480 00	477 00	-	-	-	-	-	-	
Railroad stations	3	3	14,258 00	8,767 00	6,600 00	3,336 00	-	2	1	688 00	672 00	700 00	346 00
R. R. station, hotel and restaurant	1	1	15,000 00	12,918 00	15,000 00	12,918 00	-	1	8,830 00	7,070 00	8,500 00	6,006 00	
Railroad ties	1	-	300 00	300 00	-	-	-	-	-	-	-	-	

* Includes contents.

† Blanket policies.

§ includes insurance on contents.

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TABLE No. 14—Concluded.

Property.	BUILDINGS.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value	Damage.	Insurance upon.	Insurance paid.
Restaurants and saloons	1	16	\$43,400 00	\$5,934 00	\$29,250 00	\$3,684 00	-	16	\$11,755 00	\$3,632 00	\$8,200 00	\$2,041 00
Rolling mill	-	1	70,000 00	145,000 00	163,000 00	145,000 00	-	-	-	-	-	-
Sardine factories	1	3	25,158 00	23,708 00	*285,639 00	15,373 00	1	1	8,081 00	7,969 00	10,764 00	6,969 00
Sash and blind factory	-	1	5,389 00	4,739 00	3,190 00	3,040 00	-	1	7,312 00	7,212 00	5,610 00	5,610 00
Saw mills	13	2	62,322 00	61,372 00	16,390 00	15,962 00	2	-	22,289 00	19,990 00	5,350 00	4,350 00
Saw mill and cooper shop	-	1	180,179 00	112,873 00	1338,050 00	19,165 00	-	-	-	-	-	-
Scows	-	2	1,750 00	1,015 00	-	-	-	-	-	-	-	-
Section house	-	1	200 00	125 00	100 00	100 00	1	-	71 00	71 00	100 00	71 00
Shingle and grist mill	1	-	1,500 00	1,500 00	-	-	1	1	200 00	200 00	-	-
Shoe manufactory	-	1	12,000 00	5 00	10,000 00	5 00	1	1	85,000 00	922 00	75,000 00	-
Shop	-	1	250 00	76 00	250 00	76 00	-	-	-	-	-	-
Silver plate manufactory	-	1	10,000 00	2,691 00	5,500 00	2,686 00	-	1	43,234 00	26,526 00	14,555 00	13,318 00
Slate works	-	1	300 00	25 00	250 00	25 00	-	1	3,000 00	30 00	3,000 00	30 00
Spool mill	-	3	15,500 00	291 00	9,000 00	299 00	-	3	16,000 00	155 00	13,400 00	155 00
Starch factories	1	1	6,033 00	4,446 00	4,100 00	2,914 00	1	1	2,632 00	2,442 00	2,811 00	2,025 00
Stationery stores	-	1	2,500 00	180 00	1,500 00	180 00	-	1	3,200 00	450 00	1,800 00	450 00
Stave mill	1	-	808 00	808 00	250 00	250 00	1	-	923 00	923 00	250 00	250 00
Steam launch	-	1	450 00	285 00	300 00	285 00	-	1	-	-	-	-
Stone yard	-	1	400 00	14 00	300 00	14 00	-	1	1,068 00	246 00	700 00	246 00
Stores [unclassified]	4	36	177,300 00	8,324 00	143,400 00	6,720 00	1	40	164,443 00	23,310 00	114,525 00	20,496 00
Store and clothing manufactory	1	-	5,000 00	5,000 00	3,000 00	3,000 00	-	1	8,282 00	4,831 00	6,575 00	1,518 00
Store, bank and hall	-	2	35,000 00	6,150 00	26,500 00	6,148 00	-	1	38,700 00	19,237 00	18,250 00	14,861 00
Stores and dwellings	16	45	204,413 00	38,211 00	141,810 00	25,581 00	5	52	175,057 00	57,938 00	107,750 00	11,314 00
Stores, dwellings and halls	-	3	9,150 00	1,114 00	5,500 00	1,114 00	-	1	1,900 00	246 00	1,200 00	246 00
Stores, dwellings and offices	-	3	29,200 00	1,476 00	4,200 00	1,451 00	-	2	8,100 00	2,746 00	5,800 00	2,746 00

Store, dwelling and stable	3	1	6,064 00	4,620 00	4,200 00	3,256 00	-	4	7,511 00	5,417 00	4,500 00	3,119 00
Stores and hall	1	4	45,600 00	2,850 00	30,500 00	1,250 00	1	1	8,500 00	4,541 00	3,800 00	1,341 00
Stores and offices	-	16	115,800 00	2,626 00	70,250 00	2,601 00	-	7	37,973 00	6,149 00	27,395 00	5,899 00
Stores, offices and halls	2	5	67,750 00	16,685 00	43,809 00	13,864 00	-	7	84,794 00	26,688 00	63,935 00	23,290 00
Storehouses	11	13	17,604 00	3,754 00	12,625 00	2,255 00	6	14	29,547 00	11,943 00	21,525 00	5,761 00
Stove polish factory	-	-	-	-	-	-	-	1	1,250 00	417 00	1,000 00	417 00
Summer cottages	5	7	5,413 00	3,354 00	4,375 00	2,286 00	5	1	1,448 00	1,358 00	650 00	648 00
Summer cottage and stable	-	1	5,060 00	45 00	5,000 00	45 00	-	-	-	-	-	-
Tannery	-	1	†149,528 00	†78,524 00	§†113,750 00	†44,900 00	-	-	-	-	-	-
Trestles	-	1	7,500 00	251 00	6,000 00	251 00	-	-	-	-	-	-
Undertaker and furniture dealer.	1	-	3,000 00	3,000 00	2,000 00	1,955 00	-	1	7,200 00	4,871 00	4,000 00	3,371 00
Vessels	-	1	60,000 00	90 00	55,000 00	38 00	-	1	1,500 00	100 00	-	-
Wharf	-	1	9,400 00	7,400 00	||	-	-	-	-	-	-	-
Wood working, harness and paint shop	1	-	1,500 00	1,500 00	-	-	1	-	3,700 00	3,700 00	2,000 00	1,960 00
Wood sheds	-	2	314 00	198 00	300 00	190 00	-	1	200 00	50 00	100 00	50 00
Woolen mills	-	1	2,000 00	100 00	1,000 00	100 00	-	4	137,363 00	4,121 00	*275,563 00	3,536 00
Work room	1	1	6,075 00	90 00	4,000 00	-	1	1	650 00	200 00	300 00	150 00
Wrapper factory	-	1	15,000 00	995 00	10,000 00	995 00	-	1	5,000 00	2,650 00	5,000 00	2,650 00
Yacht	1	-	3,500 00	3,500 00	3,000 00	-	-	-	-	-	-	-
Total.....	490	1,207	\$4,738,067 00	\$1,119,291 00	\$3,852,053 00	\$673,764 00	210	1,062	\$2,585,536 00	\$723,659 00	\$1,925,746 00	\$421,064 00

† Includes contents.

* Includes blanket policy.
§ \$63,500 of this amount in unauthorized companies, no returns.

|| Amount of insurance unknown.

TABLE No. 15.
Causes of Fires in Maine During the Year 1902.

Cause of Fire.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage
Accidental	107	2	105	\$365,540 00	\$27,612 00
Ashes	22	1	21	227,552 00	13,056 00
Boiling over kettle of fat	6	1	6	72,985 00	3,311 00
Boiling over kettle of fat	1	1	1	300 00	21 00
Bonfires	4	1	4	68,840 00	780 00
Breaking lamp	4	1	4	5,600 00	1,687 00
Brush, grass and forest fires	4	4	4	13,209 00	4,042 00
Burning out of chimney	87	87	87	238,802 00	40,392 00
Carelessness	28	3	25	69,760 00	9,482 00
Caught around boiler	5	1	4	105,150 00	22,859 00
Caught around forge	1	1	1	6,000 00	768 00
Caught around and in kilns	3	1	3	87,848 00	4,288 00
Caught around smoke stack	3	1	2	4,731 00	2,741 00
Caught from alcohol lamp	3	3	3	6,000 00	157 00
Caught from candle	3	1	3	28,000 00	375 00
Caught from fireplace	3	8	8	30,700 00	1,345 00
Caught from and around furnace	3	2	6	36,655 00	15,578 00
Caught from gas jet	3	3	3	12,417 00	2,448 00
Caught from gas stove	3	1	3	14,400 00	73 00
Caught from lamp	34	1	33	106,225 00	6,681 00
Caught from lantern	3	1	2	6,050 00	3,027 00
Caught from oil stove	11	11	11	53,200 00	1,526 00
Caught from oven	3	1	3	8,600 00	834 00
Caught from soldering furnace	1	1	1	4,800 00	296 00
Caught from stove	29	4	25	75,001 00	16,018 00
Caught from stove pipes	27	4	23	53,325 00	10,701 00
Children playing with fire	2	2	2	5,000 00	90 00
Children playing with matches	41	3	38	69,535 00	7,951 00
Defective chimneys and flues	235	21	214	623,357 00	249,357 00
Electric wires	9	1	9	161,013 00	9,651 00
Explosion of ball of iron	1	1	1	70,000 00	45,000 00
Explosion of gasoline	4	1	4	33,264 00	2,641 00
Explosion of gasoline pipe	1	1	1	3,500 00	359 00
Explosion of gasoline stove	3	3	3	6,000 00	345 00
Explosion of lamp	58	3	55	164,400 00	24,722 00
Explosion of lantern	1	1	1	1,300 00	1,300 00
Explosion of naphtha	1	1	1	5,500 00	20 00
Explosion of oil stove	12	12	12	50,400 00	2,640 00
Fireworks	5	5	5	13,595 00	6,298 00
Friction	1	1	1	149,528 00	78,524 00
Gasoline torch	1	1	1	6,000 00	367 00
Hot box	3	3	3	81,201 00	12,131 00
Incendary	29	11	18	82,567 00	39,984 00
Lightning	150	19	131	366,840 00	57,549 00
Mice and matches	4	4	4	7,800 00	774 00
Overheated bearing	2	1	2	24,274 00	1,902 00
Overheated boiler	1	1	1	12,000 00	500 00
Overheated furnace	11	11	11	71,700 00	5,189 00
Overheated muffler	1	1	1	500 00	75 00
Overheated stove	35	3	32	61,289 00	16,341 00
Overturnd lamp	49	3	46	137,532 00	5,237 00
Overturnd lantern	4	1	3	8,995 00	3,233 00
Overturnd oil stove	8	8	8	14,500 00	366 00
Overturnd stove	7	1	6	3,150 00	59 00
Set by child	7	3	4	7,735 00	6,074 00
Staking lime	3	3	3	7,575 00	680 00
Smoking	27	27	27	126,047 00	5,104 00
Sparks	27	1	26	52,779 00	3,063 00
Sparks from boiler	2	2	2	900 00	475 00
Sparks from chimney	47	6	41	142,018 00	23,897 00
Sparks from engine	8	8	8	6,100 00	2,767 00
Sparks from fire place	3	3	3	11,000 00	90 00
Sparks from furnace	2	2	2	8,872 00	8,101 00
Sparks from locomotive	15	3	12	83,200 00	9,074 00
Sparks from match	24	24	24	108,305 00	4,894 00
Sparks from stove	17	17	17	103,405 00	6,367 00
Spontaneous combustion	27	27	27	368,550 00	93,787 00
Thawing water pipe	6	1	5	16,650 00	1,634 00
Tramps	2	1	1	1,400 00	1,300 00
Unclassified	4	1	3	2,478 00	870 00
Unknown	315	83	232	2,343,139 00	912,020 00
Total	1,624	188	1,436	\$7,323,603 00	\$1,842,860 00

TABLE No. 16.
Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1902.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements
MAINE COMPANY.						
Union Mutual	-	\$9,608,116 71	\$8,946,546 92	\$661,569 79	\$2,244,711 24	\$1,677,238 40
COMPANIES OF OTHER STATES.						
Aetna.....	*\$1,750,000 00	*\$63,401,214 07	*\$57,902,677 68	*\$5,498,536 39	\$11,060,178 80	\$7,681,001 01
Connecticut Mutual	-	65,621,243 12	59,241,250 69	6,379,992 43	8,161,660 50	7,628,452 10
Equitable.....	100,000 00	357,114,337 75	283,172,658 95	73,941,678 80	69,466,137 71	42,707,226 91
Home	125,000 00	14,367,700 89	13,054,997 76	1,312,703 13	3,217,367 31	2,183,751 07
Manhattan	100,000 00	17,191,496 47	15,435,425 90	1,756,070 57	3,126,519 38	2,688,397 14
Massachusetts Mutual	-	30,873,514 64	28,287,113 97	2,586,400 67	6,904,085 68	4,183,212 14
Metropolitan.....	2,000,000 00	88,942,171 99	78,579,047 53	10,363,124 46	43,336,253 61	28,497,108 86
Mutual	-	382,432,681 30	382,432,681 30	-	73,216,270 42	44,150,307 58
Mutual Benefit.....	-	82,759,184 13	76,103,289 30	6,655,894 83	15,605,018 54	11,167,951 08
Mutual Reserve.....	-	5,741,678 70	5,226,658 28	515,020 42	5,025,862 99	5,054,537 58
National.....	-	25,198,337 18	22,627,124 29	2,571,212 89	6,005,606 91	3,148,495 95
New England Mutual.....	-	34,396,831 34	30,897,726 76	3,499,104 58	6,074,520 54	4,344,034 51
New York.....	-	322,840,900 03	322,840,900 03	-	79,108,401 34	46,925,591 47
Northwestern Mutual.....	-	165,042,435 33	159,564,804 52	5,477,630 81	32,152,304 66	18,324,697 95
Penn Mutual.....	-	54,161,553 89	51,199,536 27	2,962,017 62	13,440,567 90	7,710,424 60
Phoenix Mutual.....	-	15,658,219 08	14,951,586 00	706,633 08	3,567,307 30	2,287,922 07
Provident Life & Trust.....	1,000,000 00	49,221,422 64	41,905,658 47	7,317,764 17	8,464,489 12	5,144,941 00
Provident Savings.....	100,000 00	5,935,472 09	5,252,844 53	682,627 56	4,110,415 07	2,968,152 36
Prudential.....	2,000,000 00	60,245,339 87	50,723,934 54	9,521,405 33	33,652,319 88	22,861,394 20
Security Mutual.....	-	1,207,388 08	638,533 12	568,854 96	1,079,136 94	907,404 10
State Mutual.....	-	21,619,765 40	19,234,890 00	2,384,875 40	4,458,906 70	2,529,484 56
Travelers.....	-	29,658,922 36	28,208,905 65	1,451,016 71	5,598,106 99	2,786,390 43
Union Central.....	100,000 00	33,925,815 91	28,878,036 34	5,047,779 57	8,034,935 71	4,184,059 79
United States.....	440,000 00	8,634,632 27	8,039,482 84	595,149 43	1,955,006 42	1,756,416 51
Washington.....	125,000 00	16,544,578 77	15,808,479 45	736,099 32	3,581,370 34	3,153,023 42
Total.....	\$7,840,000 00	\$1,952,737,837 30	\$1,800,206,244 17	\$152,531,593 13	\$450,402,840 76	\$284,974,378 39
Aggregate	\$7,840,000 00	\$1,962,345,954 01	\$1,809,152,791 09	\$153,193,162 92	\$452,647,552 00	\$286,651,616 79

* Includes Accident Department.

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TABLE No. 17.
Income During 1902.

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
MAINE COMPANY.						
Union Mutual.....	\$337,610 05	\$1,510,669 43	\$7,090 80	\$389,340 96	-	\$2,244,711 24
COMPANIES OF OTHER STATES.						
Ethna.....	\$1,440,346 87	\$6,964,119 87	\$62,949 00	\$2,414,797 06	\$177,966 00	\$11,060,178 80
Connecticut Mutual.....	530,747 53	4,740,933 89	-	2,889,893 08	86 00	8,161,060 50
Equitable.....	11,967,138 43	41,963,285 01	225,633 32	14,115,326 38	1,192,754 57	69,466,137 71
Home.....	640,945 37	1,896,325 51	7,355 00	629,659 65	43,081 78	3,217,367 31
Manhattan.....	483,009 32	1,771,257 03	-	812,928 77	59,324 26	3,126,519 33
Massachusetts Mutual.....	841,072 29	4,769,068 03	14,289 25	1,235,433 33	43,627 78	6,904,085 68
Metropolitan.....	6,133,608 98	33,520,116 05	24,957 00	3,419,084 21	238,517 37	43,336,283 61
Mutual.....	15,885,836 95	40,988,225 20	301,073 98	14,806,671 57	1,234,462 72	73,216,270 42
Mutual Benefit.....	2,125,546 67	9,807,395 72	-	3,658,901 86	13,174 29	15,605,018 54
Mutual Reserve.....	375,081 41	4,204,727 41	-	442,399 78	3,654 39	5,025,862 99
National.....	1,181,744 93	3,744,277 16	7,862 00	1,068,834 82	2,888 00	6,005,606 91
New England Mutual.....	651,684 67	3,911,079 67	45,640 60	1,455,008 15	11,108 05	6,074,520 54
New York.....	15,588,021 63	49,461,922 91	459,894 25	12,945,452 52	653,110 03	79,108,401 34
Northwestern Mutual.....	3,878,249 51	20,700,577 68	511,027 23	7,007,313 73	55,136 45	32,152,304 66
Penn Mutual.....	2,666,176 62	8,043,071 75	215,412 00	2,444,828 65	71,078 78	13,440,567 90
Phoenix Mutual.....	540,716 05	2,223,145 98	43,171 67	722,976 75	37,296 85	3,567,307 30
Provident Life & Trust.....	936,811 78	5,078,690 76	96,731 30	2,068,262 93	263,992 35	8,464,489 12
Prudential Savings.....	711,856 38	2,932,794 57	-	314,990 76	150,673 36	4,110,415 07
Prudential.....	7,143,774 60	23,394,942 87	88,275 00	2,232,413 64	132,913 77	33,652,319 88
Security Mutual.....	285,364 62	726,984 09	24,770 78	37,801 40	4,276 05	1,079,196 94
State Mutual.....	565,907 99	2,992,329 75	-	850,943 50	40,725 46	4,458,906 70
Travelers.....	598,757 19	3,344,075 23	267,316 00	1,334,005 36	113,952 91	5,598,106 99
Union Central.....	1,198,327 98	4,833,191 24	130,250 00	1,822,306 12	860 37	8,034,835 71
United States.....	362,867 69	1,097,746 12	26,620 00	418,265 83	49,486 78	1,935,006 42
Washington.....	729,614 00	2,004,346 02	-	838,793 10	8,617 22	3,581,370 34
Total.....	\$77,463,329 86	\$285,767,224 52	\$2,493,227 78	\$80,076,293 01	\$4,602,765 59	\$450,402,840 76
Aggregate.....	\$77,800,939 91	\$287,277,893 95	\$2,500,318 58	\$80,465,683 97	\$4,602,765 59	\$452,647,552 00

TABLE No. 18.
Disbursements During 1902.

COMPANIES.	Losses and matured endowments.	Annuities.	Surrender values.	Dividends to policy holders.	Commissions.	Salaries, medical examinations and inspections.	Taxes and fees.	All other.	Total disbursements.
MAINE COMPANY.									
Union Mutual.....	\$808,443 71	\$1,333 23	\$81,921 10	\$60,152 02	\$278,983 88	\$187,444 51	\$49,108 42	\$209,851 53	\$1,677,238 40
COMPANIES OF OTHER STATES.									
Etna.....	\$4,527,770 37	-	\$435,766 72	\$714,443 26	\$1,004,967 06	\$292,217 34	\$283,742 88	\$422,093 38	\$7,681,001 01
Connecticut Mutual.....	4,371,610 00	\$5,718 44	500,240 71	1,314,850 11	409,167 92	207,696 29	394,522 89	424,645 74	7,628,452 10
Equitable.....	17,507,892 57	768,095 09	6,437,338 98	4,477,924 15	7,389,015 24	2,036,195 17	917,110 58	3,173,655 13	42,707,226 91
Home.....	944,779 70	28,470 98	152,697 84	211,734 94	372,095 21	277,563 15	52,949 58	143,459 67	2,183,751 07
Manhattan.....	1,445,250 23	9,524 52	223,597 43	51,384 56	344,297 63	257,321 96	84,210 50	272,810 31	2,688,397 14
Massachusetts Mutual.....	1,839,607 04	-	291,299 26	785,138 19	659,666 43	269,537 93	103,095 53	234,867 76	4,183,212 14
Metropolitan.....	11,354,458 93	42,874 49	409,470 11	555,360 50	7,851,221 57	5,490,635 68	679,990 22	2,113,097 36	28,497,108 86
Mutual.....	21,592,839 84	1,805,506 68	3,186,221 18	2,486,790 32	8,590,550 92	2,563,232 20	1,055,906 20	2,869,200 24	44,150,307 58
Mutual Benefit.....	5,421,165 59	93,263 91	1,348,005 47	1,801,228 03	1,188,175 44	453,550 78	415,321 04	447,240 82	11,167,951 08
Mutual Reserve.....	2,878,068 88	-	69,610 67	50,442 31	375,491 88	470,096 78	91,522 10	1,119,304 96	5,054,537 58
National.....	1,234,458 43	54,263 99	481,120 47	129,426 38	695,852 15	247,673 81	116,847 65	188,853 07	3,148,495 95
New England Mutual.....	-	-	442,808 14	527,540 39	522,744 35	253,771 12	114,364 38	240,006 62	4,344,034 51
New York.....	19,977,609 49	1,626,605 44	4,703,460 12	4,240,514 90	8,369,787 33	3,959,020 12	932,113 03	3,116,481 04	46,925,591 47
Northwestern Mutual.....	7,475,132 68	36,412 72	1,854,390 17	4,180,268 13	2,180,593 08	627,645 56	634,354 44	18,324,697 17	18,324,697 95
Penn Mutual.....	3,344,315 40	129,926 72	662,229 74	699,570 06	1,572,175 90	453,927 91	323,364 93	524,913 94	7,710,424 60
Phoenix Mutual.....	982,693 63	7,559 61	283,682 98	248,474 40	341,473 08	166,963 08	87,431 26	169,644 03	2,287,922 07
Provident Life & Trust.....	2,780,440 39	75,359 17	359,965 29	777,974 50	552,464 22	308,236 26	101,756 38	188,744 79	5,144,941 00
Provident Savings.....	1,265,712 86	10,307 40	195,501 77	129,203 95	516,765 90	376,626 70	87,510 91	386,532 87	2,968,152 36
Prudential.....	8,122,805 17	29,827 64	691,281 28	615,903 82	6,238,515 35	4,315,881 80	639,759 75	2,207,419 39	22,861,394 20
Security Mutual.....	353,468 90	-	11,000 20	1,891 96	282,177 57	103,239 87	17,666 85	137,958 75	907,404 10
State Mutual.....	930,845 94	-	362,533 19	419,995 65	434,806 82	152,182 84	81,247 67	147,872 45	2,529,484 56
Travelers.....	1,668,316 59	17,484 97	186,476 26	-	451,614 08	139,410 07	84,892 25	238,196 21	2,786,390 43
Union Central.....	1,788,778 86	19,969 67	232,537 85	374,769 13	860,513 67	233,507 49	101,250 86	572,732 26	4,184,059 79
United States.....	742,272 67	19,775 78	72,144 96	72,292 76	244,299 86	215,080 25	37,972 37	162,577 86	1,756,416 51
Washington.....	1,680,958 40	37,377 91	167,612 92	155,669 02	381,193 84	310,320 71	110,072 67	309,317 95	3,153,023 42
Total.....	\$126,474,052 07	\$4,818,825 13	\$23,910,997 71	\$25,022,791 42	\$52,559,616 50	\$24,181,534 87	\$7,549,036 92	\$20,457,523 77	\$284,974,378 39
Aggregate.....	\$127,282,495 78	\$4,820,158 36	\$23,992,918 81	\$25,082,943 44	\$52,838,660 38	\$24,368,979 38	\$7,598,145 34	\$20,667,975 30	\$286,651,616 79

TABLE No. 19.
Assets December 31, 1902.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Stocks and bonds.	Cash in office and bank.	Bills receivable and agents' balances.
MAINE COMPANY.								
Union Mutual	\$1,313,079 00	\$1,122,904 68	\$671,707 50	\$63,187 38	\$153,398 66	\$5,599,368 15	\$43,475 35	\$26,211 56
COMPANIES OF OTHER STATES.								
Ætna	\$669,543 12	\$27,303,046 82	\$1,009,024 17	\$2,379,915 00	\$396,153 38	\$22,692,301 57	\$5,297,111 02	\$21,869 68
Connecticut Mutual	11,932,836 80	24,256,739 50	2,300 00	-	641,884 78	25,740,745 94	598,252 71	10,031 59
Equitable	37,193,568 75	70,006,274 15	17,621,000 00	14,108,674 51	-	168,289,748 00	25,852,441 80	978,252 97
Home	1,671,719 59	4,223,725 00	25,950 00	742,707 30	504,333 70	6,124,505 39	432,017 96	31,255 98
Manhattan	4,476,696 84	6,146,210 00	834,024 04	882,343 69	349,858 04	3,330,286 96	146,605 23	26,589 08
Massachusetts Mutual	341,484 07	13,325,352 69	-	2,826,530 00	736,541 70	11,166,085 53	604,933 70	-
Metropolitan	11,251,482 49	25,669,560 40	-	872,657 32	654,845 62	42,559,057 17	4,518,533 40	14,634 14
Mutual	32,833,323 45	\$1,566,584 60	10,278,000 00	14,620,874 79	-	194,776,395 69	15,677,925 78	393,861 52
Mutual Benefit	3,055,693 27	42,072,192 44	3,174,450 00	6,987,009 75	4,711,527 79	18,361,364 87	839,733 50	23,232 61
Mutual Reserve	682,448 04	461,750 00	-	2,040,869 42	66,330 31	508,247 53	712,903 61	-
National	1,727,341 19	9,854,032 32	24,700 00	2,455,336 80	882,996 51	8,411,864 76	592,545 20	-
New England Mutual	2,378,653 99	9,597,666 67	1,729,195 00	1,704,120 08	228,030 17	15,725,886 00	482,214 44	-
New York	12,880,000 00	26,125,318 09	4,104,000 00	22,093,673 94	2,664,475 59	218,423,051 18	22,622,057 83	-
Northwestern Mutual	4,261,545 88	76,543,348 60	-	10,746,187 00	292,223 25	65,834,434 20	2,834,717 27	46,382 33
Penn Mutual	2,907,902 11	20,488,000 29	3,752,272 73	4,236,182 00	1,154,072 60	18,922,808 72	520,106 02	24,785 76
Phoenix Mutual	777,882 01	8,977,510 17	-	706,877 00	256,988 55	3,979,817 73	409,174 51	-
Provident Life & Trust	3,230,039 62	13,362,025 06	8,146,372 40	3,937,619 16	8,284 66	18,161,040 03	360,624 35	-
Provident Savings	1,566,773 87	524,600 00	5,000 00	1,853,648 65	181,579 31	660,298 51	500,132 27	216,299 05
Prudential	11,863,588 51	10,996,953 27	4,736,750 00	887,222 20	179,694 63	23,012,217 46	4,916,069 51	-
Security Mutual	48,706 45	349,100 00	23,749 30	132,702 73	9,263 67	482,606 00	150,658 17	140,411 76
State Mutual	1,314,650 00	3,337,401 00	760,875 00	1,544,213 00	-	12,615,355 00	398,050 58	-
Travelers	1,193,531 62	7,415,963 86	630,043 83	1,989,475 00	-	15,776,345 81	1,127,189 64	7,900 31
Union Central	321,591 92	27,360,063 09	-	2,993,242 92	1,281,894 77	10,000 00	346,453 34	153,210 09
United States	761,064 55	3,826,711 70	434,345 58	558,132 58	65,202 93	2,422,782 67	66,765 52	12,874 45
Washington	6,113,130 25	7,853,900 00	105,000 00	1,280,775 00	-	388,099 58	232,822 37	30,879 76
Total	\$155,455,198 39	\$521,644,039 72	\$57,397,052 05	\$102,650,989 84	\$15,260,181 96	\$898,384,337 30	\$90,240,039 23	\$2,132,471 03
Aggregate	\$156,768,277 39	\$522,766,944 40	\$58,068,759 55	\$102,644,177 22	\$15,413,580 62	\$903,983,705 45	\$90,283,514 68	\$2,158,682 59

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TABLE No. 19—Concluded.

COMPANIES.	Interest and rents due and accrued.	Market value of real estate over book value.	Market value of stocks and bonds over book value.	Net uncollected and deferred premiums.	All other assets.	Gross assets.	Less deductions.	Admitted assets.
MAINE COMPANY.								
Union Mutual	\$67,296 56	-	\$371,170 47	\$201,907 23	\$522 13	\$9,634,527 67	\$26,410 96	\$9,608,116 71
COMPANIES OF OTHER STATES.								
Aetna	\$829,807 99	-	\$2,232,063 17	\$614,895 53	-	\$63,445,731 45	\$44,517 38	*\$63,401,214 07
Connecticut Mutual	906,576 73	-	1,202,252 86	339,653 80	-	65,631,274 71	10,031 59	65,621,243 12
Equitable	2,642,908 04	-	15,797,955 00	5,401,768 00	-	358,092,590 72	978,252 97	357,114,337 75
Home	67,180 96	\$95,516 65	259,429 02	220,615 29	-	14,398,956 87	31,255 98	14,367,700 89
Manhattan	150,113 29	478,586 31	204,361 79	168,610 28	\$109,854 42	17,313,139 92	121,643 45	17,191,496 47
Massachusetts Mutual	454,316 76	-	761,928 47	655,741 72	-	30,873,514 64	-	30,873,514 64
Metropolitan	490,029 36	-	616,014 02	2,551,660 10	-	89,198,474 02	256,302 03	88,942,171 99
Mutual	2,540,777 05	-	25,363,910 33	4,775,483 48	-	382,827,136 69	394,455 39	382,432,681 30
Mutual Benefit	1,339,569 56	-	1,335,750 00	883,354 58	-	82,783,878 37	24,694 24	82,759,184 13
Mutual Reserve	103,317 31	59,382 38	3,189 10	832,594 00	270,647 00	5,741,678 70	-	5,741,678 70
National	442,224 37	-	331,227 00	476,069 03	-	25,198,337 18	-	25,198,337 18
New England Mutual	179,509 67	-	1,813,094 00	558,491 32	-	34,396,831 34	-	34,396,831 34
New York	1,870,775 44	-	6,616,244 28	5,441,303 68	-	322,840,900 03	-	322,840,900 03
Northwestern Mutual	2,326,009 52	-	95,995 13	2,107,974 48	-	165,088,817 66	46,382 33	165,042,435 33
Penn Mutual	470,252 51	-	580,761 53	1,291,389 12	104,873 81	54,453,407 20	291,853 31	54,161,553 89
Phoenix Mutual	181,559 25	-	164,290 87	210,118 99	-	15,658,219 08	-	15,658,219 08
Provident Life & Trust	324,169 45	-	836,543 97	854,693 94	-	49,221,422 64	-	49,221,422 64
Provident Savings	64,956 22	116,226 13	48,505 13	340,013 00	102,750 00	6,210,872 14	275,400 05	5,935,472 09
Prudential	384,521 84	-	1,455,526 99	1,812,795 96	280,770 14	60,526,110 01	280,770 14	60,245,339 87
Security Mutual	14,373 84	3,093 55	-	78,670 50	-	1,433,335 97	225,947 89	1,207,388 08
State Mutual	256,263 95	-	943,380 60	400,076 87	49,500 00	21,619,765 40	-	21,619,765 40
Travelers	246,694 14	-	589,915 43	690,763 03	-	29,667,822 67	7,900 31	29,659,922 36
Union Central	1,087,997 28	-	975 60	554,016 28	-	34,100,445 29	183,629 38	33,916,815 91
United States	93,327 12	38,335 45	177,340 39	177,749 33	-	8,634,632 27	-	8,634,632 27
Washington	118,661 47	296,348 96	-	174,860 14	8,886 02	16,603,354 55	58,775 78	16,544,578 77
Total	\$17,586,492 62	\$1,117,489 46	\$61,439,713 48	\$31,813,363 05	\$927,281 39	\$1,955,969,649 52	\$3,231,812 23	\$1,952,737,837 30
Aggregate	\$17,653,788 18	\$1,117,489 46	\$61,801,893 95	\$32,015,270 28	\$928,103 52	\$1,965,604,177 19	\$3,238,223 18	\$1,962,365,954 01

*Includes Accident Department.

INSURANCE COMMISSIONER'S REPORT.

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TABLE No 20.
Liabilities December 31, 1902.

COMPANIES.	Net reserve.	Supple- mentary contracts.	POLICY CLAIMS.			DIVIDENDS.		All other liabilities.	Cash capital.	Surplus.	Total liabilities.
			Due and unpaid.	Not due.	Resisted	Due policy holders.	Apportioned during or subsequent to 1903.				
MAINE COMPANY.											
Union Mutual.....	\$8,814,811 00	\$26,973 00	\$5,969 47	\$89,380 22	-	\$5,101 94	-	\$4,311 29	-	\$661,569 79	\$9,608,116 71
COS. OF OTHER STATES.											
Etna.....	\$53,825,139 13	\$62,958 00	\$57,635 00	\$153,356 00	\$22,820 00	\$89,983 20	\$736,604 41	*\$2,954,181 94	\$1,750,000 00	\$3,748,536 39	\$63,401,214 07
Connecticut Mutual.....	57,563,029 00	-	54,384 80	218,198 00	6,000 00	1,223,257 68	-	176,381 81	-	6,379,992 43	65,621,243 12
Equitable.....	278,355,371 00	1,251,159 26	443,242 51	2,106,071 00	37,300 00	600,721 18	-	378,794 00	100,000 00	73,841,678 80	357,114,337 75
Home.....	12,813,437 00	20,422 00	2,044 60	65,183 86	9,006 00	6,113 51	-	133,796 85	125,000 00	1,187,703 13	14,367,700 89
Manhattan.....	15,198,957 00	-	1,577 46	59,846 00	20,000 00	15,778 09	-	139,267 85	100,000 00	1,656,070 57	17,191,496 47
Massachusetts Mutnal ..	27,719,492 00	182,538 93	-	85,076 00	13,000 00	97,438 83	156,703 05	32,865 16	-	2,586,400 67	30,873,514 64
Metropolitan.....	76,562,294 00	24,513 00	-	233,175 24	52,212 20	-	35,885 54	1,670,967 55	2,000,000 00	8,363,124 46	88,942,171 99
Mutual.....	311,303,247 00	852,342 22	446,311 67	1,187,602 53	54,272 00	140,627 50	3,020,000 00	65,428,278 38	-	-	382,432,681 30
Mutual Benefit.....	74,362,918 37	259,505 10	41,483 41	402,560 97	41,500 00	279,180 40	-	716,141 05	-	6,655,894 83	82,759,184 13
Mutual Reserve.....	4,050,329 00	-	-	1,037,279 40	50,868 17	26,771 35	5,894 43	55,515 93	-	515,020 42	5,741,678 70
National.....	22,083,858 47	60,221 97	2,110 43	11,099 00	25,000 00	7,618 48	-	437,215 94	-	2,571,212 89	25,198,337 18
New England Mutual.....	30,438,074 89	42,591 27	73,855 00	116,314 00	16,500 00	174,771 23	13,591 35	22,029 02	-	3,499,104 58	34,396,831 34
New York.....	268,344,420 00	785,744 06	464,208 12	1,966,328 85	78,740 00	185,677 79	34,125,078 86	16,890,502 35	-	-	322,840,900 03
Northwestern Mutual.....	132,673,094 00	501,622 00	135,158 89	424,512 83	43,042 86	268,127 16	25,124,594 00	93,751 78	-	5,477,630 81	165,042,435 33
Penn Mutual.....	45,800,114 00	766,559 00	-	329,004 00	-	96,933 72	3,273,841 09	933,064 46	-	2,962,017 62	54,161,553 89
Phoenix Mutual.....	14,688,486 00	37,905 00	-	39,582 00	-	-	10,414 00	175,199 00	-	706,633 08	15,658,219 08
Provident Life & Trust...	40,935,061 00	251,286 00	20,650 61	75,082 00	-	63,281 74	-	558,357 12	1,000,000 00	6,317,764 17	49,221,422 64
Provident Savings.....	5,059,841 00	7,471 00	-	123,500 00	43,049 00	212 11	-	18,771 42	100,000 00	582,627 56	5,935,472 09
Prudential.....	49,800,630 00	88,688 41	-	235,283 24	20,601 04	39,368 11	215,072 98	324,290 76	2,000,000 00	7,521,405 33	60,245,339 87
Security Mutual.....	534,596 00	58,347 47	-	29,500 00	1,000 00	-	-	15,089 65	-	568,854 96	1,207,388 08
State Mutual.....	19,082,014 00	10,220 00	-	32,102 00	4,500 00	19,837 00	52,000 00	34,217 00	-	2,384,875 40	21,619,765 40
Travelers.....	26,543,890 00	1,386,905 00	2,456 00	92,301 01	12,000 00	-	-	171,355 64	-	1,451,016 71	29,659,922 36
Union Central.....	28,331,178 00	124,150 00	2,400 00	53,269 00	33,000 00	13,848 39	-	320,190 95	100,000 00	4,947,779 57	33,925,815 91
United States.....	7,934,227 00	26,620 00	1,427 00	38,787 62	7,500 00	10,195 00	-	20,726 22	440,000 00	155,149 43	8,634,632 27
Washington.....	15,717,262 00	-	21,503 58	61,397 60	-	-	-	8,316 27	125,000 00	611,099 32	16,544,578 77
Total.....	\$1,619,721,799 86	\$6,801,768 69	\$1,770,449 08	\$9,176,612 08	\$591,905 27	\$3,359,761 87	\$67,069,679 71	\$91,714,267 66	\$7,840,000 00	\$144,691,593 13	\$1,952,737,837 30
Aggregate.....	\$1,628,536,610 86	\$6,828,741 69	\$1,776,418 55	\$9,205,992 31	\$591,905 27	\$3,364,863 81	\$67,069,679 71	\$91,718,578 89	\$7,840,000 00	\$145,353,162 92	\$1,962,345,954 01

* Includes \$789,001.88 liabilities of Accident Department.

TABLE No. 21.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 1, 1901.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 1, 1902.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	35,284	\$62,945,043 56	5,949	\$7,982,159 43	4,555	\$6,866,577 41	36,678	\$54,118,625 58
COMPANIES OF OTHER STATES.								
Aetna	116,070	\$198,418,633 00	14,459	\$25,991,306 00	7,527	\$13,227,874 00	123,002	\$211,182,065 00
Connecticut Mutual	68,716	162,867,144 00	4,016	10,493,556 00	3,193	8,156,775 00	69,539	165,203,925 00
Equitable	399,518	1,147,579,943 00	83,108	208,118,030 00	35,945	96,648,393 00	446,681	1,259,049,580 00
Home	31,269	57,574,764 00	6,574	11,452,774 70	3,224	5,714,394 70	34,619	63,313,144 00
Manhattan	28,031	61,672,509 00	4,282	11,344,711 00	2,729	8,039,425 00	29,584	64,977,795 00
Massachusetts Mutual	60,447	143,277,003 00	9,763	21,290,105 00	4,065	8,764,226 00	66,145	155,802,882 00
Metropolitan } Ordinary	209,786	183,556,382 00	107,972	84,557,418 00	48,767	38,118,067 00	268,991	229,995,733 00
Metropolitan } Industrial	6,008,662	881,491,451 00	1,976,162	312,990,338 00	1,286,523	212,805,483 00	6,698,291	981,676,306 00
Mutual	488,613	1,241,688,430 00	32,537	206,676,185 00	37,956	107,615,956 00	543,194	1,340,748,659 00
Mutual Benefit	119,417	288,488,901 00	18,056	38,537,086 00	8,821	18,977,818 00	128,652	308,048,169 00
Mutual Reserve	64,047	142,191,551 00	21,820	22,346,240 00	21,166	36,677,603 00	64,701	127,960,188 00
National	62,696	105,661,705 00	9,065	17,859,385 00	4,088	8,648,133 00	57,073	114,872,957 00
New England Mutual	48,294	125,355,971 00	7,135	16,684,225 00	3,022	7,840,249 00	52,407	134,199,947 00
New York	599,818	1,365,369,299 00	156,884	305,695,229 00	52,135	117,436,502 00	704,567	1,553,628,026 00
Northwestern Mutual	243,158	574,765,000 00	30,350	72,919,573 00	11,414	26,943,290 00	262,094	620,681,283 00
Penn Mutual	96,349	234,903,286 00	24,666	55,665,982 00	9,189	21,677,495 00	111,826	268,891,773 00
Phoenix Mutual	39,180	64,434,784 00	5,945	10,642,208 00	3,300	5,682,928 00	41,825	69,394,064 00
Provident Life & Trust	48,213	138,927,579 00	6,763	17,561,125 00	3,076	8,679,633 00	51,900	147,749,071 00
Provident Savings	30,030	87,990,505 00	15,201	29,521,597 00	8,494	26,922,914 00	36,737	90,589,188 00
Prudential } Ordinary	170,443	195,708,909 00	76,566	87,909,889 00	32,000	32,055,224 00	215,009	251,563,574 00
Prudential } Industrial	4,290,539	498,127,133 00	1,439,844	184,327,303 00	1,038,201	131,990,171 00	4,692,182	560,464,265 00
Security Mutual	17,035	32,366,384 00	8,710	15,084,307 00	6,151	11,113,825 00	19,594	36,336,866 00
State Mutual	31,693	85,476,139 00	4,986	12,597,975 00	1,868	5,115,135 00	34,811	92,958,982 00
Travelers	45,912	114,691,241 00	7,608	17,162,993 00	3,592	8,693,413 00	49,928	123,160,821 00
Union Central	87,592	159,231,366 00	16,372	29,754,060 00	6,967	13,258,524 00	96,997	175,726,902 00
United States	19,169	40,125,526 00	4,024	10,738,944 00	2,926	6,403,007 00	20,267	44,461,463 00
Washington	30,204	58,585,454 00	7,450	15,231,226 00	5,772	12,785,793 00	31,882	61,030,887 00
Total } Ordinary	3,145,100	\$7,010,848,408 00	744,312	\$1,355,776,132 70	327,387	\$655,096,596 70	3,562,025	\$7,711,527,944 00
Total } Industrial	10,299,201	\$1,379,618,584 00	3,415,996	\$497,317,641 00	2,324,724	\$344,795,654 00	11,390,473	\$1,532,140,671 00
Aggregate } Ordinary	3,150,384	\$7,063,793,451 56	750,261	\$1,363,788,292 13	331,942	\$661,906,174 11	3,598,703	\$7,765,646,569 58
Aggregate } Industrial	10,299,201	\$1,379,618,584 00	3,415,996	\$497,317,641 00	2,324,724	\$344,795,654 00	11,390,473	\$1,532,140,671 00

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TABLE No. 22.
Policies Terminated During 1902.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	366	\$671,530 06	145	\$152,206 02	449	\$756,216 00	263	\$433,999 29
COMPANIES OF OTHER STATES.								
Ætna.....	1,585	\$2,713,285 00	1,288	\$1,788,317 00	140	\$279,400 00	1,048	\$1,756,726 00
Connecticut Mutual.....	1,645	4,119,423 00	146	325,538 30	-	5,331 70	634	1,491,140 00
Equitable.....	4,742	15,504,541 00	644	2,320,709 00	2,345	7,730,913 00	7,280	25,651,147 00
Home.....	351	718,135 91	114	226,643 79	23	77,000 00	401	804,647 00
Manhattan.....	447	1,125,382 00	135	378,253 00	40	52,437 00	452	789,471 00
Massachusetts Mutual.....	622	1,620,941 00	109	274,853 00	13	33,500 00	1,292	2,024,542 00
Metropolitan / Ordinary.....	1,947	1,669,997 00	39	33,492 00	63	114,093 00	2,725	4,713,933 00
Metropolitan / Industrial.....	95,609	9,645,380 00	-	-	184	7,579 00	52,535	8,247,242 00
Mutual.....	5,641	18,298,960 00	1,755	4,975,906 00	204	860,549 00	4,357	11,149,372 00
Mutual Benefit.....	1,663	4,391,079 00	430	1,071,865 00	1,006	2,287,592 00	2,022	4,654,513 00
Mutual Reserve.....	1,258	3,066,274 00	-	-	-	-	2,782	5,184,165 00
National.....	415	1,010,476 00	133	191,125 00	178	429,727 00	1,163	2,218,008 00
New England Mutual.....	688	1,965,940 00	140	331,189 00	28	87,005 00	839	1,998,266 00
New York.....	5,927	15,684,294 00	1,370	4,239,841 00	34,263	59,955,565 00	7,876	19,999,793 00
Northwestern Mutual.....	2,046	5,315,461 00	798	1,797,503 00	12	1,524,854 00	2,778	5,177,387 00
Penn Mutual.....	994	2,602,945 00	396	878,859 00	345	793,289 00	1,418	3,304,345 00
Phoenix Mutual.....	521	812,227 00	95	141,833 00	94	148,213 00	637	1,331,409 00
Provident Life & Trust.....	422	1,331,940 00	474	1,398,431 00	-	-	604	1,662,027 00
Provident Savings.....	422	1,229,529 00	1	1,000 00	4,582	16,431,200 00	305	915,755 00
Prudential / Ordinary.....	1,350	1,497,328 00	30	25,985 00	8,822	12,109,374 00	1,571	2,060,238 00
Prudential / Industrial.....	65,970	6,475,067 00	-	-	43	4,159 00	31,728	5,146,386 00
Security Mutual.....	161	370,528 00	-	-	-	-	41	78,925 00
State Mutual.....	249	695,961 00	71	208,984 00	1	2,000 00	688	1,538,964 00
Travelers.....	528	1,206,494 00	186	354,313 00	234	654,400 00	434	1,261,725 00
Union Central.....	716	1,299,486 00	317	548,728 00	241	587,500 00	424	985,250 00
United States.....	325	578,333 00	64	126,972 00	304	823,700 00	475	705,817 00
Washington.....	411	836,115 00	656	1,194,910 00	-	-	363	838,680 00
Total / Ordinary.....	35,076	\$89,664,974 91	9,391	\$22,865,250 09	52,938	\$104,988,042 70	42,637	\$102,326,545 00
Total / Industrial.....	161,579	\$16,120,447 00	-	-	227	\$12,138 00	84,263	\$13,393,628 00
Aggregate / Ordinary.....	35,442	\$90,336,504 97	9,536	\$23,017,456 11	53,387	\$105,744,258 70	42,900	\$102,760,514 29
Aggregate / Industrial.....	161,579	\$16,120,447 00	-	-	227	\$12,138 00	84,263	\$13,393,628 00

TABLE No. 22—Concluded.

COMPANIES.	LAPSE.		CHANGE AND DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual.....	2,537	\$3,508,841 79	795	\$1,285,784 25	4,555	\$6,808,577 41
COMPANIES OF OTHER STATES.						
Aetna.....	3,143	\$5,937,049 00	323	\$753,097 00	7,527	\$13,297,874 00
Connecticut Mutual.....	760	1,637,050 00	8	578,292 00	3,193	8,156,775 00
Equitable.....	20,918	44,389,360 00	16	1,021,423 00	35,945	96,648,393 00
Home.....	2,315	3,581,144 00	20	306,824 00	3,224	5,714,394 70
Manhattan.....	1,612	5,152,941 00	43	540,941 00	2,729	8,039,425 00
Massachusetts Mutual.....	2,029	3,934,607 00	-	875,483 00	4,065	8,764,226 00
Metropolitan } Ordinary.....	42,390	29,066,161 00	1,693	2,520,391 00	48,767	38,118,067 00
} Industrial.....	1,137,949	194,897,014 00	246	7,868 00	1,286,523	212,805,433 00
Mutual.....	25,969	61,701,961 00	-	10,629,208 00	37,956	107,615,956 00
Mutual Benefit.....	2,443	3,728,348 00	1,257	2,844,021 00	8,821	13,977,818 00
Mutual Reserve.....	16,555	26,575,641 00	571	1,751,523 00	21,166	36,577,603 00
National.....	2,162	4,493,723 00	37	305,074 00	4,085	8,648,133 00
New England Mutual.....	1,322	2,581,564 00	5	876,285 00	3,022	7,840,249 00
New York.....	2,699	7,534,520 00	-	10,022,489 00	52,135	117,436,502 00
Northwestern Mutual.....	5,346	10,821,392 00	434	2,306,693 00	11,414	26,943,296 00
Penn Mutual.....	5,851	12,766,608 00	185	1,331,449 00	9,189	21,677,495 00
Phoenix Mutual.....	1,583	2,482,892 00	370	766,354 00	3,300	5,682,928 00
Provident Life & Trust.....	1,426	3,605,221 00	150	682,014 00	3,076	8,679,633 00
Provident Savings.....	671	1,680,844 00	2,515	6,664,586 00	8,494	26,922,914 00
Prudential } Ordinary.....	19,822	15,675,115 00	405	687,184 00	32,000	32,055,224 00
} Industrial.....	935,891	120,251,098 00	4,569	113,461 00	1,038,201	131,990,171 00
Security Mutual.....	3,342	5,348,216 00	2,607	5,316,156 00	6,151	11,113,825 00
State Mutual.....	808	1,817,116 00	51	852,110 00	1,868	5,115,135 00
Travelers.....	1,656	3,239,270 00	554	1,977,211 00	3,592	8,693,413 00
Union Central.....	4,885	8,856,137 00	384	951,823 00	6,967	13,258,524 00
United States.....	1,706	3,911,800 00	52	256,385 00	2,926	6,403,007 00
Washington.....	4,342	9,916,088 00	-	-	5,772	12,785,793 00
Total } Ordinary.....	175,665	\$280,434,768 00	11,680	\$54,817,016 00	327,387	\$655,096,596 70
} Industrial.....	2,073,840	\$315,148,112 00	4,815	\$121,329 00	2,324,724	\$344,795,654 00
Aggregate } Ordinary.....	178,202	\$283,943,609 79	12,475	\$56,102,500 25	331,942	\$661,905,174 11
} Industrial.....	2,073,840	\$315,148,112 00	4,815	\$121,329 00	2,324,724	\$344,795,654 00

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TABLE No. 23.
"Maine Business"—Life Insurance Companies.

COMPANIES.	POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1902.		Premiums received.	Losses and claims paid.	Taxes.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
MAINE COMPANY.									
Union Mutual	1,454	\$1,401,475 96	1,109	\$1,130,095 16	8,419	\$9,326,554 23	\$371,417 54	\$91,478 98	\$8,349 09
COMPANIES OF OTHER STATES.									
Etna	76	\$87,337 00	82	\$107,941 00	1,620	\$2,144,506 00	\$75,088 13	\$78,983 57	\$1,126 32
Connecticut Mutual	49	63,800 00	89	114,609 00	2,230	3,259,047 00	107,796 05	65,714 00	1,616 94
Equitable	852	1,060,717 00	431	1,113,717 00	5,963	8,942,569 00	349,772 17	67,100 00	5,246 58
Home	104	121,481 20	37	43,931 20	154	209,620 00	9,197 75	1,431 20	135 69
Manhattan	63	83,920 00	48	68,690 00	252	331,297 00	12,769 79	4,086 00	191 55
Massachusetts Mutual	133	193,700 00	104	119,442 00	1,538	2,159,853 00	73,530 16	29,914 00	1,318 97
Metropolitan { Ordinary	1,920	1,184,153 00	915	531,471 00	3,941	2,565,673 00	111,581 72	15,017 80	5,418 72
{ Industrial	20,494	3,623,809 00	12,853	2,344,312 00	49,153	8,258,400 00	249,666 18	66,606 81	
Mutual	821	1,406,338 00	229	467,662 00	7,306	13,060,584 00	436,245 11	165,522 74	6,543 68
Mutual Benefit	317	440,305 00	149	169,141 00	3,045	4,470,272 00	176,461 99	56,016 06	2,646 93
Mutual Reserve	160	368,000 00	157	330,249 00	417	863,286 00	30,766 00	21,748 10	461 49
National	117	151,294 16	16	15,472 00	1,049	1,461,272 20	61,188 91	12,000 00	1,186 26
New England Mutual	103	163,784 00	81	132,465 00	2,066	3,306,334 00	96,264 52	48,475 00	2,192 52
New York	856	1,084,725 00	279	329,862 00	4,565	6,867,348 00	262,326 72	75,696 10	3,934 90
Northwestern Mutual	437	609,350 00	150	203,921 00	3,312	5,035,669 00	208,100 08	80,089 75	3,121 50
Penn Mutual	536	680,776 00	214	251,172 00	2,161	2,983,270 00	115,878 52	13,700 00	2,317 57
Phoenix Mutual	88	107,086 00	72	65,489 00	938	964,465 00	40,119 08	9,856 00	601 79
Provident Life & Trust	102	174,412 00	30	47,166 00	741	1,333,700 00	57,960 18	2,104 00	1,159 20
Provident Savings	55	67,464 00	35	56,214 00	164	284,964 00	9,736 62	10,000 00	146 64
Prudential { Ordinary	365	338,685 00	96	80,370 55	554	505,269 00	20,589 62	1,000 00	640 25
{ Industrial	3,590	473,295 00	2,674	334,721 00	4,486	622,116 00	22,093 43	3,995 60	
Security Mutual	53	58,930 00	25	29,514 00	152	210,825 00	7,984 98	3,514 55	119 77
State Mutual	36	66,399 00	28	45,809 00	376	632,088 00	22,844 76	4,133 23	306 24
Travelers	120	180,800 00	91	144,007 00	1,058	1,514,597 00	40,732 82	17,478 20	1,690 78
Union Central	22	53,500 00	25	48,000 34	344	520,991 00	19,699 11	1,026 59	497 84
United States	2	3,500 00	18	17,480 00	96	111,300 00	2,795 51	-	41 93
Washington	162	207,092 00	195	228,488 00	945	1,063,615 00	43,205 73	15,660 10	648 09
Total	31,633	\$13,054,652 36	19,114	\$7,441,315 20	98,626	\$73,682,930 20	\$2,664,395 04	\$870,869 34	\$43,311 55
Aggregate	33,087	\$14,456,128 32	20,223	\$8,571,410 36	107,045	\$83,009,484 43	\$3,035,812 58	\$962,348 32	\$51,660 64

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INSURANCE COMMISSIONER'S REPORT.

TABLE No. 24.

Capital, Assets, Liabilities, Surplus, Premiums, Losses, Income and Disbursements—Miscellaneous Companies.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
Ætna Indemnity Company	\$500,000 00	\$651,641 09	\$130,823 61	\$520,817 48	\$201,729 52	\$239,457 60	\$47,197 70	\$206,205 45
Ætna Life Ins. Co. (Accident Dep't)	*1,750,000 00	*63,401,214 07	*57,902,677 68	*5,498,536 39	1,756,621 29	4,349,160 45	600,119 41	1,527,688 54
American Bonding Company.....	1,000,000 00	1,639,307 24	366,857 66	1,332,449 58	579,187 63	658,682 94	154,403 57	602,659 75
American Surety Company	2,500,000 00	5,549,157 76	1,049,643 48	4,499,514 28	1,053,606 69	1,410,498 44	265,529 75	1,252,770 71
City Trust, Safe Deposit and Surety Co....	500,000 00	3,426,327 86	2,062,337 84	763,996 02	223,184 76	371,835 99	65,644 55	344,864 77
Continental Casualty Company	300,000 00	1,158,424 28	733,241 14	425,083 14	1,288,188 06	1,674,832 04	644,850 36	1,301,625 18
Employers' Liability Assurance Corp'n...	750,000 00	2,078,465 83	1,426,807 67	651,658 16	1,950,060 53	1,997,851 80	945,670 03	1,801,061 82
Fidelity and Casualty Company.....	250,000 00	5,268,680 62	3,564,810 06	1,703,870 56	4,489,535 93	4,754,804 00	1,594,326 97	3,967,416 97
Fidelity and Deposit Company.....	200,000 00	5,790,565 88	914,332 31	4,876,233 57	1,227,094 24	1,542,772 15	454,906 97	1,463,900 58
General Accident Assurance Corporation.	250,000 00	545,721 37	235,243 12	310,478 25	409,115 22	456,640 81	141,292 30	369,793 58
Great Eastern Casualty and Indemity Co..	125,000 00	249,326 59	91,986 45	157,400 14	173,576 96	183,910 45	65,206 97	172,514 08
Guarantee Company of North America...	304,600 00	1,150,472 84	147,547 46	1,002,925 38	179,248 06	224,460 38	36,075 34	169,895 98
Hartford Steam Boiler Insp. & Ins. Co....	500,000 00	3,109,591 36	1,868,333 56	1,241,257 74	1,224,611 37	1,371,706 39	108,164 96	1,227,905 35
Lloyds Plate Glass Insurance Company...	250,000 00	725,230 28	251,827 58	473,702 70	423,632 15	459,424 77	150,091 44	402,614 88
London Guarantee and Accident Company	200,000 00	1,330,427 78	916,350 94	420,076 84	1,116,004 87	1,154,276 74	566,516 70	1,048,358 61
Maryland Casualty Company.....	750,000 00	2,787,408 09	1,314,626 68	1,472,781 41	1,898,100 38	2,088,932 89	886,415 14	1,788,705 49
Metropolitan Plate Glass Insurance Co...	200,000 00	579,641 40	174,503 33	405,138 07	323,488 00	340,686 89	100,275 61	408,797 18
National Surety Company	500,000 00	1,613,727 18	568,154 28	1,045,572 90	760,868 59	819,629 89	217,634 35	742,483 11
New Amsterdam Casualty Company	314,400 00	644,302 02	269,736 82	374,565 19	456,160 70	472,792 74	188,411 88	410,374 02
New Jersey Plate Glass Insurance Co.	100,000 00	288,821 62	84,133 76	144,687 86	143,376 75	154,772 73	50,072 51	128,396 25
New York Plate Glass Insurance Co.	100,000 00	545,731 45	215,931 60	299,799 85	411,395 35	444,556 62	116,704 65	352,807 13
Preferred Accident Insurance Company ..	200,000 00	1,064,961 12	580,282 38	484,678 74	1,167,377 40	1,187,491 15	412,815 49	1,071,605 69
Standard Life and Accident Insurance Co.	250,000 00	1,549,302 14	822,915 74	586,386 40	1,326,847 53	1,377,786 87	505,887 69	1,195,129 63
Travelers Insurance Company	1,000,000 00	7,418,445 62	3,535,133 96	3,883,311 66	4,342,069 16	4,613,083 49	1,613,517 25	3,893,438 20
Union Casualty and Surety Company.....	250,000 00	528,366 81	205,292 18	323,074 63	341,816 66	553,563 28	262,124 47	584,572 88
United States Casualty Company	300,000 00	1,478,935 45	628,935 45	850,000 00	910,509 84	950,792 79	346,354 21	794,794 26
United States Fidelity and Guaranty Co. .	1,650,900 00	2,952,867 80	976,868 88	1,975,998 92	1,515,912 92	1,622,359 77	528,285 74	1,565,438 45
United States Health and Accident Ins. Co.	200,000 00	311,296 79	44,088 75	267,208 04	525,651 66	535,270 17	293,448 29	501,454 98
Total	\$15,194,900 00	\$117,848,422 28	\$81,867,224 38	\$35,981,197 90	\$30,660,272 22	\$35,962,034 23	\$11,639,947 60	\$29,296,774 59

* Includes Life Department.

INSURANCE COMMISSIONER'S REPORT.

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TABLE No. 25.
Risks and Premiums—Miscellaneous Companies.

COMPANIES.	IN FORCE DEC. 31, 1901.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1902.		
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	
Etna Indemnity	Fidelity.....	\$12,872,325 00	\$66,658 27	\$16,446,200 00	\$77,039 80	\$15,560,675 00	\$74,358 02	-	-	\$13,757,850 00	\$69,340 05
	Surety.....	12,517,468 00	50,801 16	23,797,166 53	103,652 03	15,024,771 83	59,360 53	-	-	21,289,862 70	95,092 66
	Plate Glass.....	1,832,105 98	50,958 32	2,130,230 03	58,072 98	1,937,387 58	52,642 44	-	-	2,024,948 43	56,388 84
Etna Life	Accident.....	182,998,619 33	817,718 40	424,876,425 00	1,466,872 57	408,324,840 33	1,386,932 82	\$2,880,000 00	\$14,101 95	196,661,204 00	883,556 29
	Liability.....	-	-	-	242,389 61	-	13,490 65	-	73 23	-	228,825 73
	Health.....	-	72,094 19	-	104,672 11	-	80,248 43	-	662 00	-	95,855 87
American Bonding, Surety.....	121,992,762 90	523,758 88	158,307,118 41	666,190 98	135,881,885 39	592,473 72	-	13,698 62	144,417,955 92	589,777 52	
American Surety	Fidelity.....	117,128,418 00	508,666 42	166,845,499 00	696,003 87	149,464,844 00	608,445 77	-	-	134,509,073 00	596,224 52
	Surety.....	203,488,887 00	665,113 01	223,149,106 00	686,472 43	216,320,928 00	630,477 95	-	-	210,312,065 00	721,107 49
City Trust	Fidelity.....	23,181,733 33	89,770 77	30,487,333 33	92,298 20	30,502,410 00	89,811 22	30,000 00	165 00	28,136,056 66	92,092 75
	Surety.....	45,962,131 71	186,145 91	39,170,929 41	178,785 54	41,448,953 07	165,934 31	2,324,933 84	13,583 49	41,359,174 21	185,413 65
Continental Casualty	Accident.....	44,106,534 00	796,196 26	88,492,684 00	1,748,676 68	65,477,523 00	1,263,952 14	7,752,100 00	16,559 50	59,369,595 00	1,264,361 30
	Liability.....	36,815,480 00	163,624 36	64,350,300 00	286,001 33	55,400,930 00	246,226 36	2,774,850 00	12,332 74	42,990,000 00	191,066 59
Employers Liability	Liability.....	-	1,246,995 80	-	2,026,142 87	-	1,839,622 84	-	636 13	-	1,432,879 70
	Fidelity.....	10,702,875 00	47,568 33	15,320,075 00	68,089 28	14,616,300 00	64,961 39	25,750 00	114 25	11,380,900 00	50,581 87
	Health.....	2,545,380 00	11,312 79	4,839,470 00	21,508 64	3,346,350 00	14,872 70	189,700 00	842 86	3,848,800 00	17,105 87
Fidelity & Casualty	Accident.....	368,158,492 91	1,223,702 33	628,890,430 96	2,143,561 22	565,049,140 21	1,789,075 96	35,000 00	128 50	431,964,783 66	1,578,059 09
	Liability.....	-	1,336,165 75	-	2,161,735 16	-	1,966,725 40	-	2,893 32	-	1,528,282 19
	Burglary.....	49,063,651 67	355,404 62	67,784,251 95	466,354 28	57,416,738 66	416,295 01	142,833 33	566 33	59,288,331 63	404,897 66
Fidelity & Casualty	Fidelity.....	60,174,986 17	256,769 34	17,556,787 17	335,844 97	74,330,213 17	303,462 77	117,500 00	451 25	63,284,060 17	288,700 29
	Plate Glass.....	9,658,700 89	240,654 63	11,846,681 80	296,676 89	11,026,613 19	275,634 92	1,680 00	68 26	10,477,089 50	260,028 34
	Steam Boiler.....	115,982,986 37	542,214 57	112,936,469 03	445,202 90	99,797,686 37	386,329 30	-	-	129,121,769 03	601,088 17
Fidelity & Deposit	Fidelity.....	189,802,587 00	797,986 81	250,703,611 00	942,740 80	226,069,647 00	825,586 62	-	-	214,436,551 00	915,140 99
	Surety.....	91,072,153 00	611,410 28	39,299,307 00	336,729 42	28,250,317 00	428,684 96	-	-	102,121,143 00	185,454 74
	Accident.....	82,847,491 00	99,653 40	168,486,135 00	220,232 55	192,454,576 00	194,512 57	2,238,333 00	4,711 21	56,634,717 00	120,662 47
General Accident	Liability.....	-	68,645 00	-	256,629 53	-	137,708 77	-	597 00	-	186,968 76
	Burglary.....	3,454,930 00	28,865 13	4,775,754 00	41,050 87	4,722,262 00	38,138 50	56,300 00	210 60	3,452,122 00	31,566 90
Great Eastern, Accident.....	933,150 00	142,846 67	1,200,465 60	226,024 15	1,201,981 00	210,034 87	-	-	931,634 00	158,835 95	
Guarantee Co. of N. A., Fidelity.....	59,831,309 00	235,405 41	74,280,014 00	229,584 59	73,799,039 00	255,014 75	7,545,473 00	24,787 44	52,766,811 00	185,187 81	
Hartford Steam Boiler, St. M. Boiler	352,000,960 00	3,151,171 35	157,361,899 00	1,506,923 58	121,925,237 00	1,399,824 99	-	-	387,437,622 00	3,358,269 94	
Lloyds Plate Glass, Plate Glass...	17,063,024 00	465,247 70	16,272,055 00	454,977 77	16,275,165 00	451,807 79	-	-	17,059,914 00	468,417 68	
London Guarantee & Accident.....	13,856,900 00	106,932 71	24,769,109 00	133,417 64	22,795,000 00	166,593 32	-	-	15,831,000 00	133,757 03	
& Accident.....	-	711,922 22	-	1,085,809 28	-	998,796 76	-	-	-	798,934 74	

Maryland Casualty	Accident.....	37,313,550 00	154,338 02	132,615,948 00	282,696 03	128,272,815 00	252,380 75	2,037,000 00	7,868 44	39,619,683 00	176,984 86
	Liability ..		1,054,926 18		1,691,279 57		1,647,300 95		2,667 90		1,009,236 90
	Health.....	4,652,750 00	17,515 75	11,133,362 00	40,864 62	7,105,937 00	24,342 64	-	-	8,680,775 00	34,037 73
	Plate Glass...	1,666,033 87	108,053 34	2,163,356 00	133,041 57	1,987,005 62	128,787 97	221 00	13 25	1,842,763 85	119,293 69
	Steam Boiler...	33,266,683 00	111,433 28	28,032,467 00	95,030 49	24,815,767 00	74,410 44	-	18 90	36,485,388 00	132,034 43
	Burglary		3,372,856 00		15,610 39	1,048,866 00	4,548 02	72,350 00	254 59	2,251,640 00	10,827 78
	Sprinkler.....	3,846,900 00	42,434 12	5,062,722 00	64,196 75	4,369,800 00	50,988 12	-	-	4,539,822 00	55,642 75
Metropolitan Plate Glass, Pl. Glass		11,087,579 20	304,304 81	13,582,381 10	368,600 52	12,230,053 70	340,555 65	-	-	12,439,906 60	332,319 68
National Surety	Fidelity	116,967,529 60	322,187 29	169,218,308 00	532,082 94	128,414,082 00	472,315 22	5,848,250 00	16,568 08	151,923,505 00	383,386 93
	Surety	129,713,909 00	295,518 32	148,327,487 00	375,091 99	128,277,062 00	295,081 13	2,560,731 00	11,569 79	147,203,603 00	363,359 39
	Accident.....	27,872,050 00	55,052 86	57,054,150 00	110,874 82	48,928,900 00	95,691 75	-	2,939 76	34,774,425 00	67,296 17
New Amsterdam	Liability		195,808 16		466,088 69		397,886 69		461 53		263,548 63
	Burglary	6,409,996 33	50,284 86	10,673,655 00	89,252 06	8,352,063 33	66,130 98	223,800 00	1,483 15	8,507,788 00	71,922 79
New Jersey Plate Glass, Plate Glass		5,513,773 00	137,076 05	6,243,392 00	150,836 05	5,486,858 00	137,410 54	-	-	6,270,307 00	150,521 56
New York Plate Glass, Plate Glass		11,368,742 00	276,792 94	24,111,838 00	588,551 32	16,766,264 00	408,236 64	-	-	18,714,316 00	460,107 82
Preferred Accident, Accident		412,676,000 00	825,754 10	575,000,000 00	1,186,305 06	562,000,000 00	1,132,232 02	-	-	425,676,000 00	879,507 14
Standard L. & A.	Accident.....	86,983,475 00	582,803 52	156,812,500 00	395,231 28	148,867,875 00	534,760 84	2,082,500 00	9,107 57	92,843,600 00	654,166 39
	Liability		392,204 83		618,204 67		549,990 75		3,570 30		456,848 45
	Health	4,720,400 00	72,622 44	6,034,000 00	101,066 69	5,985,000 00	99,989 18	-	-	4,769,400 00	73,699 55
Travelers	Accident.....	287,110,874 00	1,495,368 40	540,061,794 00	2,309,588 37	525,127,123 00	2,275,107 37	3,116,750 00	13,272 68	298,928,795 00	1,516,576 72
	Liability		1,058,249 58		2,047,334 69		1,656,279 28		-		1,449,524 99
	Health.....	5,127,709 00	84,129 33	7,561,572 00	122,890 03	6,287,624 00	103,181 38	-	-	6,401,657 00	103,837 96
Union Casualty	Accident.....	21,230,740 00	102,619 58	80,234,213 00	435,121 08	75,391,053 00	414,785 50	-	-	26,073,900 00	122,955 16
	Health	12,136,965 00	46,555 32	18,548,250 00	112,519 03	19,671,630 00	107,371 25	-	-	11,013,525 00	51,703 10
	Plate Glass.....	5,177,406 00	137,447 98	6,910,906 00	220,667 15	6,398,485 00	201,440 03	-	-	5,689,827 00	156,675 10
U. S. Casualty	Accident.....	287,319,550 00	317,895 90	452,718,455 00	563,019 94	472,842,409 00	532,067 14	-	-	267,195,596 00	348,248 70
	Liability		356,657 50		604,782 79		570,898 43		2,750 71		387,791 13
	Health.....		-	937,104 00	13,325 28	56,912 00	810 77	-	-	880,192 00	12,514 51
	Steam Boiler.....	13,883,000 00	65,835 21	12,528,500 00	55,436 23	11,404,500 00	42,404 69	-	-	15,007,000 00	78,866 75
	Sprinkler.....	1,730,335 00	19,468 91	2,411,035 00	29,878 54	2,149,835 00	24,957 69	-	-	1,991,535 00	24,889 76
U. S. Fidelity & Casualty	Fidelity*	326,659,171 28	1,170,601 39	372,119,816 78	1,497,007 21	369,409,775 00	1,375,519 76	-	-	320,369,213 06	1,292,088 84
	Burglary	16,247,703 34	142,987 79	39,948,910 11	347,680 53	20,865,500 08	174,039 31	4,314,679 53	22,458 53	31,016,434 44	294,170 48
U. S. Health & Accident, Accident..		1,341,350 00	15,573 35	162,184,085 00	531,458 54	159,800,535 00	512,738 49	-	-	3,724,900 00	34,295 40
Total	Accident.....	\$1,891,664,256 24	\$6,900,679 86	\$9,557,740,684 96	\$12,639,011 56	\$3,432,034,700 54	\$12,327,711 90	\$24,148,408 00	\$80,822 35	\$1,993,221,832 66	\$7,130,627 17
	Liability		6,421,573 02		11,200,416 86		9,778,700 34		13,630 12		7,829,641 22
	Burglary	75,176,281 94	577,542 40	126,555,427 06	959,948 13	92,408,430 07	699,151 82	4,809,962 86	24,953 20	104,516,316 07	813,385 51
	Health.....	29,183,204 00	304,229 82	49,054,358 00	516,845 80	42,453,513 00	430,816 35	189,700 00	1,504 86	35,594,349 00	388,754 41
	Fidelity	922,920,933 78	3,495,614 03	1,172,977,644 28	4,490,631 66	1,082,166,985 17	4,069,475 52	13,566,973 00	42,086 02	999,564,619 89	3,874,684 15
	Surety	604,742,311 61	2,338,747 56	632,651,114 35	2,346,922 39	565,203,917 29	2,172,012 00	4,885,664 84	38,851 90	666,703,843 83	2,474,805 45
	Plate Glass.....	63,367,364 94	1,719,935 77	83,261,439 93	2,270,444 45	72,107,831 43	1,993,543 98	1,901 00	81 51	74,519,072 38	1,996,752 73
	Steam Boiler.....	515,133,629 37	3,870,654 41	310,859,335 03	2,102,593 20	257,943,190 37	1,502,369 42	-	18 90	568,049,774 03	4,170,259 29
	Sprinkler.....	5,577,235 00	61,903 03	7,473,737 00	94,075 29	6,519,635 00	7,945 81	-	-	6,531,357 00	80,032 51
Aggregate.....		\$4,107,165,216 88	\$25,690,281 90	\$5,939,973,760 61	\$36,620,959 34	\$5,550,835,292 96	\$3,350,329 94	\$47,602,609 70	\$201,968 86	\$4,448,701,164 86	\$28,748,942 44

* Includes Surety.

TABLE No. 26.
"Maine Business"—Miscellaneous Companies.

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INSURANCE COMMISSIONER'S REPORT.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.	1901.	1902.
Ætna Indemnity { Fidelity	\$12,900 00	\$16,700 00	\$64 05	\$74 20	-	-	-	-	} \$2 16	} \$6 95
} Surety	10,600 00	127,600 00	80 00	389 00	-	-	-	-		
Ætna Life { Accident	1,193,500 00	1,269,700 00	3,567 14	3,454 38	\$694 79	\$1,758 70	\$694 79	\$1,758 70	} 53 51	} 99 94
} Employers Liability	-	-	-	2,900 06	-	23 00	-	23 00		
} Health	-	-	-	308 30	-	278 92	-	278 92		
American Bonding, Surety	517,655 00	504,760 00	1,971 56	1,352 15	-	41 12	-	-	29 57	20 28
American Surety { Fidelity	522,350 00	517,900 00	2,081 86	1,998 82	-	-	-	-	} 79 84	} 62 72
} Surety	1,014,317 00	1,099,850 00	3,240 88	2,182 42	-	-	-	-		
City Trust { Fidelity	50,000 00	14,500 00	149 50	26 75	-	-	-	-	} 122 65	} 60 54
} Surety	733,747 50	620,350 00	5,983 92	3,001 65	-	-	-	-		
Continental Casualty, Accident	-	53,400 00	-	446 30	-	233 73	-	233 73	-	6 69
Employers Liability { Accident	719,285 00	714,449 00	3,196 82	3,175 33	269 27	740 00	214 27	845 00	} 216 67	} 202 64
	Employers Liability	2,167,236 00	9,632 16	8,811 26	3,818 79	6,870 30	4,423 79	7,760 30		
	} Fidelity	338,865 00	311,789 00	1,565 80	1,385 73	-	-	-		
} Health	24,750 00	17,000 00	110 00	137 00	57 14	-	57 14	-	-	-
Fidelity & Casualty { Accident	2,540,550 00	2,323,150 00	7,478 11	7,172 42	1,178 09	4,134 60	1,178 09	4,134 60	} 432 20	} 420 60
	Employers Liability	1,590,000 00	15,666 40	13,987 65	3,869 88	3,660 43	3,869 88	3,660 43		
	} Burglary	69,050 00	332,350 00	551 34	1,822 67	-	-	-		
	} Fidelity	250,300 00	291,200 00	1,011 85	1,138 60	-	-	-		
	} Plate Glass	138,946 00	44,210 00	941 73	1,073 52	146 60	117 51	146 60		
} Steam Boiler	1,126,000 00	1,168,000 00	3,164 20	3,745 38	4,705 58	2,514 70	4,705 58	2,514 70	-	-
Fidelity & Deposit { Fidelity	257,000 00	514,580 00	3,381 77	1,848 00	-	-	-	-	} 79 47	} 61 11
} Surety	273,000 00	343,950 00	1,916 03	2,226 00	-	566 73	-	566 73		
General Accident.. { Accident	5,348,900 00	5,295,900 00	5,360 39	6,738 09	2,075 78	6,976 11	4,770 78	7,376 11	} 94 69	} 127 80
	Employers Liability	90,000 00	939 25	1,688 89	-	4 00	-	39 00		
	} Burglary	1,000 00	7,331 00	13 00	93 05	-	-	-		
Great Eastern, Accident	338,000 00	533,000 00	591 75	1,090 47	55 71	187 50	55 71	187 50	8 88	16 36
Guarantee Co. of North America, Fidelity	345,450 00	13,200 00	1,019 22	809 08	-	9,340 00	-	9,340 00	15 29	12 14
Hartford Steam Boiler, Steam Boiler	1,339,686 00	1,584,280 00	11,860 43	14,639 12	126 00	3,448 61	1,058 24	462 20	177 91	219 59
Lawyers Surety, Surety	38,360 00	38,360 00	20 00	5 00	-	-	-	-	30	08
Lloyds Plate Glass, Plate Glass	81,654 56	90,118 11	1,828 43	1,910 62	955 66	541 36	809 58	488 16	27 43	28 66
London Guarantee & Accident { Accident	25,500 00	83,500 00	125 50	242 00	797 27	75 00	797 27	75 00	} 47 31	} 30 65
	} Employers Liability	380,000 00	-	3,028 50	1,801 17	124 52	1,029 23	1,029 23		

Maryland Casualty	{ Accident.....	2,032,250 00	1,386,300 00	7,029 70	6,363 53	1,138 44	3,278 09	1,138 44	3,278 09	} 628 01	} 583 37
	{ Employers Liability.....	914,500 00	-	32,625 46	30,078 84	17,626 07	23,294 72	17,626 07	23,294 72		
	{ Health.....	187,250 00	184,325 00	670 25	810 25	225 00	103 35	225 00	103 35		
	{ Plate Glass.....	8,781 94	11,686 00	502 12	723 46	71 00	255 22	71 00	255 22		
	{ Steam Boiler.....	363,100 00	395,000 00	1,040 04	915 09	42 07	6 50	42 07	6 50		
Metropolitan Plate Glass, Plate Glass.....		25,090 46	30,943 11	641 89	753 60	219 19	326 16	279 19	276 16	9 63	11 30
National Surety, *Surety.....		170,700 00	245,200 00	513 20	515 16	16 25	17 75	28 75	5 25	7 70	7 73
New Amsterdam	{ Accident.....	222,100 00	308,100 00	404 27	652 02	252 95	74 80	252 95	74 80	} 44 55	} 27 04
	{ Employers Liability.....	250,000 00	-	2,534 31	1,043 34	518 51	5,519 68	518 51	5,519 68		
	{ Burglary.....	9,000 00	9,250 00	31 25	107 50	-	-	-	-		
New Jersey Plate Glass, Plate Glass.....		45,103 96	44,642 46	924 61	1,018 91	194 31	344 74	194 31	344 74	27 74	30 57
New York Plate Glass, Plate Glass.....		74,497 80	85,863 00	1,441 31	1,512 93	509 91	466 05	523 41	452 55	21 62	22 69
Preferred Accident, Accident.....		8,171,000 00	6,971,000 00	26,233 00	23,826 00	14,964 41	9,624 63	15,789 41	10,074 63	393 49	357 39
Standard Life & Accident	{ Accident.....	346,000 00	258,500 00	1,139 03	1,124 23	249 64	90 43	249 64	90 43	} 33 69	} 32 46
	{ Employers Liability.....	65,000 00	-	385 25	335 64	438 30	-	438 30	-		
	{ Health.....	10,500 00	10,000 00	160 25	163 00	165 35	96 43	165 35	96 43		
Travelers	{ Accident.....	7,106,900 00	8,373,100 00	41,929 53	53,161 30	21,349 14	15,493 67	19,599 14	15,782 67	} 906 07	} †
	{ Employers Liability.....	1,185,000 00	-	15,350 37	14,638 93	2,256 50	1,484 41	2,256 50	1,484 41		
	{ Health.....	184,366 00	248,599 00	3,125 05	4,185 39	1,342 46	2,147 91	1,342 46	2,147 91		
Union Casualty	{ Accident.....	677,450 00	652,450 00	2,353 33	2,647 56	341 21	558 43	341 21	558 43	} 135 90	} 140 04
	{ Employers Liability.....	-	-	-	-	600 00	-	600 00	-		
	{ Health.....	771,725 00	724,550 00	4,107 39	4,655 65	440 13	3,901 32	440 13	3,901 32		
	{ Plate Glass.....	14,600 00	11,928 00	334 16	299 03	75 74	40 00	75 74	40 00		
United States Casualty	{ Accident.....	5,676,460 00	5,957,800 00	14,835 14	13,563 76	2,053 92	7,120 77	2,565 54	6,121 56	} 284 98	} 301 85
	{ Employers Liability.....	265,000 00	-	2,810 94	5,196 77	2,676 26	3,080 57	2,078 66	1,238 86		
	{ Health.....	-	12,956 00	191 00	-	-	-	-	13 00		
	{ Steam Boiler.....	272,500 00	255,000 00	1,352 40	1,172 08	-	-	-	-		
United States Fidelity & Guaranty, Surety.....		150,456 00	437,500 00	454 25	2,052 42	-	-	-	-	6 81	30 79
United States Health & Accident, Accident.....		46,600 00	645,000 00	282 30	8,040 21	123 15	3,298 17	123 15	3,820 50	5 65	160 80
Total	{ Accident.....	\$34,444,435 00	\$34,856,149 00	\$114,256 01	\$131,697 60	\$45,543 77	\$53,644 63	\$47,770 39	\$54,411 75	} 3,893 72	} \$3,082 78
	{ Employers Liability.....	6,896,736 00	-	82,972 64	79,582 55	31,928 83	44,966 34	31,926 23	44,049 63		
	{ Burglary.....	79,050 00	348,931 00	595 59	2,023 22	-	-	-	-		
	{ Health.....	1,178,591 00	1,197,430 00	8,172 94	9,850 59	2,230 08	6,527 93	2,230 08	6,560 93		
	{ Fidelity.....	1,807,405 00	1,679,869 00	9,214 05	7,281 18	-	-	-	9,340 00		
	{ Surety.....	2,938,885 50	3,417,570 00	14,179 84	11,723 74	16 25	625 60	28 75	571 98		
	{ Plate Glass.....	386,674 72	319,390 68	6,614 25	7,292 07	2,172 41	2,091 04	2,099 83	1,974 34		
	{ Steam Boiler.....	3,101,286 00	3,402,280 00	17,417 07	20,471 67	4,873 65	5,969 81	5,805 89	2,983 40		
Aggregate.....		\$50,793,013 22	\$45,221,619 68	\$253,692 39	\$269,922 62	\$86,764 99	\$123,165 35	\$89,871 17	\$119,892 03		

* Includes fidelity.

† Includes amount received for inspections.

‡ Included in Life Department.

TABLE No. 27.
Income and Disbursements During 1902—Assessment Companies.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
Maine Casualty Insurance Co	\$5,052 64	-	\$723 75	\$5,776 39	\$1,460 00	\$861 22	\$2,225 73	\$49 94	\$1,168 89	\$5,765 78
Equitable Accident Company.....	90,059 96	\$1,233 61	-	91,293 57	39,069 40	18,095 23	9,055 14	843 10	9,852 07	77,514 94
Massachusetts Mut. Accident Ass'n.	106,617 34	805 18	837 70	108,260 22	41,274 89	27,272 47	21,499 13	918 64	16,846 61	107,811 74
Total	\$201,729 94	\$2,038 79	\$1,561 45	\$205,330 18	\$82,404 29	\$46,228 92	\$32,780 00	\$1,811 68	\$27,867 57	\$191,092 46

TABLE No. 28.
Assets and Liabilities, December 31, 1902—Assessment Companies.

COMPANIES.	ASSETS.					LIABILITIES.				Balance to protect contracts.
	*Ledger assets.	Interest due and accrued.	Unpaid assessments.	All other assets.	Total assets.	Unpaid losses.	Salaries, commissions, etc., due and accrued.	All other liabilities.	Total liabilities.	
Maine Casualty Insurance Co	\$1,507 00	-	-	-	\$1,507 00	\$697 50	-	-	\$697 50	\$809 50
Equitable Accident Company.....	51,969 97	\$544 41	\$4,531 50	\$73 00	57,108 88	9,375 00	\$389 00	\$1,453 25	11,217 25	45,891 63
Massachusetts Mut. Accident Ass'n	30,819 91	156 00	7,581 45	4,324 53	42,881 89	2,500 00	515 00	4,493 12	7,508 12	35,373 77
Total	\$84,286 88	\$700 41	\$12,112 95	\$4,397 53	\$101,497 77	\$12,572 50	\$904 00	\$5,946 37	\$19,422 87	\$82,074 90

* Less items not admitted.

TABLE No. 29.
Exhibit of Policies—Assessment Companies.

COMPANIES.	IN FORCE DECEMBER 31, 1901.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1902.		Premiums or assess- ments received during 1902.	Losses and claims incurred during 1902.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
Maine Casualty Insurance Company.. . .	718	\$70,250 00	156	\$31,550 00	291	\$29,100 00	583	\$72,700 00	\$4,272 64	\$1,470 00
Equitable Accident Company.	5,914	18,194,275 00	2,812	1,585,950 00	2,045	4,028,075 00	6,681	15,752,150 00	77,728 96	37,265 40
Massachusetts Mutual Accident Ass'n....	6,891	17,017,100 00	4,032	3,185,325 00	3,920	4,330,575 00	7,003	15,871,850 00	94,460 34	41,274 89
Total.....	13,523	\$35,281,625 00	7,000	\$4,862,825 00	6,256	\$8,387,750 00	14,267	\$31,696,700 00	\$176,461 94	\$80,010 29

TABLE No. 30.
"Maine Business"—Assessment Companies.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1901.		1902.		1901.		1902.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Maine Casualty Insurance Company, Portland	561	\$54,559 00	156	\$31,550 00	607	\$60,700 00	291	\$29,100 00
Equitable Accident Company, Boston	440	333,025 00	767	341,300 00	370	1,147,825 00	425	437,450 00
Massachusetts Mutual Accident Association, Boston	680	794,175 00	701	407,075 00	677	944,675 00	784	799,125 00
*Mutual Reserve Fund Life Association, New York	128	299,136 00	-	-	107	216,750 00	-	-
Total	1,809	\$1,480,886 00	1,624	\$779,925 00	1,761	\$2,369,950 00	1,500	\$1,265,675 00

TABLE No. 30—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1901.		1902.		1901.	1902.	1901.	1902.
	Number.	Amount.	Number.	Amount.				
Maine Casualty Insurance Company, Portland	718	\$70,250 00	583	\$72,700 00	\$5,804 67	\$5,052 64	\$2,485 75	\$1,460 00
Equitable Accident Company, Boston	1,013	2,470,250 00	1,355	2,374,100 00	11,483 00	13,793 50	8,979 14	7,269 12
Massachusetts Mutual Accident Association, Boston	1,032	2,244,150 00	949	1,852,100 00	14,595 68	13,367 44	6,029 48	6,688 31
*Mutual Reserve Fund Life Association, New York	457	988,961 00	-	-	20,465 24	-	9,500 00	-
Total	3,220	\$5,773,611 00	2,887	\$4,298,900 00	\$52,338 59	\$32,213 58	\$26,994 37	\$15,417 43

* Discontinued business in Maine as an assessment company Jan. 1, 1902. Readmitted as "level premium" company July 1, 1902. See Table No. 23.

TABLE No. 31.
Income and Disbursements During 1902—Fraternal Beneficiary Organizations.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiner's fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Ancient Order of United Workmen.	\$201,080 67	\$223 00	\$45 51	\$201,349 18	\$152,000 00	-	\$6,642 44	\$499 20	\$24,301 10	\$183,442 74
Maine Central Railroad Relief Ass'n	22,076 50	1,349 88	-	23,426 38	23,598 00	-	681 39	-	326 60	24,605 99
Maine State Relief Association.	25,099 40	1,761 49	-	26,860 89	25,534 00	-	-	-	2,423 72	27,957 72
Odd Fellows Graded Mut. Relief Ass'n	31,527 00	303 75	-	31,830 75	29,045 00	-	1,294 84	-	3,610 67	33,950 51
Patrons Mutual Aid Society	1,510 00	-	-	1,510 00	1,700 85	\$27 00	-	-	-	1,727 85
Total	\$281,293 57	\$3,638 12	\$45 51	\$284,977 20	\$231,877 85	\$27 00	\$8,618 67	\$499 20	\$30,662 09	\$271,684 81
COMPANIES OF OTHER STATES.										
American Benefit Society	\$67,970 78	\$529 44	\$157 30	\$68,657 52	\$42,336 20	\$1,111 00	\$2,870 80	-	\$3,412 95	\$49,730 95
Catholic Benevolent Legion	1,240,676 75	3,720 68	5,556 99	1,249,954 42	1,158,671 24	236 81	15,387 22	-	13,169 17	1,187,464 44
Catholic Order of Foresters	943,665 13	14,650 06	37,433 91	995,749 10	751,183 34	12,878 99	19,950 15	-	38,851 09	823,863 57
Home Circle	131,430 01	759 76	614 59	132,804 36	114,727 50	-	5,321 00	\$385 00	9,083 07	129,496 57
Independent Order of Foresters	3,092,209 99	253,591 99	6,219 02	3,354,421 00	1,748,351 05	132,719 83	233,402 65	1,900 89	392,135 11	2,510,599 33
Knights of Columbus	468,191 31	18,448 83	11,093 25	497,733 39	231,000 00	22,336 47	14,649 39	2,460 00	34,193 09	304,632 95
Knights of Honor	3,170,728 52	5,005 24	1,573 93	3,177,307 69	3,006,482 35	25,871 49	24,388 10	2,500 00	50,974 75	3,169,316 69
Knights of Pythias	1,940,237 03	51,908 19	6,706 85	1,998,852 07	1,436,977 37	53,901 73	29,068 95	23,072 58	211,224 95	1,750,245 58
Knights of the Maccabees	3,631,442 85	53,933 01	27,332 42	3,712,708 28	2,609,006 32	-	162,122 68	1,159 18	227,875 78	3,000,163 86
Modern Woodmen of America	6,338,742 15	27,707 33	79,839 43	6,466,308 93	5,592,833 34	164,715 87	146,660 36	-	327,322 29	6,231,581 86
New England Order of Protection	524,128 74	678 90	1,365 10	526,172 74	499,750 00	587 60	11,026 55	5,364 00	27,480 15	544,208 30
Royal Arcanum	7,335,291 22	69,855 99	7,637 96	7,412,785 17	6,809,868 73	48,152 46	102,538 17	-	63,242 78	7,113,802 14
Royal Neighbors of America	381,942 45	1,492 25	837 92	384,272 62	363,300 00	-	8,851 26	551 62	6,907 23	376,610 11
Royal Society of Good Fellows	283,532 65	447 46	311 81	284,291 92	267,850 91	-	13,874 23	-	10,170 96	291,896 10
Royal Templars of Temperance	No report.									
Societe des Artisans	248,788 62	11,953 66	338 64	261,080 92	168,076 82	670 23	8,812 04	1,088 00	20,647 00	199,294 09
United Order of the Golden Cross	558,184 10	2,939 99	244 46	561,359 55	525,322 04	2,829 85	16,459 29	6,457 00	25,104 90	576,173 08
United Order of the Pilgrim Fathers	470,136 16	583 54	1,998 02	472,717 72	451,000 00	-	11,681 96	2,290 00	10,796 77	473,768 73
Workmen's Benefit Association	81,428 00	810 11	258 84	82,496 95	57,000 00	1,288 00	10,588 40	352 50	6,126 62	73,358 52
Total	\$30,928,726 46	\$521,407 43	\$189,540 46	\$31,639,674 35	\$25,977,787 21	\$469,300 33	\$839,653 10	\$47,650 77	\$1,478,818 66	\$28,813,210 07
Aggregate	\$31,210,020 03	\$523,045 55	\$189,585 97	\$31,924,651 55	\$26,209,665 06	\$469,327 33	\$848,271 77	\$48,149 97	\$1,509,480 75	\$29,684,894 88

INSURANCE COMMISSIONER'S REPORT.

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TABLE No. 32.
Assets and Liabilities December 31, 1902—Fraternal Beneficiary Organizations.

COMPANIES.	ASSETS.				LIABILITIES.				Balance to protect contracts.
	Ledger assets.	Assessments.	All other assets.	Admitted assets.	Unpaid losses.	Salaries, commissions, etc., due and accrued.	All other liabilities.	Total liabilities.	
MAINE COMPANIES.									
Ancient Order United Workmen	\$21,531 79	-	\$1,419 79	\$22,951 58	\$4,000 00	-	-	\$4,000 00	\$18,951 58
Maine Central Railroad Relief Ass'n	26,953 45	-	-	26,953 45	3,000 00	-	-	3,000 00	23,953 45
Maine State Relief Association	39,840 32	-	-	39,840 32	2,950 00	-	-	2,950 00	36,890 32
Odd Fellows Graded Mut. Relief Ass'n	12,148 91	-	-	12,148 91	-	-	\$33 00	33 00	12,115 91
Patrons Mutual Aid Society	1,566 93	-	-	1,566 93	1,369 52	\$125 12	-	1,494 64	72 29
Total	\$102,041 40	-	\$1,419 79	\$103,461 19	\$11,319 52	\$125 12	\$33 00	\$11,477 64	\$91,983 55
COMPANIES OF OTHER STATES.									
American Benefit Society	\$38,920 21	\$5,000 00	-	\$43,920 21	-	\$100 00	\$170 00	\$101 70	\$43,818 51
Catholic Benevolent Legion	68,598 17	139,000 00	-	207,598 17	\$177,000 00	-	3,500 00	180,500 00	27,098 17
Catholic Order of Foresters	542,261 89	-	-	542,261 89	91,366 66	-	-	91,366 66	450,895 23
Home Circle	27,324 43	9,600 00	\$1,172 00	38,096 43	31,077 31	-	-	31,077 31	7,019 12
Independent Order of Foresters	5,961,386 86	2,271 89	352,091 17	6,318,749 92	360,269 44	5,848 24	265,751 39	631,869 67	5,686,880 85
Knights of Columbus	791,392 46	23,295 67	6,746 09	\$21,434 22	54,200 00	-	-	54,200 00	767,234 22
Knights of Honor	94,646 31	250,325 24	21,554 29	366,525 84	352,566 67	-	485 00	353,051 67	13,474 17
Knights of Pythias	448,275 45	6,898 62	14,564 83	469,738 90	194,000 00	35,422 36	1,831 27	231,253 63	238,485 27
Knights of the Maccabees	2,444,781 02	280,247 33	64,533 43	2,789,561 78	436,650 00	-	-	468,275 78	2,321,286 00
Modern Woodmen of America	1,530,097 62	535,000 00	4,498 56	2,069,596 18	716,035 70	24,360 90	-	740,396 60	1,329,199 58
New England Order of Protection...	58,957 52	47,500 00	-	106,457 52	33,000 00	-	-	33,000 00	73,457 52
Royal Arcanum	2,572,643 93	610,019 16	23,064 22	3,205,727 31	710,525 00	2,201 22	311 15	713,037 37	2,492,689 94
Royal Neighbors of America	78,032 97	43,000 00	-	121,032 97	37,000 00	-	-	37,000 00	84,032 97
Royal Society of Good Fellows	8,420 82	-	5,987 95	14,408 77	136,000 00	-	-	136,000 00	-121,591 23
Royal Templars of Temperance	No report.	-	-	-	-	-	-	-	-
Society des Artisans	389,454 77	-	2,170 23	382,625 00	11,000 00	-	-	11,000 00	371,625 00
United Order of the Golden Cross ...	66,795 29	49,263 80	490 72	116,549 81	77,750 00	51 55	-	77,801 55	38,748 26
United Order of the Pilgrim Fathers	31,293 36	1,842 22	1,000 60	34,135 58	100,500 00	-	-	100,500 00	-66,364 42
Workmen's Benefit Association	28,808 99	-	-	28,808 99	4,000 00	-	-	4,000 00	24,808 99
Total	\$15,176,092 07	\$2,003,263 93	\$497,873 49	\$17,677,229 49	\$3,522,940 78	\$100,095 05	\$271,395 51	\$3,894,431 34	\$13,782,798 15
Aggregate	\$15,278,133 47	\$2,003,263 93	\$499,293 28	\$17,780,690 68	\$3,534,260 30	\$100,220 17	\$271,428 51	\$3,905,908 98	\$13,874,781 70

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 INSURANCE COMMISSIONER'S REPORT.

TABLE No. 33.
Exhibit of Policies—Fraternal Beneficiary Organizations.

COMPANIES.	IN FORCE DECEMBER 31, 1901.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1902.		Mortuary and disability assessments received during 1902.	Losses and claims incurred during 1902.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Ancient Order of United Workmen.....	6,884	\$13,326,000	1,538	\$1,911,000	545	\$984,000	7,877	\$14,253,000	\$171,326 04	\$150,000 00
Maine Central Railroad Relief Ass'n.....	1,617	-	241	-	117	-	1,741	-	13,417 00	19,000 00
Maine State Relief Association.....	1,194	-	-	-	72	-	1,122	-	22,610 00	28,250 00
Odd Fellows Graded Mutual Relief Ass'n	1,957	-	137	-	94	-	2,000	-	26,385 00	25,360 00
Patrons Mutual Aid Society.....	223	-	13	-	54	-	182	-	1,369 52	1,369 52
Total.....	11,875	\$13,326,000	1,929	\$1,911,000	882	\$984,000	12,922	\$14,253,000	\$235,107 56	\$223,979 52
COMPANIES OF OTHER STATES.										
American Benefit Society.....	4,475	\$4,501,750	453	\$362,000	551	\$473,000	4,377	\$4,390,750	\$59,699 73	\$41,000 00
Catholic Benevolent Legion.....	38,286	59,198,500	1,057	923,000	2,788	4,360,750	36,555	55,766,750	1,218,079 00	1,182,000 00
Catholic Order of Foresters.....	94,902	100,497,900	10,902	11,992,200	1,242	1,366,200	104,562	111,123,900	893,810 13	769,400 00
Home Circle.....	5,462	8,973,500	317	229,000	438	613,500	5,341	8,589,000	118,123 03	128,453 57
Independent Order of Foresters.....	192,086	217,027,500	30,101	24,509,500	16,818	14,687,500	205,369	226,849,500	2,838,464 51	1,850,551 24
Knights of Columbus.....	32,790	33,073,000	3,864	3,864,000	2,068	2,102,000	34,586	34,835,000	406,775 82	249,000 00
Knights of Honor.....	55,773	96,852,500	4,003	4,147,000	6,286	9,133,500	53,580	91,866,000	3,082,152 17	2,938,000 00
Knights of Pythias.....	57,075	101,265,500	11,348	13,910,500	7,713	11,465,500	60,710	103,711,000	1,736,340 13	1,423,500 00
Knights of the Macabees.....	240,299	326,020,000	70,780	75,074,000	25,515	28,705,000	285,564	372,389,000	3,598,145 55	2,542,450 00
Modern Woodmen of America.....	621,700	1,097,419,500	95,875	144,743,000	53,409	80,877,500	664,166	1,161,285,000	5,689,194 15	5,776,000 00
New England Order of Protection.....	30,617	51,325,000	2,694	3,437,000	1,283	1,945,000	32,028	52,817,000	481,666 99	503,000 00
Royal Arcanum.....	231,132	585,704,000	33,216	50,854,000	10,026	21,229,000	254,322	615,329,000	7,140,664 82	6,886,500 00
Royal Neighbors of America.....	60,722	67,080,000	15,705	17,095,500	6,615	7,520,500	69,812	76,655,000	309,624 43	358,500 00
Royal Society of Good Fellows.....	6,120	11,246,500	599	383,000	938	1,456,500	5,781	10,173,000	283,532 65	261,000 00
Royal Templars of Temperance.....	-	No report.	-	-	-	-	-	-	-	-
Societe des Artisans.....	16,284	16,198,400	3,193	3,193,000	1,469	1,461,600	18,008	17,929,800	221,691 72	119,400 00
United Order of the Golden Cross.....	25,326	32,322,000	4,248	2,770,000	2,953	2,598,500	26,621	32,493,500	556,979 60	517,750 00
United Order of the Pilgrim Fathers.....	22,345	34,213,000	1,136	1,077,500	1,145	1,657,000	22,336	33,633,500	452,818 88	503,500 00
Workmen's Benefit Association.....	6,683	6,683,000	644	644,000	439	439,000	6,888	6,888,000	60,167 00	59,000 00
Total.....	1,742,077	\$2,849,601,550	290,225	\$359,214,200	141,696	\$192,091,050	1,890,606	\$3,016,724,700	\$29,207,930 33	\$26,108,504 81
Aggregate.....	1,753,952	\$2,862,927,550	292,154	\$361,125,200	142,578	\$193,075,050	1,903,528	\$3,030,977,700	\$29,443,037 89	\$26,332,484 33

TABLE No. 34.
"Maine Business"—Fraternal Beneficiary Organizations.

XXXXVIII

INSURANCE COMMISSIONER'S REPORT.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1901.		1902.		1901.		1902.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Ancient Order of United Workmen	271	\$371,000 00	1,538	\$1,911,000 00	389	\$861,000 00	545	\$984,000 00
Maine Central Railroad Relief Association	57	-	194	-	122	-	100	-
Maine State Relief Association	7	7,440 00	-	-	114	122,480 00	72	-
Odd Fellows Graded Mutual Relief Association	158	-	137	-	109	-	94	-
Patrons Mutual Aid Society	-	-	13	-	112	-	54	-
Total	493	\$378,440 00	1,882	\$1,911,000 00	846	\$983,480 00	865	\$984,000 00
COMPANIES OF OTHER STATES.								
American Benefit Society	190	\$141,000 00	99	\$83,750 00	292	\$284,750 00	162	\$126,250 00
Catholic Benevolent Legion	-	-	-	2,000 00	13	8,500 00	3	2,500 00
Catholic Order of Foresters	384	390,000 00	121	133,000 00	36	36,000 00	23	22,000 00
Home Circle	-	-	-	-	5	10,500 00	5	7,500 00
Independent Order of Foresters	-	-	602	436,000 00	-	-	532	430,500 00
Knights of Columbus	25	25,000 00	63	63,000 00	43	43,000 00	31	31,000 00
Knights of Honor	-	-	-	-	18	32,000 00	13	24,000 00
Knights of Pythias	92	133,000 00	96	96,000 00	377	429,500 00	91	111,500 00
Knights of the Maccabees	1,093	901,000 00	1,612	1,436,000 00	116	90,500 00	377	321,000 00
Modern Woodmen of America	1,230	1,787,000 00	1,396	1,788,000 00	141	208,000 00	544	687,000 00
New England Order of Protection	496	574,000 00	338	405,000 00	258	337,000 00	264	274,000 00
Royal Arcanum	156	230,500 00	164	212,000 00	27	71,500 00	21	32,500 00
Royal Neighbors of America	14	15,500 00	54	48,000 00	-	-	19	10,500 00
Royal Society of Good Fellows	-	-	-	-	12	31,000 00	7	11,500 00
Royal Templars of Temperance	-	-	-	-	3	3,000 00	-	-
Societe des Artisans	106	106,000 00	98	98,000 00	44	44,000 00	61	61,000 00
United Order of the Golden Cross	390	215,500 00	413	248,000 00	483	452,250 00	397	335,250 00
United Order of the Pilgrim Fathers	43	45,500 00	81	76,500 00	90	136,000 00	78	103,500 00
Workmen's Benefit Association	5	5,000 00	3	3,000 00	19	19,000 00	12	12,000 00
Total	4,224	\$4,569,000 00	5,140	\$5,123,250 00	1,977	\$2,236,500 00	2,578	\$2,603,500 00
Aggregate	4,717	\$4,947,440 00	7,022	\$7,034,250 00	2,823	\$3,219,980 00	3,443	\$3,587,500 00

TABLE No. 34—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1901.		1902.		1901.	1902.	1901.	1902.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Ancient Order of United Workmen	6,884	\$13,326,000 00	7,877	\$14,253,000 00	\$57,613 38	\$187,908 07	\$56,000 00	\$152,000 00
Maine Central Railroad Relief Association.....	1,617	-	1,592	-	18,682 52	\$21,585 50	14,000 00	14,000 00
Maine State Relief Association.....	1,194	1,618,450 00	1,122	-	19,956 00	22,610 00	18,508 00	25,534 00
Odd Fellows Graded Mutual Relief Association.....	1,957	-	2,000	-	28,195 00	26,385 00	25,375 00	29,045 00
Patrons Mutual Aid Society	223	-	182	-	1,700 85	1,369 52	2,480 63	1,700 85
Total	11,875	\$14,944,450 00	12,773	\$14,253,000 00	\$126,147 75	\$259,858 09	\$116,363 63	\$222,279 85
COMPANIES OF OTHER STATES.								
American Benefit Society.....	1,101	\$996,500 00	1,038	\$954,000 00	\$11,552 05	\$12,516 78	\$8,250 00	\$15,500 00
Catholic Benevolent Legion.....	25	25,500 00	22	25,000 00	640 32	550 94	-	-
Catholic Order of Foresters.....	1,617	1,636,000 00	1,716	1,747,000 00	10,838 78	12,381 40	8,000 00	5,000 00
Home Circle.....	61	107,000 00	56	99,500 00	1,716 08	1,589 64	5,762 95	2,864 25
Independent Order of Foresters.....	5,226	4,571,000 00	5,290	4,576,500 00	-	68,315 80	-	43,751 38
Knights of Columbus.....	599	600,000 00	631	632,000 00	6,614 07	6,812 03	5,000 00	3,000 00
Knights of Honor.....	198	352,000 00	185	328,000 00	14,831 05	11,168 60	13,000 00	17,000 00
Knights of Pythias.....	517	640,500 00	522	625,000 00	13,502 35	12,492 82	13,500 00	11,000 00
Knights of the Maccabees.....	1,394	1,148,000 00	2,629	2,263,000 00	-	15,517 88	1,500 00	6,500 00
Modern Woodmen of America.....	1,927	2,947,000 00	2,779	4,043,000 00	10,329 55	17,803 70	2,600 00	19,500 00
New England Order of Protection.....	4,093	6,042,000 00	4,227	6,173,900 00	62,500 84	48,573 80	66,000 00	67,000 00
Royal Arcanum.....	660	1,639,000 00	803	1,818,500 00	19,566 46	21,428 68	42,000 00	17,500 00
Royal Neighbors of America.....	14	15,500 00	56	53,000 00	-	170 70	-	-
Royal Society of Good Fellows.....	68	116,000 00	61	104,500 00	3,300 29	3,038 38	3,000 00	2,000 00
Royal Templars of Temperance.....	17	27,500 00	-	-	946 29	-	-	-
Societe des Artisans.....	393	393,000 00	430	430,000 00	3,121 30	3,907 19	4,000 00	3,000 00
United Order of the Golden Cross.....	4,728	5,063,250 00	4,744	4,976,000 00	89,484 02	86,568 92	71,000 00	98,000 00
United Order of the Pilgrim Fathers.....	1,779	2,601,500 00	1,782	2,574,500 00	36,051 73	34,951 39	20,000 00	32,500 00
Workmen's Benefit Association.....	276	276,000 00	267	267,000 00	2,541 00	2,438 00	3,000 00	4,000 00
Total	24,693	\$29,197,250 00	27,238	\$31,689,500 00	\$287,536 18	\$363,226 65	\$266,012 95	\$348,115 63
Aggregate	36,568	\$44,141,700 00	40,011	\$45,942,500 00	\$413,683 93	\$623,084 74	\$382,376 58	\$570,395 48

* Total business.

INSURANCE COMMISSIONER'S REPORT.

LXXXIX

MAINE STOCK MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK MARINE INSURANCE COMPANIES OF THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1902.

MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President.*

WILLIAM B. SNOW, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Gross premiums. (Marine)	\$147,964 51	
Deduct reinsurance, abatement, rebate and return premiums,	28,900 24	
Net premiums		\$119,064 27
Interest on mortgage loans	\$2,000 00	
Interest on collateral loans	780 00	
Interest on bonds and dividends on stocks.....	5,603 94	
Interest from all other sources	71 09	8,455 03
Premiums in course of collection Dec. 31, 1901		11,722 83
Income from all other sources		2,593 33
Total income		\$141,835 56
Ledger assets Dec. 31, 1901		216,915 37
Total		\$358,750 93

DISBURSEMENTS.

Gross amount paid for losses. (Marine)	\$99,960 93	
Deduct salvage and reinsurance	9,087 95	
Net amount paid for losses		\$90,922 98
Interest and dividends to stockholders.....		8,000 00
Commissions or brokerage		14,981 82
Salaries, fees and other charges of officers, agents and employes		3,950 00
Rents		200 00
Taxes, licenses and insurance department fees		449 18
Loss on sale or maturity of ledger assets.....		984 67
Premium on stocks and bonds purchased		2,350 00
All other disbursements		1,191 32
Total disbursements		\$123,029 87
Balance.....		\$235,720 96

LEDGER ASSETS.

Mortgage loans on real estate	\$50,000 00
Loans secured by collateral	19,500 00
Book value of stocks and bonds, excluding interest.....	106,250 00
Cash in office and in bank... ..	21,649 23
Agents balances, representing business written subsequent to Oct. 1, last	12,240 74
Bills receivable, not matured, taken for marine and inland risks.....	23,527 66
Other ledger assets'.....	2,553 33
Total ledger assets	\$235,720 9

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$1,983 16
Market value of stocks and bonds over book value.....	20,863 00
Total admitted assets.....	\$258,567 12

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Maine Central Railroad Co., 1912, 7%.....	\$1,000	\$1,000	\$1,270 00
Maine Central and E. and N. A. Railway, 1933, 4%..	5,000	5,000	5,600 00
Bangor and Aroostook Railroad Co., 1943, 5%.....	10,000	10,000	11,800 00
Baltimore and Ohio Railroad Co., 1925, 3½%.....	10,000	10,000	9,100 00
Buffalo, Rochester & Pittsburgh R. R. Co., 1920, 4½%	10,000	10,000	10,500 00
Baltimore, Chesapeake & Atlantic R.R. Co., 1934, 5%	5,000	5,000	5,800 00
Cincinnati, Richmond & Muncie R. R. Co., 1950, 5%.	5,000	5,000	5,400 00
Lehigh Valley R. R. Co., 1923, 6%.....	1,000	1,000	1,240 00
Bangor Gas Light Co., 1941, 5%	5,000	5,000	5,450 00
City of Kingman, 1919, 4%	2,000	2,000	2,000 00
City of Omaha, 1912, 5%.....	4,000	4,000	4,400 00
City of Galveston, 1928, option 1908, 5%.....	5,000	5,000	4,500 00
City of Brewer, 1914, 4%.....	2,000	2,000	2,140 00
City of Zanesville, O., 1915, 4%.....	1,000	1,000	1,060 00
City of Newark, O., 1917, 5%.....	5,000	5,000	5,950 00
Wamego Township, 1915, 6%	1,000	1,000	1,080 00
Demand note, secured, 4%.....	3,000	3,000	3,000 00
Time note, secured, 4½%	2,000	2,000	2,000 00
Time note, secured, 5%	800	800	800 00
Demand note, secured, 5%.....	500	500	500 00
Total.....	\$78,300	\$78,300	\$83,590 00

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European and North American Railway Co.....	\$15,000	\$15,000	\$22,800 00
Union Insurance Co., Bangor	2,400	2,400	5,040 00
First National Bank, Bangor.....	6,900	6,900	10,488 00
Kenduskeag National Bank, Bangor.....	2,650	2,650	3,445 00
Eastern Trust and Banking Co	1,000	1,000	1,750 00
Total	\$27,950	\$27,950	\$43,523 00

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
United States bonds, 4%	\$1,000	\$1,100	\$1,000 00
Chicago, Burlington & Quincy R. R. Co. bond, 4%..	1,000	1,050	500 00
European and North American Railway Co. stock.	6,900	9,120	6,000 00
Beacon Trust Company, Boston, stock	1,000	1,100	1,000 00
North National Bank, Rockland, stock.....	500	650	500 00
First National Bank, Bangor, stock	4,500	6,840	4,500 00
First National Bank, Bangor, stock, \$1,000	2,500	3,000	2,000 00
Orono Pulp and Paper Company, stock, \$1,500... }			
General Chemical Company	10,000	10,000	3,060 00
Camden and Rockland Water Co. stock, \$1,500.... }	2,000	2,000	1,000 00
Rockland Trust Company stock, \$500..... }			
Total	<u>\$28,500</u>	<u>\$34,760</u>	<u>\$19,500 00</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$33,192 00
Unearned premiums on outstanding risks.....	71,307 15
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	<u>54,067 97</u>
Surplus to policy holders	<u>\$154,067 97</u>
Total liabilities	<u>\$258,567 12</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901..	\$1,434,988	\$73,579 04
Written during the year.....	18,657,818	147,964 51
Total	<u>\$20,092,806</u>	<u>\$221,543 55</u>
Expired and terminated.....	18,967,247	143,630 99
In force at end of the year.....	<u>\$1,125,559</u>	<u>\$77,912 56</u>

BUSINESS IN MAINE.

	<i>Marine</i>
Risks written.....	\$18,657,818 00
Premiums received	147,964 51
Losses paid	90,922 98
Losses incurred	95,386 98

UNION INSURANCE COMPANY,
BANGOR, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President.*

A. W. STAPLES, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Gross premiums. (Marine)	\$166,347 24	
Deduct reinsurance, abatement, rebate and return premiums	34,284 20	
Net premiums		\$132,063 04
Interest on mortgage loans	\$16 25	
Interest on collateral loans.....	14,596 97	
Interest on bonds and dividends on stocks.....	1,465 25	16,078 47
Premiums in course of collection Dec. 31, 1901.....		23,412 27
Total income.....		\$171,553 78
Ledger assets Dec. 31, 1901.....		374,082 79
Total.....		\$545,636 57

DISBURSEMENTS.

Gross amount paid for losses. (Marine)	\$129,560 11	
Deduct salvage and reinsurance.....	24,264 00	
Net amount paid for losses		\$105,296 11
Interest and dividends to stockholders	16,000 00	
Commissions or brokerage.....	6,311 23	
Salaries, fees and other charges of officers, agents and employes.. ..	9,711 58	
Rents—including company's own occupancy.....	500 00	
Taxes, licenses and insurance department fees....	23 88	
Loss on sale or maturity of ledger assets	70 00	
All other disbursements.....	3,289 37	
Total disbursements.. ..		\$141,201 66
Balance		\$404,434 91

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$324,224 90
Cash in office and in bank	36,981 10
Bills receivable, not matured, taken for marine and inland risks.....	27,662 23
Due from agents and others.....	15,566 68
Total ledger assets.....	\$404,434 91

UNION INSURANCE COMPANY.

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NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,044 58
Market value of stocks and bonds over book value.....	13,015 85
Total admitted assets.....	\$419,495 34

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Trenton Street Railway Co., 1931, 6%	\$15,562 50	\$15,000	\$16,500 00
City of Stillwater, 1906, 5%	16,380 00	16,000	16,800 00
City of Bangor, 1905, 6%	7,000 00	7,000	7,280 00
City of St. Paul, 1903, 7%	15,600 00 }	10,000	10,000 00
City of St. Paul, 1904, 5%		5,000	5,100 00
City of Gallon, 1903 and 1904, 5%	7,739 00 }	2,000	2,000 00
City of Gallon, 1906, 6%		5,000	5,300 00
Atchison, Topeka & Santa Fe R. R. Co., 1995, 4%	20,956 25 }	19,000	13,000 00
Atchison, Topeka & Santa Fe R. R. Co., Adjustment		10,000	9,000 00
Eastern Manufacturing Co., 1905, 5%	5,000 00	5,000	5,100 00
Portland, Oregon, Street Railway Co., 1910, 6%	3,030 00	3,000	3,300 00
Lexington, Ky., Street Railway Co., 1910 and 1911, 6%	3,030 00	3,000	3,000 00
Cincinnati, Richmond and Muncie R. R. Co., 1950, 5%	10,887 50	10,000	10,975 00
City of Saginaw, 1903 and 1910, 4%	8,312 50	8,000	8,160 00
Naumkeag Street Railway Co., 1910, 5%	5,050 00	5,000	5,250 00
Concord and Montreal R. R. Co., 1920, 4%	10,650 00	10,000	10,500 00
City of Quincy, 1914, 4½%	5,275 00	5,000	5,275 00
Bay City, 1914, 4%	6,315 00	6,000	6,315 00
City of Seattle, 1913, 5%	5,343 75	5,000	5,343 75
Arizona Territory, 1942, 5%	11,550 00	11,000	11,550 00
City of Galveston, 1928, 5%	10,725 00	10,000	10,000 00
Allegheny & Western R. R. Co., 1998, 4%	5,125 00	5,000	5,125 00
City of Bellefontaine, 1905 and 1906, 6%	5,578 90	5,000	5,300 00
City of South Milwaukee, 1913, 5%	5,587 50	5,000	5,587 50
Clearfield & Jefferson R. R. Co., 1927, 6%	6,000 00	5,000	6,000 00
Western Union Telegraph Co., 1950, 4½%	10,500 00	10,000	10,660 00
City of Duluth, 1923, 5%	7,597 50 }	2,000	2,310 00
City of Duluth, 1928, 4%		5,000	5,287 50
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%	10,300 00	10,000	10,300 00
Indiana, Illinois & Iowa R. R. Co., 1950, 4%	9,800 00	10,000	10,000 00
County of Penobscot, 1914-16, 3½%	10,592 50	10,000	10,400 00
Bangor & Aroostook R. R. Co., 1943, 5%	11,975 00	10,000	11,975 00
New York, Ontario & Western R. R. Co., 1992, 4%	5,137 50	5,000	5,137 50
Baltimore & Ohio, 1925, 3½%	13,617 90	15,000	13,617 90
Sault Ste Marie, 1921, 4%	5,250 00	5,000	5,250 00
Cleveland City Cable Railway Co., 1909, 5%	6,351 60	6,000	6,351 60
Port Huron, Mich., 1922, 4%	6,180 00	6,000	6,180 00
Total	\$287,949 90	\$284,000	\$295,120 75

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Lockwood Company	\$10,425	\$10,000	\$9,500
European and North American Railway Company..	25,850	23,300	32,620
Total	\$36,275	\$33,300	\$42,120

UNION INSURANCE COMPANY.

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$23,554 86
Unearned premiums on outstanding risks.....	78,302 20
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	<u>217,638 28</u>
Surplus to policy holders.....	\$317,638 28
Total liabilities.....	<u>\$419,495 34</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$1,006,249 00	\$83,418 43
Written during the year.....	8,973,943 21	166,347 24
Total.....	<u>\$9,980,192 21</u>	<u>\$249,765 67</u>
Expired and terminated.....	9,057,381 21	171,463 47
In force at end of the year.....	<u>\$922,811 00</u>	<u>\$78,302 20</u>

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$8,973,943 21
Premiums received.....	166,347 24
Losses paid.....	105,296 11
Losses incurred.....	107,201 79

STOCK FIRE AND MARINE INSURANCE
COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE AND MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO DO BUSINESS
IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31st
DAY OF DECEMBER, 1902.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President.*

WM. H. KING, *Secretary.*

Cash Capital, \$4,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$7,378,897 23	\$463,617 41	
Deduct reinsurance, abatement, rebate and return premiums	1,847,380 47	98,674 49	
Net premiums	\$5,531,516 76	\$364,942 92	\$5,896,459 68
Deposit premiums on perpetual risks.....			7,909 25
Interest on mortgage loans.....		\$636 00	
Interest on collateral loans.....		47 50	
Interest on bonds and dividends on stocks		510,734 57	
Rents		4,346 00	515,764 07
Profit on sale or maturity of ledger assets.....			47,483 10
Income from other sources.....			1,098 26
Total income			\$6,468,714 36
Ledger assets Dec. 31, 1901.....			10,856,146 69
Total			\$17,324,861 05

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$2,962,149 35	\$266,898 96	
Deduct salvage, \$25,681.51; reinsurance, \$492,749.74	449,651 23	68,780 02	
Net amount paid for losses	\$2,512,498 12	\$198,118 94	\$2,710,617 06
Deposit premiums returned.....			3,130 61
Interest and dividends to stockholders.....			668,000 00
Commissions or brokerage			981,685 29
Salaries, fees and other charges of officers, agents and employes			321,065 09
Repairs and expenses on real estate.....			523 52
Taxes on real estate			1,582 47
All other taxes, licenses and insurance department fees			120,690 77
Loss on sale or maturity of ledger assets.....			11,817 61
All other disbursements.....			389,949 92
Total disbursements			\$5,209,062 34
Balance			\$12,115,798 71

LEDGER ASSETS.

Book value of real estate	\$188,241	74
Mortgage loans on real estate.	12,600	00
Book value of stocks and bonds, excluding interest	10,166,214	30
Cash in office and in bank	1,286,673	92
Agents' balances, representing business written subsequent to Oct. 1, last	445,996	16
Agents' balances, representing business written prior to Oct. 1, last..	16,072	59
Total ledger assets	\$12,115,798	71

NON-LEDGER ASSETS.

Interest accrued on mortgages.	\$196	00
Interest accrued on other assets.....	375	00
Market value of stocks and bonds over book value.....	2,711,166	17
Gross assets.....	\$14,827,535	88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$16,072	59
Book value of real estate over market value.....	58,241	74
Total admitted assets.....	\$14,753,221	55

LIABILITIES.

Losses adjusted and unpaid.	\$89,918	54
Losses in process of adjustment, or in suspense	500,765	79
Losses resisted.....	31,926	50
Total claims for losses.....	\$622,610	83
Deduct re-insurance.....	75,475	41
Net amount of unpaid losses	\$547,135	42
Unearned premiums on outstanding risks.....	4,059,794	98
Reclaimable on perpetual fire policies	81,180	48
Cash capital.....	\$4,000,000	00
Surplus over all liabilities.....	6,065,110	67
Surplus to policy holders	\$10,065,110	67
Total liabilities.....	\$14,753,221	55

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$643,922,441	\$7,546,804 62	\$10,564,966	\$272,968 96
Written during the year.....	595,157,978	7,378,897 23	110,358,053	463,617 41
Total.....	\$1,239,080,419	\$14,925,701 85	\$120,923,019	\$736,586 37
Expired and terminated.....	539,706,181	6,270,433 99	106,499,140	471,021 15
In force at end of the year.....	\$699,374,238	\$8,655,267 86	\$14,423,879	\$265,565 22
Deduct amount re-insured.....	83,545,465	1,137,280 11	1,228,480	32,269 35
Net amount in force.....	\$615,828,773	\$7,517,987 75	\$13,195,399	\$233,295 87

Perpetual risks not included above, \$3,547,478 00; premiums on same, \$85,453 13.

Deposited in various States and countries for the exclusive protection of policyholders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$140,793 00	\$150,187 28
Georgia.....	10,000 00	165,231 43
Oregon.....	50,000 00	20,719 61
Virginia.....	44,750 00	71,614 46
Arizona.....	15,000 00	7,099 89
New Mexico.....	10,000 00	5,189 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$9,085,631 00
Premiums received.....	133,627 83
Losses paid.....	70,331 62
Losses incurred.....	64,100 19

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

A. H. SAWYER, *President.*

W. H. STEVENS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire) ...	\$1,781,534 75
Deduct reinsurance, abatement, rebate and return premiums	559,829 33
Net premiums.....	\$1,221,705 42
Interest on mortgage loans.....	\$87,471 82
Interest on collateral loans.....	10,529 07
Interest on bonds and dividends on stocks..	38,698 72
Interest from all other sources.....	5,446 22
Rents	4,592 58
Total income.....	\$1,318,443 83
Ledger assets Dec. 31, 1901.....	2,253,182 84
Total	\$3,571,626 67

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$803,534 88	
Deduct salvage \$5,712 12 and reinsurance \$173,565 76.....	184,277 88	
Net amount paid for losses	\$619,257 00	
Interest and dividends to stockholders	50,000 00	
Commissions or brokerage.....	193,867 00	
Salaries, fees and other charges of officers, agents and employes	88,027 71	
Repairs and expenses on real estate.....	1,802 77	
Taxes on real estate.....	3,908 86	
All other taxes, licenses and insurance department fees.....	43,444 50	
Loss on sale or maturity of ledger assets.	8,349 00	
All other disbursements	109,582 52	
Total disbursements.....	\$1,118,239 36	
Balance.....	\$2,453,387 31	

LEDGER ASSETS.

Book value of real estate.....	\$307,385 94	
Mortgage loans on real estate	593,935 07	
Loans secured by collateral	321,202 46	
Book value of stocks and bonds, excluding interest.....	\$22,881 62	
Cash in office and in bank.....	193,566 97	
Agents' balances, representing business written subsequent to Oct. 1, last	208,025 14	
Agents' balances, representing business written prior to Oct. 1, last....	4,520 31	
Bills receivable.....	1,869 80	
Total ledger assets.....	\$2,453,387 31	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,177 71	
Interest accrued on stocks and bonds	8,337 08	
Interest due and accrued on collateral loans.....	5,867 64	
Interest accrued on other assets.....	743 61	\$25,126 04
Market value of real estate over book value.....	37,119 06	
Market value of stocks and bonds over book value	62,307 63	
Commissions on re-insurance	2,663 39	
Due from other companies for re-insurance.....	1,273 46	
Gross assets	\$2,581,876 89	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$4,520 31	
Bills receivable, past due, taken for fire risks.....	1,869 80	
Book value of ledger assets over market value.....	9,220 00	\$15,610 11
Total admitted assets.....	\$2,566,266 78	

LIABILITIES.

Losses adjusted and unpaid	\$41,904	79
Losses in process of adjustment, or in suspense	69,293	21
Losses resisted.	12,821	32
	<hr/>	
Total claims for losses.....	\$124,019	32
Deduct re-insurance.....	6,341	89
	<hr/>	
Net amount of unpaid losses.....	\$117,677	43
Unearned premiums on outstanding risks	1,273,453	41
Commissions and other charges due agents and brokers.....	47,185	09
Due for re-insurance	10,873	17
Cash capital	\$500,000	00
Surplus over all liabilities	617,077	68
	<hr/>	
Surplus to policy holders.....	\$1,117,077	68
Total liabilities.....	\$2,566,266	78

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$250,132,800	\$2,382,320 00
Written during the year	163,845,700	1,781,535 00
	<hr/>	<hr/>
Total	\$413,978,500	\$4,163,855 00
Expired and terminated	158,849,100	1,614,816 00
	<hr/>	<hr/>
In force at end of the year	\$255,129,400	\$2,549,039 00
Deduct amount re-insured....	10,034,200	94,985 00
	<hr/>	<hr/>
Net amount in force	\$245,095,200	\$2,454,054 00

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$27,000	\$34,135 90
Georgia	10,000	26,200 19
Oregon	50,000	11,877 27

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$578,700
Premiums received.....	9,364
Losses paid	3,388
Losses incurred.	3,445

AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

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

Cash Capital, \$300,000.

INCOME.

Gross premiums. (Fire)	\$605,669 27	
Deduct reinsurance, abatement, rebate and return premiums	128,565 29	
Net premiums		\$477,103 98
Interest on bonds and dividends on stocks	\$22,078 12	
Interest from all other sources..	1,051 57	23,129 69
Profit on sale or maturity of ledger assets..		6,187 50
Premiums in course of collection Dec. 31, 1901		77,467 30
Income from other sources.....		5,518 40
Total income		\$589,406 87
Ledger assets Dec. 31, 1901.....		493,043 16
Total		\$1,082,450 03

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$213,604 70	
Deduct salvage \$1,598 95 and reinsurance \$19,518.24..	21,417 19	
Net amount paid for losses.		\$192,187 51
Interest and dividends to stockholders.....		19,500 00
Commissions or brokerage		103,900 34
Salaries, fees and other charges of officers, agents and employes.....		19,101 45
Rents		2,140 00
Taxes, licenses and insurance department fees		10,340 71
Loss on sale or maturity of ledger assets.		202 50
All other disbursements		28,411 03
Total disbursements.....		\$375,783 54
Balance		\$706,666 49

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$530,904 00
Cash in office and in bank	40,447 08
Agents' balances, representing business written subsequent to Oct. 1, last	135,315 41
Total ledger assets	\$706,666 49

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$4,485 35
Market value of stocks and bonds over book value	147,084 00
All other non-ledger assets	800 00
Total admitted assets	\$859,035 84

LIABILITIES.

Losses adjusted and unpaid	\$12,582 98	
Losses in process of adjustment, or in suspense	42,926 91	
Total claims for losses	\$55,509 89	
Deduct reinsurance	7,308 21	
Net amount of unpaid losses		\$48,201 68
Unearned premiums on outstanding risks		320,574 47
Salaries and other miscellaneous expenses due or accrued		5,607 01
Commissions and other charges due agents and brokers		28,115 70
Due for return premiums and re-insurance		28,473 22
All other liabilities		799 41
Cash capital	\$300,000 00	
Surplus over all liabilities	127,264 35	
Surplus to policy holders		427,264 35
Total liabilities		\$859,035 84

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$46,222,428	\$511,040 57
Written during the year	48,916,281	605,669 27
Total	\$95,138,709	\$1,116,709 84
Expired and terminated	36,861,140	423,174 75
In force at end of the year	\$58,277,569	\$693,535 09
Deduct amount reinsured	7,113,724	88,992 94
Net amount in force	\$51,163,845	\$604,542 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$607,642 00
Premiums received	7,598 82
Losses paid	5,581 34
Losses incurred	6,554 63

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

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

Cash Capital, \$600,000.

INCOME.

Gross premiums. (Fire)	\$2,141,812 53
Deduct reinsurance, abatement, rebate and return premiums	535,432 38
Net premiums	\$1,606,380 15
Interest on mortgage loans	\$83,355 38
Interest on bonds and dividends on stocks	65,752 58
Rents	12,121 78
Profit on sale or maturity of ledger assets	703 24
Proceeds (over and above par value) from sale of \$70,000 par of American Insurance Co. stock which was owned by the company but not heretofore admitted as an asset	143,096 50
Premiums in course of collection Dec. 31, 1901	286,923 86
Income from other sources	3,347 21
Total income	\$2,201,680 70
Ledger assets Dec. 31, 1901	3,698,506 11
Total	\$5,900,186 81

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$988,373 81
Deduct salvage \$17,466.16 and reinsurance \$142,796.67	160,162 83
Net amount paid for losses	\$828,210 98
Interest and dividends to stockholders	61,847 75
Commissions or brokerage	313,083 92
Salaries, fees and other charges of officers, agents and employes	94,820 04
Repairs and expenses on real estate	3,557 99
Taxes on real estate	6,096 62
All other taxes, licenses and insurance department fees	44,894 74
Loss on sale or maturity of ledger assets	1,163 77
All other disbursements	118,714 07
Total disbursements	\$1,472,339 88
Balance	\$4,427,846 93

LEDGER ASSETS.

Book value of real estate	\$323,600 00
Mortgage loans on real estate	1,587,279 73
Book value of stocks and bonds, excluding interest	2,089,113 95
Cash in office and in bank	62,759 18
Agents balances, representing business written subsequent to Oct. 1, last	223,285 96
Agents balances, representing business written prior to Oct. 1, last	4,732 50
Bills receivable taken for fire risks	137,675 61
Total ledger assets	\$4,427,846 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$26,333 67	
Interest accrued on stocks and bonds	27,297 36	
Rents due on company's property	808 29	\$54,439 32
Gross assets		\$4,482,286 25

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$4,732 50	
Bills receivable, past due, taken for fire risks	13,275 78	
Book value of ledger assets over market value	9,213 95	\$27,222 23
Total admitted assets		\$4,455,064 02

LIABILITIES.

Losses adjusted and unpaid	\$3,703 17	
Losses in process of adjustment, or in suspense	105,154 32	
Losses resisted	6,060 00	
Total claims for losses	\$114,917 49	
Deduct re-insurance	18,594 28	
Net amount of unpaid losses		\$96,323 21
Unearned premiums on outstanding risks		1,816,321 88
Dividends remaining unpaid		1,568 35
Commissions and other charges due agents and brokers		57,751 10
Cash capital	\$600,000 00	
Surplus over all liabilities	1,883,099 48	
Surplus to policy holders		\$2,483,099 48
Total liabilities		\$4,455,064 02

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$306,431,976	\$3,183,840 54
Written during the year	182,875,645	2,141,812 53
Total	\$489,307,621	\$5,325,653 07
Expired and terminated	153,858,305	1,703,425 22
In force at end of the year	\$335,449,316	\$3,622,227 85
Deduct amount reinsured	24,871,420	303,301 27
Net amount in force	\$310,577,896	\$3,318,926 58

Deposited in various states and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$3,426 59

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$384,074 00
Premiums received	5,483 66
Losses paid	3,117 53
Losses incurred	3,117 53

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire).....	\$1,956,107 36	
Deduct reinsurance,abatement,rebate and return premiums	438,261 48	
Net premiums		\$1,517,845 88
Interest on mortgage loans.	\$3,005 82	
Interest on collateral loans.....	24,933 93	
Interest on bonds and dividends on stocks.....	97,789 47	
Interest from all other sources.	1,050 51	126,779 73
Profit on sale or maturity of ledger assets		45,457 50
Premiums in course of collection Dec. 31, 1901.....		156,952 17
Income from other sources.....		525 87
Total income.....		\$1,847,561 15
Ledger assets Dec. 31, 1901.....		2,482,340 48
Total.....		\$4,329,901 63

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$787,761 43	
Deduct salvage, \$3,460.77; reinsurance, \$101,522.69	104,983 46	
Net amount paid for losses	\$682,777 97	
Interest and dividends to stockholders	100,000 00	
Commissions or brokerage.....	283,138 39	
Salaries, fees and other charges of officers, agents and employes.. ..	53,625 25	
Rents	5,000 00	
Taxes, licenses and insurance department fees.....	30,144 04	
All other disbursements.....	151,611 61	
Total disbursements.. ..	\$1,346,297 26	
Balance	\$2,983,604 37	

LEDGER ASSETS.

Mortgage loans on real estate.	\$61,166 66
Loans secured by collateral	310,000 00
Book value of stocks and bonds, excluding interest	2,276,980 75
Cash in office and in bank	139,393 60
Agents balances, representing business written subsequent to Oct 1 last	196,063 36
Total ledger assets.....	\$2,983,604 37

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$603,336 75
Gross assets.....	\$3,586,941 12

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	\$14,267 50
Total admitted assets	\$3,572,673 62

LIABILITIES.

Losses adjusted and unpaid	\$42,644 51
Losses in process of adjustment, or in suspense.....	78,775 85
Losses resisted	21,148 15
Total claims for losses	\$142,568 51
Deduct reinsurance	15,458 38
Net amount of unpaid losses.....	\$127,110 13
Unearned premiums on outstanding risks	1,078,996 18
Commissions and other charges due agents and brokers	29,409 50
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,337,157 81
Surplus to policy holders.....	\$2,337,157 81
Total liabilities	\$3,572,673 62

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums</i>
In force December 31, 1901	\$150,032,302	\$1,673,945 27
Written during the year	153,315,919	1,956,107 36
Total	\$303,348,221	\$3,630,052 63
Expired and terminated.....	120,304,357	1,463,138 65
In force at end of the year.....	\$182,983,864	\$2,166,913 98
Deduct amount reinsured	11,943,826	144,619 23
Net amount in force.....	\$171,040,038	\$2,022,294 75

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$6,568 20
New Mexico.....	10,000 00	6,460 11
Georgia.....	10,000 00	9,060 75

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,024,911 00
Premiums received.	19,751 66
Losses paid.....	9,087 22
Losses incurred.....	8,320 14

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.* W. M. F. WILLIAMS, *Asst. Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire)	\$1,955,446 51	
Deduct reinsurance, abatement, rebate and return premiums	388,229 69	
Net premiums.....		\$1,567,216 82
Deposits premiums on perpetual risks		20,199 51
Interest on mortgage loans.....	\$42,156 56	
Interest on collateral loans.....	1,181 14	
Interest on bonds and dividends on stocks..	32,089 27	
Interest from all other sources.....	244 90	
Rents—including company's own occupancy.....	9,558 38	85,230 25
Profit on sale or maturity of ledger assets.....		7,009 66
Premiums in course of collection Dec. 31, 1901.....		169,531 00
Income from other sources.....		3,691 53
Total income.....		\$1,852,878 77
Ledger assets Dec. 31, 1901.....		2,129,410 02
Total		\$3,982,288 79

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$938,982 93	
Deduct reinsurance.....	86,191 98	
Net amount paid for losses		\$852,790 95
Deposit premiums returned.....		29,060 35
Interest and dividends to stockholders		30,000 00
Commissions or brokerage.....		354,267 65
Salaries, fees and other charges of officers, agents and employes		120,088 43
Rents—including company's own occupancy.....		6,000 00
Repairs and expenses on real estate.....		7,434 41
Taxes on real estate.....		2,356 00
All other taxes, licenses and insurance department fees.....		34,957 74
Loss on sale or maturity of ledger assets. ..		3,407 15
All other disbursements		66,905 89
Total disbursements.....		\$1,507,268 57
Balance.....		\$2,475,020 22

LEDGER ASSETS.

Book value of real estate.....	\$392,241 74
Mortgage loans on real estate	820,475 55
Loans secured by collateral.....	247,700 00
Book value of stocks and bonds, excluding interest.....	723,221 84
Cash in office and in bank.....	69,189 70
Agents balances, representing business written subsequent to Oct. 1, last	197,136 44
Interest and rents due.....	5,534 95
Ground rents	19,520 00
Total ledger assets.....	\$2,475,020 22

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$12,245 91
Interest accrued on collateral loans.....	2,274 29
Interest accrued on other assets.....	90 00
Rents accrued on company's property.....	914 56
Market value of stocks and bonds over book value.....	44,439 66
Total admitted assets	\$2,534,984 64

LIABILITIES.

Losses adjusted and unpaid	\$35,123 44
Losses in process of adjustment, or in suspense	99,377 06
Losses resisted.	21,715 78
Total claims for losses	\$156,216 28
Deduct reinsurance	11,833 46
Net amount of unpaid losses	\$144,382 82
Unearned premiums on outstanding risks	1,110,443 39
Reclaimable on perpetual fire policies	567,141 66
Commissions and other charges due agents and brokers.....	33,195 34
Cash capital	\$500,000 00
Surplus over all liabilities	179,821 43
Surplus to policy holders	679,821 43
Total liabilities.....	\$2,534,984 64

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$201,964,935	\$2,310,698 08
Written during the year	148,764,722	1,955,446 51
Total	\$350,729,657	\$4,266,144 59
Expired and terminated	144,884,064	1,780,131 58
In force at end of the year	\$205,845,593	\$2,486,013 01
Deduct amount reinsured	35,888,684	396,259 57
Net amount in force	\$169,956,909	\$2,089,753 44
Perpetual risks not included above, \$22,523,017.00; premiums on same,		\$621,201.81.
Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:		
	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000	\$14,225 91

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,177,122 00
Premiums received.....	19,401 01
Losses paid	12,610 36
Losses incurred.....	9,594 94

BOSTON INSURANCE COMPANY,
BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*

THOMAS H. LORD, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$654,520 31	\$798,792 27.	
Deduct reinsurance, abatement, rebate and return premiums	294,592 71	216,615 03	
Net premiums	\$359,927 60	\$582,177 24	\$942,104 84
Interest on mortgage loans		51,231 07	
Interest on collateral loans		2,202 20	
Interest on bonds and dividends on stocks		62,767 96	
Interest from all other sources		9,094 35	
Rents		2,131 49	127,427 07
Profit on sale or maturity of ledger assets			1,395 81
Premiums in course of collection Dec. 31, 1901			317,311 01
Income from other sources			6,625 36
Total income			\$1,394,864 09
Ledger assets Dec. 31, 1901			3,478,006 78
Total			\$4,872,870 87

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$355,731 27	\$689,481 48	
Deduct salvage, \$41,503.15; reinsurance, \$152,696.95	40,853 66	153,346 44	
Net amount paid for losses	\$314,877 61	\$536,135 04	\$851,012 65
Interest and dividends to stockholders			120,000 00
Commissions or brokerage			179,638 00
Salaries, fees and other charges of officers, agents and employes			128,656 12
Rents			12,675 00
Repairs and expenses on real estate			845 10
Taxes on real estate			312 00
All other taxes, licenses and insurance department fees			35,869 00
Loss on sale or maturity of ledger assets			4,622 44
Depreciation on real estate			5,000 00
All other disbursements			64,951 97
Total disbursements			\$1,402,982 28
Balance			\$3,469,888 59

LEDGER ASSETS.	
Book value of real estate.....	\$15,000 00
Mortgage loans on real estate.....	1,255,150 00
Loans secured by collateral.....	17,250 00
Book value of stocks and bonds, excluding interest.....	1,496,799 53
Cash in office and in bank.....	378,889 27
Agents balances, representing business written subsequent to Oct. 1, last.....	214,174 54
Agents balances, representing business written prior to Oct. 1, last.....	10,128 44
Bills receivable, not matured, taken for marine and inland risks.....	79,520 13
Bills receivable taken for fire risks.....	316 68
Other ledger assets.....	2,660 00
Total ledger assets.....	\$3,469,888 59

NON-LEDGER ASSETS.	
Interest due and accrued on mortgages.....	\$10,500 52
Interest due and accrued on stocks and bonds.....	4,560 00
Interest due and accrued on other assets.....	53 92
Market value of stocks and bonds over book value.....	221,770 47
Due from other companies for reinsurance and return premiums.....	6,437 80
Gross assets.....	\$3,713,211 30

DEDUCT ASSETS NOT ADMITTED.	
Agents balances, representing business written prior to Oct. 1, last.....	\$10,128 44
Bills receivable, past due, taken for fire risks.....	120 38
Total admitted assets.....	\$3,702,962 48

LIABILITIES.	
Losses adjusted and unpaid.....	\$15,724 15
Losses in process of adjustment, or in suspense.....	170,331 98
Losses resisted.....	1,000 00
Total claims for losses.....	\$187,056 13
Deduct reinsurance.....	5,307 96
Net amount of unpaid losses.....	\$181,748 17
Unearned premiums on outstanding risks.....	660,423 42
Commissions and other charges due agents and brokers.....	27,796 71
Due for reinsurance.....	2,048 17
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,830,946 01
Surplus to policy holders.....	\$2,830,946 01
Total liabilities.....	\$3,702,962 48

RISKS AND PREMIUMS.				
	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$97,319,450	\$1,020,006 02	\$6,657,368	\$403,012 30
Written during the year.....	74,561,458	752,069 05	143,601,853	1,018,554 54
Total.....	\$171,880,908	\$1,772,075 07	\$150,259,221	\$1,421,566 84
Expired and terminated.....	72,516,400	741,327 37	143,541,644	1,038,667 11
In force at end of the year.....	\$99,364,508	\$1,030,747 70	\$6,717,577	\$382,899 73
Deduct amount reinsured.....	19,810,409	203,899 19	346,717	23,925 39
Net amount in force.....	\$79,554,099	\$826,848 51	\$6,370,860	\$358,974 34

BUSINESS IN MAINE.			
	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,023,767 00	\$788,645 00	\$1,812,412 00
Premiums received.....	17,743 12	9,754 48	27,497 60
Losses paid.....	7,139 56	8,058 23	15,197 79
Losses incurred.....	8,030 49	11,963 23	19,993 72

CALEDONIAN-AMERICAN INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

CHAS. H. POST, *President.*

N. A. MCNEIL, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$79,336 91
Deduct reinsurance, abatement, rebate and return premiums	62,766 72
Net premiums.	\$16,570 19
Interest on bonds and dividends on stocks.	9,180 65
Profit on sale or maturity of ledger assets.	7,238 03
Premiums in course of collection Dec. 31, 1901.	9,291 45
Total income	\$42,280 32
Ledger assets Dec. 31, 1901	291,197 61
Total.	\$333,477 93

DISBURSEMENTS.

Gross amount paid for losses. (Fire)..	\$52,033 81
Deduct salvage \$1,166.75; reinsurance \$34,686.60.....	35,853 35
Net amount paid for losses.	\$16,180 46
Interest and dividends to stockholders.	9,000 00
Commissions or brokerage	1,218 65
Salaries, fees and other charges of officers, agents and employes.	903 13
Rents	43 19
Taxes, licenses and insurance department fees.	323 94
All other disbursements	2,863 55
Total disbursements.	\$30,532 92
Balance	\$302,945 01

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$288,757 59
Cash in bank	1,552 52
Agents balances, representing business written subsequent to Oct. 1, last	11,698 31
Agents balances, representing business written prior to Oct. 1, last	250 00
Other ledger assets.	686 59
Total ledger assets	\$302,945 01

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$1,345 83
Market value of stocks and bonds over book value	4,342 41
Commissions on reinsurance	1,748 34
Gross assets	<u>\$310,381 59</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$250 00
Total admitted assets	<u>\$310,131 59</u>

LIABILITIES.

Losses adjusted and unpaid	\$3,035 22
Losses in process of adjustment, or in suspense.....	7,142 58
Losses resisted	750 00
Total claims for losses	<u>\$10,927 80</u>
Deduct reinsurance	8,005 78
Net amount of unpaid losses	\$2,922 02
Unearned premiums on outstanding risks.....	8,706 74
Commissions and other charges due agents and brokers.....	3,041 56
Due for reinsurance	6,724 39
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>\$8,737 48</u>
Surplus to policy holders	<u>\$288,737 48</u>
Total liabilities	<u>\$310,131 59</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$17,306,145	\$178,247 78
Written during the year.....	6,607,058	79,336 91
Total ..	<u>\$23,913,203</u>	<u>\$257,584 69</u>
Expired and terminated	9,534,094	108,847 31
In force at end of the year	\$14,379,109	\$148,737 38
Deduct amount reinsured	12,835,900	131,807 64
Net amount in force	<u>\$1,543,209</u>	<u>\$16,929 74</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$132,992 00
Premiums received	1,747 62
Losses paid	868 85
Losses incurred	868 85

CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$268,009 47	
Deduct reinsurance, abatement, rebate and return premiums,	67,986 09	
Net premiums		\$200,023 38
Interest on mortgage loans	\$5,299 73	
Interest on bonds and dividends on stocks.....	6,253 70	
Interest from all other sources	142 14	
Rents.....	6,059 16	17,754 73
Profit on sale or maturity of ledger assets		553 26
Premiums in course of collection Dec. 31, 1901		32,618 41
Income from other sources		1,335 30
Total income		\$252,285 08
Ledger assets Dec. 31, 1901		349,652 84
Total		\$601,937 92

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$123,220 14	
Deduct salvage \$31.04; reinsurance \$32,374.77.....	32,405 81	
Net amount paid for losses		\$90,814 33
Commissions or brokerage		37,389 08
Salaries, fees and other charges of officers, agents and employes		12,604 34
Rents—including company's own occupancy.....		1,883 71
Repairs and expenses on real estate.....		1,008 10
Taxes on real estate.....		1,180 97
All other taxes, licenses and insurance department fees.....		5,961 83
Loss on sale or maturity of ledger assets.....		1,163 78
All other disbursements		25,807 76
Total disbursements		\$177,813 90
Balance.....		\$424,124 02

LEDGER ASSETS.

Book value of real estate.....	\$86,311 74	
Mortgage loans on real estate.....	107,404 68	
Loans secured by collateral.....	1,700 00	
Book value of stocks and bonds, excluding interest.....	170,730 60	
Cash in office and in bank...	22,615 64	
Agents balances, representing business written subsequent to Oct. 1, last	35,361 36	
Total ledger assets		\$424,124 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,888 98	
Interest due and accrued on stocks and bonds.....	847 25	
Interest accrued on collateral loans.....	9 91	
Interest accrued on other assets.....	58 36	
Rents due and accrued on company's property.....	644 83	\$3,449 33
Market value of real estate over book value.....		10,289 33
Market value of stocks and bonds over book value.....		10,645 15
Due from other companies for reinsurance.....		241 66
Total admitted assets.....		\$448,749 49

LIABILITIES.

Losses adjusted and unpaid.....	\$9,317 05	
Losses in process of adjustment, or in suspense.....	15,227 19	
Losses resisted.....	2,860 66	
Total claims for losses.....	\$27,404 90	
Deduct reinsurance.....	4,066 77	
Net amount of unpaid losses.....		\$23,338 13
Unearned premiums on outstanding risks.....		151,175 39
Salaries and other miscellaneous expenses due or accrued.....		11,090 65
Commissions and other charges due agents and brokers.....		6,330 75
Due for return premiums and reinsurance.....		5,841 23
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	50,923 04	
Surplus to policy holders.....		\$250,923 04
Total liabilities.....		\$448,749 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$29,725,453	\$326,529 69
Written during the year.....	20,975,454	268,009 47
Total.....	\$50,700,907	\$594,539 16
Expired and terminated.....	20,703,978	235,117 21
In force at end of the year.....	\$29,996,929	\$359,421 95
Deduct amount reinsured.....	4,171,304	64,448 34
Net amount in force.....	\$25,825,625	\$294,973 61

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,653,206 00
Premiums received.....	26,874 49
Losses paid.....	20,916 86
Losses incurred.....	20,857 97

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

GARRET A. VAN ALLEN, *President*. ADDISON J. HINMAN, *Secretary*.

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$228,103 61	
Deduct reinsurance, abatement, rebate and return premiums	35,040 02	
Net premiums		\$193,063 59
Interest on mortgage loans	\$1,123 00	
Interest on collateral loans	286 32	
Interest on bonds and dividends on stocks	4,839 03	
Interest from all other sources	1,500 73	
Rents	7,630 14	15,382 22
Profit on sale or maturity of ledger assets		44,343 75
Premiums in course of collection Dec. 31, 1901		981 57
Total income		\$253,771 13
Ledger assets Dec. 31, 1901		359,373 78
Total		\$613,144 91

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$103,054 14	
Deduct salvage, \$461.47; reinsurance, \$2,783.86	3,245 33	
Net amount paid for losses		\$99,808 81
Interest and dividends to stockholders		16,000 00
Commissions or brokerage		44,828 25
Salaries, fees and other charges of officers, agents and employes		14,262 17
Repairs and expenses on real estate		2,162 19
Taxes on real estate		2,119 35
All other taxes, licenses and insurance department fees		6,904 07
Loss on sale or maturity of ledger assets		4,000 00
Premiums on securities		2,964 62
All other disbursements		6,739 43
Total disbursements		\$199,788 89
Balance		\$413,356 02

LEDGER ASSETS.

Book value of real estate.....		\$79,000 00
Mortgage loans on real estate		28,600 00
Loans secured by collateral		20,300 00
Book value of stocks and bonds, excluding interest		171,250 00
Cash in office and in bank		93,803 44
Agents balances, representing business written subsequent to Oct. 1, last		20,402 58
Total ledger assets		<u>\$413,356 02</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,757 98	
Interest accrued on other assets	56 25	
Rents accrued on company's property	621 01	\$2,435 24
Market value of stocks and bonds over book value		<u>8,752 00</u>
Total admitted assets		<u>\$424,543 26</u>

LIABILITIES.

Losses adjusted and unpaid	\$3,875 00	
Losses in process of adjustment, or in suspense	11,735 00	
Losses resisted.....	2,250 00	
Total claims for losses	<u>\$17,860 00</u>	
Deduct reinsurance	60 00	
Net amount of unpaid losses		<u>\$17,800 00</u>
Unearned premiums on outstanding risks		125,467 68
Cash capital	\$200,000 00	
Surplus over all liabilities	81,275 58	
Surplus to policy holders.....		<u>\$281,275 58</u>
Total liabilities.....		<u>\$424,543 26</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$19,073,072	\$193,758 90
Written during the year	19,538,870	228,103 61
Total	<u>\$38,611,942</u>	<u>\$421,862 51</u>
Expired and terminated	15,285,821	171,474 48
In force at end of the year	\$23,326,121	\$250,388 03
Deduct amount reinsured	1,131,473	11,079 75
Net amount in force	<u>\$22,194,648</u>	<u>\$239,308 28</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$195,455 00
Premiums received.....	2,170 15
Losses paid	598 76
Losses incurred	592 76

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

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$331,015 74
Deduct reinsurance, abatement, rebate and return premiums	153,998 00
Net premiums	\$177,017 74
Interest on bonds and dividends on stocks	8,928 97
Premiums in course of collection Dec. 31, 1901.	44,961 99
Total income	\$230,908 70
Ledger assets Dec. 31, 1901	303,142 45
Total	\$534,051 15

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$115,249 82
Deduct salvage \$703.21; reinsurance \$40,263.91	40,967 12
Net amount paid for losses.	\$74,282 70
Interest and dividends to stockholders.....	10,000 00
Commission or brokerage.....	36,610 90
Salaries, fees and other charges of officers, agents and employes.	3,612 43
Taxes, licenses and insurance department fees.....	4,379 61
All other disbursements.....	9,832 39
Total disbursements.....	\$138,718 03
Balance	\$395,333 12

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$319,220 00
Cash in office and in bank	33,542 85
Agents balances, representing business written subsequent to Oct. 1, last	38,783 14
Agents balances, representing business written prior to Oct. 1, last	3,787 13
Total ledger assets	\$395,333 12

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$1,113 75
Market value of stocks and bonds over book value.	1,821 50
Gross assets	\$398,268 37

COMMERCIAL UNION FIRE INSURANCE COMPANY. 33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$3,787 13
Total admitted assets	\$394,481 24

LIABILITIES.

Losses adjusted and unpaid.....	\$3,380 40	
Losses in process of adjustment, or in suspense..	30,909 60	
Losses resisted..	3,500 00	
Total claims for losses.	\$37,790 00	
Deduct reinsurance	14,125 00	
Net amount of unpaid losses.....		\$23,665 00
Unearned premiums on outstanding risks.....		106,951 83
Commissions and other charges due agents and brokers.....		10,040 94
Due for return premiums		150 29
Reserve for contingencies		3,000 00
Cash capital	\$200,000 00	
Surplus over all liabilities.	50,673 18	
Surplus to policy holders		\$250,673 18
Total liabilities		\$394,481 24

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$25,275,090	\$280,897 03
Written during the year.....	28,657,986	331,015 74
Total.....	\$53,933,076	\$591,912 77
Expired and terminated.....	26,416,180	279,253 26
In force at end of the year	\$27,516,896	\$312,659 51
Deduct amount reinsured	10,020,834	105,114 66
Net amount in force	\$17,496,062	\$207,544 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$46,500 00
Premiums received	468 82

CONNECTICUT FIRE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President.*

CHARLES R. BURT, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire).....	\$3,525,151 49	
Deduct reinsurance, abatement, rebate and return premiums	601,875 23	
Net premiums.....		\$2,923,276 26
Interest on mortgage loans	\$62,066 26	
Interest on bonds and dividends on stocks	99,928 56	
Interest from all other sources	3,078 99	
Rents	5,874 50	170,948 31
Profit on sale or maturity of ledger assets.....		8,946 91
Total income		\$3,103,171 48
Ledger assets Dec. 31, 1901.....		4,077,891 75
Total.....		\$7,181,063 23

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,534,730 01	
Deduct salvage \$8,147.62; reinsurance \$114,951.74.....	123,099 36	
Net amount paid for losses		\$1,411,630 65
Interest and dividends to stockholders.....		100,000 00
Commissions or brokerage		600,504 96
Salaries, fees and other charges of officers, agents and employes.....		184,757 73
Rents		12,194 21
Repairs and expenses on real estate.....		2,077 80
Taxes on real estate		4,294 95
All other taxes, licenses and insurance department fees.		97,891 25
Depreciation of real estate		4,714 26
All other disbursements.....		177,184 01
Total disbursements.....		\$2,595,249 82
Balance.....		\$4,585,813 41

LEDGER ASSETS.

Book value of real estate.	\$146,950 00
Mortgage loans on real estate.	1,345,950 00
Book value of stocks and bonds, excluding interest.	2,557,354 08
Cash in office and in bank	282,165 92
Agents balances, representing business written subsequent to Oct. 1, last	237,763 79
Agents balances, representing business written prior to Oct. 1, last . . .	4,332 43
Bills receivable taken for fire risks.	11,297 19
Total ledger assets.....	\$4,585,813 41

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$163,244	92
Gross assets.....	\$4,749,058	33

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$4,332	43
Bills receivable, past due, taken for fire risks.....	6,842	31
Total admitted assets.....	\$4,737,883	59

LIABILITIES.

Losses adjusted and unpaid.....	\$56,561	36
Losses in process of adjustment, or in suspense.....	158,821	00
Losses resisted.....	29,300	48
Total claims for losses.....	\$244,682	84
Deduct reinsurance.....	21,113	22
Net amount of unpaid losses.....	\$223,569	62
Unearned premiums on outstanding risks.....	2,317,064	08
Cash capital.....	\$1,000,000	00
Surplus over all liabilities.....	1,197,249	89
Surplus to policy holders.....	\$2,197,249	89
Total liabilities.....	\$4,737,883	59

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$346,633,763	\$4,071,806 67
Written during the year.....	252,400,312	3,280,204 06
Total.....	\$599,034,075	\$7,352,010 73
Expired and terminated.....	216,552,467	2,673,889 19
In force at end of the year.....	\$382,481,608	\$4,678,121 54
Deduct amount reinsured.....	19,280,848	253,365 75
Net amount in force.....	\$363,200,760	\$4,424,755 79
Deposited in various States and countries for the exclusive protection of policyholders of such States or countries respectively, viz:		
Canada.....	<i>Deposits.</i> \$100,000	<i>Liabilities.</i> \$47,519 00
Georgia.....	10,000	20,597 00
Oregon.....	50,000	24,484 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,156,700 00
Premiums received.....	48,297 26
Losses paid.....	32,776 83
Losses incurred.....	26,634 83

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

HENRY EVANS, *President.*

J. E. LOPEZ,

E. L. BALLARD, } *Secretaries.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire).....	\$6,448,202 93	
Deduct reinsurance, abatement, rebate and return premiums	965,924 25	
Net premiums		\$5,482,278 68
Interest on mortgage loans.....	\$2,859 79	
Interest on bonds and dividends on stocks.....	395,205 86	
Interest from all other sources.....	27,483 76	
Rents	70,070 57	495,619 98
Profit on sale or maturity of ledger assets		504,249 42
Income from other sources		708,557 56
Total income		\$7,190,705 64
Ledger assets Dec. 31, 1901.....		10,850,685 92
Total		\$18,041,391 56

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,875,562 82	
Deduct salvage \$13,382.99; reinsurance \$175,856.03	189,239 02	
Net amount paid for losses		\$2,686,323 80
Interest and dividends to stockholders		250,000 00
Commissions or brokerage		1,146,070 33
Salaries, fees and other charges of officers, agents and employes.....		353,396 11
Rents		8,240 00
Repairs and expenses on real estate		32,789 47
Taxes on real estate		15,654 08
All other taxes, licenses and insurance department fees		131,120 68
All other disbursements.		262,428 01
Total disbursements		\$4,891,022 48
Balance		\$13,150,369 08

LEDGER ASSETS.

Book value of real estate	\$1,105,000 00
Mortgage loans on real estate	44,810 00
Book value of stocks and bonds, excluding interest	9,825,602 12
Cash in office and in bank	922,344 94
Agents balances, representing business written subsequent to Oct. 1, last	726,811 69
Agents balances, representing business written prior to Oct. 1, last....	123,854 98
Bills receivable taken for fire risks	401,945 35
Total ledger assets	\$13,150,369 08

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$499 30	
Interest accrued on stocks and bonds	65,828 50	
Interest accrued on other assets	4,316 57	
Rents accrued on company's property	1,530 00	\$72,174 37
Market value of stocks and bonds over book value		183,917 88
Commissions on reinsurance		4,289 57
Gross assets		\$13,410,750 90

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$123,854 98	
Bills receivable, past due, taken for fire risks	324,765 20	\$448,620 18
Total admitted assets		\$12,962,130 72

LIABILITIES.

Losses in process of adjustment, or in suspense	\$383,500 73	
Losses resisted	57,884 00	
Total claims for losses	\$441,384 73	
Deduct reinsurance	19,584 95	
Net amount of unpaid losses		\$421,799 78
Unearned premiums on outstanding risks		5,320,070 68
Interest due or accrued		6,082 32
Dividends remaining unpaid		75 00
Salaries and other miscellaneous expenses due or accrued		15,000 00
Commissions and other charges due agents and brokers		134,054 09
Due for reinsurance		17,948 87
Reserve for contingencies		300,000 00
All other liabilities		23,138 00
Cash capital	\$1,000,000 00	
Surplus over all liabilities	5,718,961 98	
Surplus to policy holders		\$6,718,961 98
Total liabilities		\$12,962,130 72

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$948,465,869	\$9,355,272 27
Written during the year	641,417,790	6,448,202 93
Total	\$1,589,883,659	\$15,803,475 20
Expired and terminated	582,263,808	5,381,245 25
In force at end of the year	\$1,007,619,851	\$10,422,229 95
Deduct amount reinsured	24,853,967	306,573 68
Net amount in force	\$982,765,884	\$10,115,656 27

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$90,003 02
Virginia	50,000 00	81,596 96
Oregon	50,000 00	17,523 59
New Mexico	10,000 00	6,001 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,076,514 00
Premiums received	48,740 10
Losses paid	33,785 36
Losses incurred	33,632 96

DELAWARE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTNALL PAULDING, *President.*

HENRY LYLBURN, *Secretary.*

Cash Capital, \$702,875.

INCOME.

Gross premiums. (Fire)	\$1,017,223 22	
Deduct reinsurance, abatement, rebate and return premiums	289,047 22	
Net premiums.		\$728,176 00
Deposit premiums on perpetual risks.....		8,979 49
Interest on mortgage loans.....	\$5,605 42	
Interest on collateral loans.....	6,575 42	
Interest on bonds and dividends on stocks..	38,703 63	
Interest from all other sources	1,460 63	
Rents—including company's own occupancy	9,633 38	61,973 43
Profit on sale or maturity of ledger assets.....		14,296 58
Premiums in course of collection Dec. 31, 1901.....		111,149 59
Total income		\$924,580 09
Ledger assets Dec. 31, 1901.....		1,412,165 08
Total.....		\$2,336,745 17

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$436,707 71	
Deduct reinsurance.....	44,240 21	
Net amount paid for losses		\$392,467 50
Deposit premiums returned.....		8,920 08
Commissions or brokerage		179,576 97
Salaries, fees and other charges of officers, agents and employes.....		60,864 46
Rents—including company's own occupancy.....		7,979 64
Repairs and expenses on real estate		3,661 68
Taxes on real estate		2,180 80
All other taxes, licenses and insurance department fees		19,604 54
All other disbursements		42,084 96
Total disbursements		\$717,340 63
Balance		\$1,619,404 54

LEDGER ASSETS.

Book value of real estate	\$200,500 00	
Mortgage loans on real estate.....	116,700 00	
Loans secured by collateral.....	225,000 00	
Book value of stocks and bonds, excluding interest	850,845 40	
Cash in office and in bank.....	60,820 40	
Agents balances, representing business written subsequent to Oct. 1, last	159,793 51	
Bills receivable taken for fire risks.....	2,791 66	
Other ledger assets	2,953 57	
Total ledger assets.....	\$1,619,404 54	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,730 02	
Interest accrued on stocks and bonds.....	11,859 16	
Interest accrued on other assets	13 85	
Rents accrued on company's property.....	341 67	\$13,944 70
Market value of stocks and bonds over book value.....	20,157 44	
Premiums on perpetual policies in course of collection	801 60	
Total admitted assets	\$1,654,308 28	

LIABILITIES.

Losses adjusted and unpaid	\$1,975 00	
Losses in process of adjustment, or in suspense.....	56,680 00	
Losses resisted.....	3,780 00	
Total claims for losses.....	\$62,435 00	
Deduct reinsurance	7,115 00	
Net amount of unpaid losses	\$55,320 00	
Unearned premiums on outstanding risks	622,102 51	
Reclaimable on perpetual fire policies.....	113,222 97	
Dividends remaining unpaid	77 00	
Commissions and other charges due agents and brokers.....	27,568 39	
Cash capital	\$702,875 00	
Surplus over all liabilities	133,142 41	
Surplus to policy holders	\$836,017 41	
Total liabilities	\$1,654,308 28	

RISKS AND PREMIUMS.

	<i>Fire</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$124,720,175	\$1,342,313 39
Written during the year.....	83,264,905	1,017,223 22
Total	\$207,985,080	\$2,359,536 61
Expired and terminated.....	77,295,042	885,274 52
In force at end of the year.....	\$130,690,038	\$1,474,262 09
Deduct amount reinsured.....	17,743,848	216,625 33
Net amount in force.....	\$112,946,190	\$1,257,636 76

Perpetual risks not included above, \$4,336,399.00; premiums on same, \$125,652.96.

Deposited in various States and countries for the exclusive protection of policyholders of such States or countries respectively, viz:	<i>Deposits.</i>
Georgia	\$10,000 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$519,353 00
Premiums received.....	8,456 62
Losses paid	4,672 43
Losses incurred.....	4,965 51

DUTCHESS INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

L. H. VAIL, *President.*J. J. GRAHAM, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$603,863 33	
Deduct reinsurance, abatement, rebate and return premiums	106,348 68	
Net premiums.....		\$497,514 65
Interest on mortgage loans.....	\$1,660 31	
Interest on collateral loans.....	768 49	
Interest on bonds and dividends on stocks.....	18,086 90	
Interest from all other sources.....	6 78	
Rents—including company's own occupancy.....	1,062 00	21,584 48
Profit on sale or maturity of ledger assets.....		13,982 28
Premiums in course of collection Dec. 31, 1901.....		49,884 51
Total income.....		\$582,965 92
Ledger assets Dec. 31, 1901.....		556,208 06
Total.....		\$1,139,173 98

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$254,567 67	
Deduct salvage, \$1,280.81; reinsurance \$9,193.79.....	10,474 60	
Net amount paid for losses.....		\$244,093 07
Interest and dividends to stock holders.....		12,000 00
Commissions or brokerage.....		122,052 40
Salaries, fees and other charges of officers, agents and employes.....		19,784 42
Rents—including company's own occupancy.....		720 00
Repairs and expenses on real estate.....		15 45
Taxes on real estate.....		192 43
All other taxes, licenses and insurance department fees.....		8,795 45
All other disbursements.....		20,373 52
Total disbursements.....		\$428,026 74
Balance.....		\$711,147 24

LEDGER ASSETS.

Book value of real estate.....	\$16,900 00
Mortgage loans on real estate.....	21,000 00
Loans secured by collateral.....	1,000 00
Book value of stocks and bonds, excluding interest.....	513,689 73
Cash in office and in bank.....	92,858 07
Agents balances, representing business written subsequent to Oct. 1, last.....	65,389 25
Agents balances, representing business written prior to Oct. 1, last....	310 19
Total ledger assets.....	\$711,147 24

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$289 61	
Interest accrued on stocks and bonds.....	2,467 44	
Rents due on company's property.....	570 00	\$3,327 05
Market value of real estate over book value		2,100 00
Market value of stocks and bonds over book value		25,355 27
Commissions on return premiums and reinsurance.....		3,156 63
Gross assets		<u>\$745,116 19</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$310 19
Total admitted assets.....	<u>\$744,806 00</u>

LIABILITIES.

Losses adjusted and unpaid	\$8,668 72
Losses in process of adjustment, or in suspense	28,429 96
Losses resisted.....	1,000 00
Total claims for losses.....	<u>\$38,098 68</u>
Deduct reinsurance	1,797 60
Net amount of unpaid losses.....	\$36,301 08
Unearned premiums on outstanding risks.....	372,947 27
Commissions and other charges due agents and brokers	16,522 63
Due for return premiums and reinsurance	12,537 51
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>106,197 51</u>
Surplus to policy holders.....	<u>\$306,197 51</u>
Total liabilities.....	<u>\$744,806 00</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$58,773,572	\$607,614 78
Written during the year	48,602,409	603,863 33
Total	<u>\$107,375,981</u>	<u>\$1,211,478 11</u>
Expired and terminated.....	42,215,807	468,549 08
In force at end of the year	\$65,160,174	\$742,929 03
Deduct amount reinsured	2,813,685	35,665 35
Net amount in force.....	<u>\$62,346,489</u>	<u>\$707,263 68</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$28,000 00
Premiums received.....	484 47

EQUITABLE FIRE AND MARINE INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

JAMES E. TILLINGHAST, *Secretary.*

Cash Capital, \$400,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$886,703	\$6	\$23,405 37
Deduct reinsurance, abatement, rebate and return premiums	146,387 79	642 06	
Net premiums	\$740,315 57	\$22,763 31	\$763,078 88
Interest on mortgage loans		7,944 18	
Interest on collateral loans.....		4,125 84	
Interest on bonds and dividends on stocks		22,366 05	
Rents		5,175 50	39,611 57
Profit on sale or maturity of ledger assets.....			1,000 00
Income from other sources			13 55
Total income.....			\$803,704 00
Ledger assets Dec. 31, 1901			927,198 68
Total.....			\$1,730,902 68

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$349,726 51	\$9,583 43	
Deduct salvage, \$3,199.79; reinsurance, \$7,029.05.....	10,131 09	97 75	
Net amount paid for losses	\$339,595 42	\$9,485 68	\$349,081 10
Interest and dividends to stockholders			28,000 00
Commissions or brokerage			155,751 84
Salaries, fees and other charges of officers, agents and employes			43,482 71
Repairs and expenses on real estate.....			3,583 98
Taxes on real estate			1,915 20
All other taxes, licenses and insurance department fees			20,258 42
Reduction in book value of real estate.....			4,000 00
Premiums on securities			7,352 32
All other disbursements.....			43,830 97
Total disbursements			\$657,256 54
Balance			\$1,073,646 14

LEDGER ASSETS.

Book value of real estate.....	\$120,000 00
Mortgage loans on real estate.....	149,850 00
Loans secured by collateral.....	115,000 00
Book value of stocks and bonds, excluding interest.....	507,250 00
Cash in office and in bank.....	50,064 44
Agents balances, representing business written subsequent to Oct. 1, last.....	129,234 80
Agents balances, representing business written prior to Oct. 1, last.....	1,466 85
Bills receivable, not matured, taken for marine and inland risks.....	780 05
Total ledger assets.....	\$1,073,646 14

NON-LEDGER ASSETS.

Rents accrued on company's property.....	\$965 00
Market value of stocks and bonds over book value.....	98,630 00
Gross assets.....	\$1,173,241 14

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$1,466 85
Total admitted assets.....	\$1,171,774 29

LIABILITIES.

Losses adjusted and unpaid.....	\$6,359 27
Losses in process of adjustment, or in suspense.....	68,726 73
Losses resisted.....	9,019 00
Total claims for losses.....	\$84,105 00
Unearned premiums on outstanding risks.....	514,793 79
Salaries and other miscellaneous expenses due or accrued.....	3,500 00
Commissions and other charges due agents and brokers.....	13,736 79
Due for return premiums and reinsurance.....	4,000 00
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	151,638 71
Surplus to policy holders.....	\$551,638 71
Total liabilities.....	\$1,171,774 29

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$69,288,334	\$791,764 75	\$153,711	\$10,636 76
Written during the year.....	66,285,353	886,703 36	1,358,216	23,405 87
Total.....	\$135,573,687	\$1,678,468 11	\$1,511,927	\$34,042 13
Expired and terminated.....	54,865,770	670,635 31	1,255,825	18,820 82
In force at end of the year.....	\$80,707,917	\$1,007,832 80	\$256,102	\$15,221 31
Deduct amount reinsured.....	3,348,159	37,706 21	3,500	127 50
Net amount in force.....	\$77,359,758	\$970,126 59	\$252,602	\$15,093 81

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$402,800 00	\$15,800 00	\$418,600 00
Premiums received.....	5,229 79	907 25	6,137 04
Losses paid.....	1,763 21	57 12	1,820 33
Losses incurred.....	1,837 21	57 12	1,894 33

FIRE ASSOCIATION,
PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*

M. G. GARRIGUES, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire).....	\$4,706,061 60	
Deduct reinsurance, abatement, rebate and return premiums	1,263,707 91	
Net premiums	\$3,442,353 69	
Deposit premiums on perpetual risks		63,757 25
Interest on mortgage loans.	\$76,753 93	
Interest on collateral loans.....	5,861 25	
Interest on bonds and dividends on stocks.....	135,894 77	
Interest from all other sources.	2,360 98	
Rents	31,208 28	252,079 21
Profit on sale or maturity of ledger assets		47,126 99
Premiums in course of collection Dec. 31, 1901.....		527,592 82
Income from other sources.....		7,052 99
Total income.....		\$4,339,962 95
Ledger assets Dec. 31, 1901.....		5,085,737 74
Total.....		\$9,425,700 69

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,404,352 87	
Deduct salvage, \$12,512.46; reinsurance, \$286,020.30.....	298,532 76	
Net amount paid for losses	\$2,105,820 11	
Deposit premiums returned ..		102,092 47
Interest and dividends to stockholders		200,000 00
Commissions or brokerage.....		674,020 72
Salaries, fees and other charges of officers, agents and employes..		325,384 94
Repairs and expenses on real estate		7,610 36
Taxes on real estate		8,397 47
All other taxes, licenses and insurance department fees... ..		84,304 71
All other disbursements		56,309 26
Total disbursements.....		\$3,563,940 04
Balance		\$5,861,760 65

LEDGER ASSETS.

Book value of real estate.....	\$443,325 94
Mortgage loans on real estate.	1,358,506 99
Loans secured by collateral	216,825 00
Book value of stocks and bonds, excluding interest	2,883,087 82
Cash in office and in bank	235,369 38
Agents balances, representing business written prior to Oct. 1, last	724,645 52
Total ledger assets.....	\$5,861,760 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$26,257 81	
Interest due and accrued on stocks and bonds	30,253 05	
Interest accrued on collateral loans.....	617 53	
Rents due and accrued on company's property	3,014 90	\$60,143 29
Market value of real estate over book value		131 56
Market value of stocks and bonds over book value.....		226,538 43
Due from other companies for reinsurance		15,589 46
Gross assets.....		<u>\$6,164,163 39</u>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$12,090 00	
Maine Valley Insurance Company stock.....	1,250 00	\$13,340 00
Total admitted assets		<u>6,150,823 39</u>

LIABILITIES.

Losses adjusted and unpaid	\$172,157 24	
Losses in process of adjustment, or in suspense.....	124,757 31	
Losses resisted	44,836 83	
Total claims for losses	<u>\$341,751 38</u>	
Deduct reinsurance	28,540 51	
Net amount of unpaid losses.....		\$313,210 87
Unearned premiums on outstanding risks		2,600,911 09
Reclaimable on perpetual fire policies		1,869,765 98
Commissions and other charges due agents and brokers		192,005 63
Cash capital	\$500,000 00	
Surplus over all liabilities	674,929 77	
Surplus to policy holders.....		<u>1,174,929 77</u>
Total liabilities		<u>\$6,150,823 39</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$439,839,752	\$5,338,012 77
Written during the year	362,019,990	4,706,061 60
Total.....	<u>\$801,859,742</u>	<u>\$10,044,074 37</u>
Expired and terminated.....	351,105,313	4,542,431 98
In force at end of the year.....	<u>\$450,754,429</u>	<u>\$5,501,642 39</u>
Deduct amount reinsured	30,619,340	424,552 97
Net amount in force.....	<u>\$420,135,089</u>	<u>\$5,077,089 42</u>

Perpetual risks not included above, \$86,314,377.00; premiums on same, \$2,036,757.46.

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$25,000 00	\$43,746 11
Georgia.....	10,000 00	62,035 22
Oregon.....	50,000 00	25,697 81
New Mexico.....	11,000 00	8,396 05

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,563,128 00
Premiums received.....	43,623 74
Losses paid.....	19,211 59
Losses incurred.....	21,695 91

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

WILLIAM J. DUTTON, *President.*LOUIS WEINMANN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

	<i>Fire</i>	<i>Marine.</i>	
Gross premiums.	\$3,764,215 13	\$1,049,745 48	
Deduct reinsurance, abatement, rebate and re- turn premiums	1,103,937 27	583,439 10	
Net premiums	\$2,660,277 86	\$466,306 38	\$3,126,584 24
Interest on mortgage loans		19,251 97	
Interest on collateral loans		11,068 75	
Interest on bonds and dividends on stocks		129,927 97	
Interest from all other sources		8,726 62	
Rents—including company's own occupancy		29,686 21	198,661 52
Profit on sale or maturity of ledger assets			10,121 22
Premiums in course of collection Dec. 31, 1901			648,499 75
Total income			\$3,983,866 73
Ledger assets Dec. 31, 1901			3,779,833 50
Total			\$7,763,700 23

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,602,921 72	\$650,424 63	
Deduct salvage \$49,948.08; reinsurance \$613,254.54	310,651 03	352,551 59	
Net amount paid for losses	\$1,292,270 69	\$297,873 04	\$1,590,143 73
Interest and dividends to stockholders			120,000 00
Commissions or brokerage			481,281 55
Salaries, fees and other charges of officers, agents and employes			258,139 32
Rents—including company's own occupancy			8,400 00
Taxes on real estate			11,992 57
All other taxes, licenses and insurance department fees			57,390 92
Loss on sale or maturity of ledger assets			67,855 73
All other disbursements			195,030 49
Total disbursements			\$2,790,234 31
Balance			\$4,973,465 92

LEDGER ASSETS.

Book value of real estate	\$525,500 00
Mortgage loans on real estate	245,167 31
Loans secured by collateral	281,500 00
Book value of stocks and bonds, excluding interest	2,897,481 64
Cash in office and in bank	335,645 47

Agents balances, representing business written subsequent to Oct. 1, last	\$557,717	33
Agents balances, representing business written prior to Oct. 1, last....	43,938	15
Bills receivable, not matured, taken for marine and inland risks.	58,579	70
Bills receivable and county warrants taken for fire risks.	6,961	95
Other ledger assets.....	20,974	37
Total ledger assets.....	\$4,973,465	92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,045	18
Interest due and accrued on collateral loans.....	990	48
Interest accrued on other assets..	861	74
Market value of stocks and bonds over book value.....	170,497	86
Gross assets	\$5,146,861	18

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$43,938	15
Total admitted assets.....	\$5,102,923	03

LIABILITIES.

Losses adjusted and unpaid	\$34,709	71
Losses in process of adjustment, or in suspense	236,396	63
Losses resisted.	21,175	00
Total claims for losses.....	\$292,281	34
Deduct reinsurance	99,790	11
Net amount of unpaid losses	\$192,491	23
Unearned premiums on outstanding risks	2,081,154	18
Commissions and other charges due agents and brokers	72,493	95
Cash capital	\$1,000,000	00
Surplus over all liabilities	1,756,783	67
Surplus to policy holders.....	2,756,783	67
Total liabilities.....	\$5,102,923	03

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$282,650,458	\$3,469,084 14	\$10,824,141	\$393,889 48
Written during the year.....	314,575,036	3,764,215 13	141,028,820	1,049,745 48
Total	\$597,225,494	\$7,233,299 27	\$151,852,961	\$1,443,634 96
Expired and terminated	255,549,247	2,974,638 29	138,745,209	1,027,114 65
In force at end of the year.....	\$341,676,247	\$4,258,660 98	\$13,107,752	\$416,520 31
Deduct amount reinsured.....	43,744,270	581,135 77	4,917,541	183,666 85
Net amount in force..	\$297,931,977	\$3,677,525 21	\$8,189,911	\$232,853 46

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$96,692	\$37,644 52
Virginia.....	40,000	29,517 32
Georgia.....	10,000	46,501 16
New Mexico.	10,000	14,511 60

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,493,323 54	\$461,680	\$2,955,003 54
Premiums received.....	24,316 19	1,276 66	25,592 85
Losses paid	8,290 51	-	8,290 51
Losses incurred	8,615 32	-	8,615 32

FIREMENS INSURANCE COMPANY,
NEWARK, N. J.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

DANIEL H. DUNHAM, *President.*

A. H. HASSINGER, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire)	\$897,230 35	
Deduct reinsurance, abatement, rebate and return premiums	128,976 71	
Net premiums.		\$768,253 64
Interest on mortgage loans	\$63,078 77	
Interest on bonds and dividends on stocks	58,895 00	
Rents	12,445 62	134,419 39
Premiums in course of collection Dec. 31, 1901		104,425 64
Income from other sources		155,777 72
Total income		\$1,162,876 39
Ledger assets Dec. 31, 1901.....		2,216,196 01
Total		\$3,379,072 40

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$386,872 88	
Deduct salvage \$1,607.79; reinsurance \$19,870.95	21,478 74	
Net amount paid for losses.		\$365,394 14
Interest and dividends to stockholders.....	100,000 00	
Commissions or brokerage	169,984 88	
Salaries, fees and other charges of officers, agents and employes.....	34,742 65	
Repairs and expenses on real estate.....	1,038 01	
Taxes on real estate	5,760 57	
All other taxes, licenses and insurance department fees... ..	20,337 03	
Loss on sale or maturity of ledger assets	947 95	
All other disbursements	59,689 87	
Total disbursements.....		\$757,895 20
Balance		\$2,621,177 20

LEDGER ASSETS.

Book value of real estate	\$129,772 24
Mortgage loans on real estate	1,295,098 31
Book value of stocks and bonds, excluding interest	1,036,800 00
Cash in office and in bank	21,798 61
Agents balances, representing business written subsequent to Oct. 1, last	137,708 04
Total ledger assets	\$2,621,177 20

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$18,173 28	
Interest on stocks and bonds	10,012 50	
Rents due on company's property	237 00	\$28,422 78
Market value of stocks and bonds over book value		448,275 00
Other non-ledger assets		131 87
Total admitted assets		\$3,098,006 85

LIABILITIES.

Losses adjusted and unpaid	} \$65,112 30	
Losses in process of adjustment, or in suspense.....		
Losses resisted		1,500 00
Total claims for losses		\$66,612 30
Deduct reinsurance		3,594 07
Net amount of unpaid losses		\$63,018 23
Unearned premiums on outstanding risks.....		600,583 76
Interest due or accrued		494 22
Commissions and other charges due agents and brokers.		28,777 42
Due for return premiums and reinsurance		25,873 60
All other liabilities.		1,887 60
Cash capital.....		\$1,000,000 00
Surplus over all liabilities.....		1,377,372 62
Surplus to policy holders		2,377,372 62
Total liabilities		\$3,098,006 85

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$114,101,179	\$1,005,869 40
Written during the year	76,019,953	897,230 35
Total	\$190,121,132	\$1,903,099 75
Expired and terminated	60,518,099	707,536 86
In force at end of the year	\$129,603,033	\$1,195,562 89
Deduct amount reinsured	6,808,702	59,138 73
Net amount in force	\$122,794,331	\$1,136,424 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$684,870 00
Premiums received	8,244 59
Losses paid	5,228 55
Losses incurred.	5,827 90

FRANKLIN FIRE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAS. W. MCALLISTER, *President.*

EZRA T. CRESSON, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums. (Fire)	\$826,889 07	
Deduct reinsurance, abatement, rebate and return premiums	163,315 15	
Net premiums		\$663,573 92
Deposit premiums on perpetual risks		5,945 15
Interest on mortgage loans	\$6,863 20	
Interest on collateral loans	2,454 08	
Interest on bonds and dividends on stocks	105,430 00	
Interest from all other sources	1,339 76	
Rents	5,836 60	121,923 64
Transfer fees		1,222 50
Premiums in course of collection Dec. 31, 1901		91,812 80
Total income		\$884,478 01
Ledger assets Dec. 31, 1901		2,898,479 65
Total		\$3,782,957 66

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$389,353 58	
Deduct salvage, \$5,224.99; reinsurance, \$32,376.64	37,601 63	
Net amount paid for losses		\$351,751 95
Deposit premiums returned	37,757 74	
Interest and dividends to stockholders		80,000 00
Commissions or brokerage		141,789 23
Salaries, fees and other charges of officers, agents and employes	35,694 35	
Rents	2,240 32	
Repairs and expenses on real estate	8,183 91	
Taxes on real estate	3,387 70	
All other taxes, licenses and insurance department fees	20,992 31	
All other disbursements	78,532 44	
Total disbursements		\$760,329 95
Balance		\$3,022,627 71

LEDGER ASSETS.

Book value of real estate.....		\$218,484 83
Mortgage loans on real estate		101,898 00
Loans secured by collateral		105,000 00
Book value of stocks and bonds, excluding interest		2,412,904 75
Cash in office and in bank		72,901 93
Agents balances, representing business written subsequent to Oct. 1, last		100,848 37
Agents balances, representing business written prior to Oct. 1, last.		10,589 83
Total ledger assets		\$3,022,627 71

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,528 47	
Interest accrued on collateral loans.....	579 20	\$2,107 67
Market value of real estate over book value.....		19,715 17
Market value of stocks and bonds over book value.....		58,518 25
Gross assets.....		\$3,102,968 80

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$10,589 83
Total admitted assets	\$3,092,378 97

LIABILITIES.

Losses adjusted and unpaid	\$17,398 31
Losses in process of adjustment, or in suspense	37,860 86
Losses resisted....	6,925 00
Total claims for losses	\$62,184 17
Deduct reinsurance	223 94
Net amount of unpaid losses	\$61,960 23
Unearned premiums on outstanding risks	602,277 67
Reclaimable on perpetual fire policies	982,693 12
Commissions and other charges due agents and brokers.....	24,384 22
Cash capital	\$400,000 00
Surplus over all liabilities	1,021,063 73
Surplus to policy holders.....	\$1,421,063 73
Total liabilities.....	\$3,092,378 97

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$97,872,675	\$1,069,271 63
Written during the year	65,877,097	826,889 07
Total	\$163,749,772	\$1,896,160 70
Expired and terminated	59,818,472	718,352 75
In force at end of the year	\$103,931,300	\$1,177,807 95
Deduct amount reinsured	4,734,321	54,982 90
Net amount in force	\$99,196,979	\$1,122,825 05
Perpetual risks not included above, \$49,867,188.00; premiums on same, \$1,069,601.89.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$391,850 00
Premiums received.....	5,153 10
Losses paid	1,343 45
Losses incurred	1,002 64

GERMAN ALLIANCE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WM. N. KREMER, *President.*

CHAS. G. SMITH, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums. (Fire)	\$509,084 13	
Deduct reinsurance, abatement, rebate and return premiums	100,055 33	
Net premiums		\$409,028 80
Interest on bonds and dividends on stocks	\$41,807 25	
Interest from all other sources	1,925 43	43,732 68
Profit on sale or maturity of ledger assets.....		1,497 75
Premiums in course of collection Dec. 31, 1901		87,329 57
Total income		\$541,588 80
Ledger assets Dec. 31, 1901		973,482 42
Total		\$1,515,071 22

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$200,119 81	
Deduct salvage	1,097 71	
Net amount paid for losses.		\$199,022 10
Interest and dividends to stockholders.....		24,000 00
Commissions or brokerage		100,225 48
Salaries, fees and other charges of officers, agents and employes.		4,104 35
Taxes, licenses and insurance department fees.		25,055 33
Total disbursements		\$352,407 26
Balance		\$1,162,663 96

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,030,200 43
Cash in office and in bank	29,069 77
Agents balances, representing business written subsequent to Oct. 1, last	103,393 76
Total ledger assets	\$1,162,663 96

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$82,146 57
Total admitted assets	\$1,244,810 53

LIABILITIES.

Losses adjusted and unpaid	\$21,154 75
Losses in process of adjustment, or in suspense	42,069 00
Total claims for losses	\$63,223 75
Unearned premiums on outstanding risks	287,383 76
Commissions and other charges due agents and brokers	30,638 68
Cash capital	\$400,000 00
Surplus over all liabilities.....	463,564 34
Surplus to policy holders.....	\$863,564 34
Total liabilities	\$1,244,810 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$57,205,452	\$486,605 45
Written during the year	48,918,363	509,084 13
Total	\$106,123,815	\$995,689 58
Expired and terminated	48,283,490	440,263 29
In force at end of the year	\$57,840,325	\$555,426 29

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$6,005 89
Virginia.....	20,000 00	17,321 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$212,566 00
Premiums received.....	3,065 60
Losses paid	777 48
Losses incurred.....	946 48

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

WILLIAM N. KREMER, *President*.CHARLES G. SMITH, *Secretary*.

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire)	\$7,026,602	51
Deduct reinsurance, abatement, rebate and return premiums,	2,518,837	62
Net premiums	\$4,507,764	89
Interest on mortgage loans	\$520	00
Interest on bonds and dividends on stocks	329,818	66
Interest from all other sources	16,271	71
Rents	4,386	75
Profit on sale or maturity of ledger assets	19,776	73
Premiums in course of collection Dec. 31, 1901	751,794	57
Total income	\$5,630,333	31
Ledger assets Dec. 31, 1901	8,029,350	25
Total	\$13,659,683	56

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$2,727,487	48
Deduct salvage \$9,199.63; reinsurance \$639,108.96	648,308	59
Net amount paid for losses	\$2,079,178	89
Interest and dividends to stockholders	300,000	00
Commissions or brokerage	775,412	20
Salaries, fees and other charges of officers, agents and employes	213,111	74
Rents	31,205	02
Repairs and expenses on real estate.....	2,066	42
Taxes on real estate.....	1,247	57
All other taxes, licenses and insurance department fees.....	103,457	36
All other disbursements	340,815	11
Total disbursements	\$3,851,494	31
Balance.....	\$9,808,189	25

LEDGER ASSETS.

Book value of real estate.....	\$15,000	00
Mortgage loans on real estate.....	13,000	00
Book value of stocks and bonds, excluding interest.....	8,183,457	59
Cash in office and in bank.....	685,011	40
Agents balances, representing business written subsequent to Oct. 1, last	899,493	38
Agents balances, representing business written prior to Oct. 1, last.....	12,226	88
Total ledger assets	\$9,808,189	25

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$173 00	
Interest accrued on stocks and bonds.....	31,015 40	
Interest accrued on other assets	7,657 58	\$38,845 98
Market value of stocks and bonds over book value		484,368 41
Gross assets		\$10,331,463 64

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last ...	\$12,226 88
Total admitted assets.....	\$10,319,176 76

LIABILITIES.

Losses adjusted and unpaid.	\$69,363 00
Losses in process of adjustment, or in suspense.....	431,903 00
Losses resisted	94,230 00
Total claims for losses	\$595,496 00
Deduct reinsurance	82,253 32
Net amount of unpaid losses.	\$513,242 68
Unearned premiums on outstanding risks.....	3,715,225 74
Salaries and other miscellaneous expenses due or accrued	4,098 34
Commissions and other charges due agents and brokers.....	197,097 86
Due for return premiums and reinsurance	193,631 26
Cash capital	\$1,000,000 00
Surplus over all liabilities.	4,695,880 88
Surplus to policy holders	\$5,695,880 88
Total liabilities	\$10,319,176 76

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$874,227,120	\$7,443,643 78
Written during the year	694,609,805	7,026,602 51
Total	\$1,568,836,925	\$14,470,246 29
Expired and terminated.	621,164,045	5,735,563 47
In force at end of the year	\$947,672,880	\$8,734,682 82
Deduct amount reinsured	183,993,153	1,671,981 84
Net amount in force..	\$763,679,727	\$7,062,700 98

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$55,636 50
Oregon	50,000 00	30,520 74
Virginia	45,000 00	22,298 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,708,849 00
Premiums received.....	49,433 48
Losses paid	19,865 60
Losses incurred	19,722 60

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HUGO SCHUMANN, *President.*CHAS. RUYKHAVER, } *Secretaries.*
GUSTAV KEHR, }

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire).....	\$2,411,292 91	
Deduct reinsurance, abatement, rebate and return premiums	586,925 42	
Net premiums		\$1,824,367 49
Interest on mortgage loans	\$18,159 54	
Interest on bonds and dividends on stocks	163,717 76	
Interest from all other sources	4,253 22	
Rents	21,584 65	207,715 17
Profit on sale or maturity of ledger assets		37,780 87
Premiums in course of collection Dec. 31, 1901		17,651 30
Total income		\$2,087,514 83
Ledger assets Dec. 31, 1901		5,148,472 28
Total		\$7,235,987 11

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,141,470 34	
Deduct salvage \$2,458.58; reinsurance \$180,510 00.	182,968 58	
Net amount paid for losses		\$958,501 76
Interest and dividends to stockholders		160,000 00
Commissions or brokerage		331,177 57
Salaries, fees and other charges of officers, agents and employes		145,968 94
Rents—including company's own occupancy		21,514 01
Repairs and expenses on real estate		17,612 19
Taxes on real estate		9,048 29
All other taxes, licenses and insurance department fees		46,383 13
All other disbursements		87,974 40
Total disbursements		\$1,778,180 26
Balance		\$5,457,806 82

LEDGER ASSETS.

Book value of real estate	\$667,324 27
Mortgage loans on real estate	353,000 00
Book value of stocks and bonds, excluding interest	3,834,911 04
Cash in office and in bank	249,969 59
Agents balances, representing business written subsequent to Oct. 1, last	320,648 29
Agents balances, representing business written prior to Oct. 1, last	6,378 96
Cash in hands of Department Managers	25,574 67
Total ledger assets	\$5,457,806 82

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$8,273 75	
Rents due and accrued on company's property... ..	2,484 13	\$10,757 88
Market value of stocks and bonds over book value.....		181,291 96
Gross assets		<u>\$5,649,856 66</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$6,378 96
Total admitted assets	<u>\$5,643,477 70</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$65,938 68
Losses in process of adjustment, or in suspense	79,559 29
Losses resisted	15,590 00
Total claims for losses	<u>\$161,087 97</u>
Deduct reinsurance	37,434 83
Net amount of unpaid losses	\$123,653 14
Unearned premiums on outstanding risks	1,927,600 83
Commissions and other charges due agents and brokers ..	49,340 03
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>2,542,883 70</u>
Surplus to policy holders.....	3,542,883 70
Total liabilities	<u>\$5,643,477 70</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$436,754,403	\$3,608,961 73
Written during the year	260,119,652	2,411,292 91
Total	<u>\$696,874,055</u>	<u>\$6,020,254 64</u>
Expired and terminated	241,147,579	1,998,503 20
In force at end of the year.....	\$455,726,476	\$4,021,751 44
Deduct amount reinsured	42,103,075	399,422 85
Net amount in force.....	<u>\$413,623,401</u>	<u>\$3,622,328 59</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$27,356 69
Virginia	52,100 00	24,188 62

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$735,414 00
Premiums received	9,790 35
Losses paid	2,946 25
Losses incurred	<u>3,747 75</u>

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

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

CALVIN PAGE, *President.*

ALFRED F. HOWARD, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$526,154 20	
Deduct reinsurance, abatement, rebate and return premiums	135,480 05	
Net premiums.....		\$390,674 15
Interest on mortgage loans	\$597 25	
Interest on bonds and dividends on stocks	17,417 88	
Interest from all other sources	878 31	
Rents	1,549 17	20,442 61
Profit on sale or maturity of ledger assets.. . . .		2,808 55
Premiums in course of collection, Dec. 31, 1901.. . . .		58,733 09
Income from other sources		61 94
Total income		\$472,720 34
Ledger assets Dec. 31, 1901.. . . .		527,812 15
Total.. . . .		\$1,000,532 49

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$276,036 61	
Deduct salvage \$2,137.50; reinsurance \$74,375.30	76,512 80	
Net amount paid for losses		\$199,523 81
Interest and dividends to stockholders.. . . .		12,000 00
Commissions or brokerage		72,034 95
Salaries, fees and other charges of officers, agents and employes.. . . .		14,040 00
Rents.	1,385 00	
Repairs and expenses on real estate.. . . .	458 88	
Taxes on real estate	177 21	
All other taxes, licenses and insurance department fees.	7,098 98	
Loss on sale or maturity of ledger assets	2,910 40	
All other disbursements.. . . .	25,610 81	
Total disbursements		\$335,239 99
Balance		\$665,292 50

LEDGER ASSETS.

Book value of real estate.		\$23,211	99
Mortgage loans on real estate.		10,850	00
Book value of stocks and bonds, excluding interest.		519,242	41
Cash in office and in bank.		48,591	37
Agents balances, representing business written subsequent to Oct. 1, last		63,045	93
Agents balances, representing business written prior to Oct. 1, last ...		350	80
Total ledger assets		\$665,292	50

NON-LEDGER ASSETS.

Interest accrued on mortgages.	\$293	95	
Interest accrued on stocks and bonds	2,016	69	
Rents due and accrued on company's property.	230	83	\$2,541 47
Market value of stocks and bonds over book value.			6,217 51
Due from other companies for reinsurance			964 77
Commissions on reinsurance			944 45
Gross assets.			\$675,960 70

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$350	80	
Book value of ledger assets over market value.	15,837	91	\$16,188 71
Total admitted assets			\$659,771 99

LIABILITIES.

Losses adjusted and unpaid.	\$19,398	86	
Losses in process of adjustment, or in suspense	13,553	50	
Total claims for losses.	\$32,952	36	
Deduct reinsurance.	5,266	66	
Net amount of unpaid losses.			\$27,685 70
Unearned premiums on outstanding risks.			289,188 22
Salaries and other miscellaneous expenses due or accrued			1,663 34
Commissions and other charges due agents and brokers.			11,719 27
Due for return premiums and reinsurance.			15,521 82
Cash capital.	\$200,000	00	
Surplus over all liabilities.	113,993	64	
Surplus to policy holders.			\$313,933 64
Total liabilities.			\$659,771 99

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$50,889,507	\$604,593 09
Written during the year.	37,222,176	526,154 20
Total.	\$88,111,683	\$1,130,747 29
Expired and terminated	27,202,225	405,820 12
In force at end of the year.	\$60,909,458	\$724,927 17
Deduct amount reinsured.	14,752,230	193,403 27
Net amount in force.	\$46,157,228	\$531,523 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$5,947,849 00
Premiums received.	90,446 28
Losses paid.	49,711 46
Losses incurred.	49,464 19

GREENWICH INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1835.

MASON A. STONE, *President.*

WALTER B. WARD, { *Assistant*
WILLIAM ADAMS, { *Secretaries.*

Cash Capital, \$200,000.

INCOME.

	<i>Fire</i>	<i>Marine.</i>
Gross premiums	\$2,305,133 15	\$202,022 21
Deduct reinsurance, abatement, rebate and re- turn premiums	563,788 22	18,120 77
Net premiums	\$1,741,344 93	\$183,901 44
Interest on bonds and dividends on stocks		51,095 23
Rents—including company's own occupancy	2,625 00	53,720 23
Profit on sale or maturity of ledger assets		222,500 00
Premiums in course of collection Dec. 31, 1901		222,046 28
Total income		\$2,423,512 88
Ledger assets Dec. 31, 1901		1,226,096 39
Total		\$3,649,609 27

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>
Gross amount paid for losses	\$1,127,361 48	\$141,561 54
Deduct salvage \$28,436.54; reinsurance \$164,943.65	168,406 92	24,973 27
Net amount paid for losses	\$958,954 56	\$116,588 27
Interest and dividends to stockholders		20,000 00
Commissions or brokerage		326,595 34
Salaries, fees and other charges of officers, agents and employes		145,260 66
Rents—including company's own occupancy		15,527 46
Taxes, licenses and insurance department fees		47,649 82
All other disbursements		282,418 48
Total disbursements		\$1,912,994 59
Balance		\$1,736,614 68

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,194,690 92
Cash in office and in bank	126,919 10
Agents balances, representing business written subsequent to Oct. 1, last	390,894 94
Agents balances, representing business written prior to Oct. 1, last	6,304 04
Bills receivable, not matured, taken for marine and inland risks	8,644 94
Due from other companies for reinsurance	9,160 74
Total ledger assets	\$1,736,614 68

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,400 00
Market value of stocks and bonds over book value.....	426,844 08
Commissions on unpaid return premiums and reinsurance premiums.....	15,009 34
Gross assets	\$2,180,868 10

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$6,304 04
Book value of ledger assets over market value.....	17 53
	\$6,321 57
Total admitted assets.....	\$2,174,546 53

LIABILITIES.

Losses in process of adjustment, or in suspense	\$234,321 02
Losses resisted.....	30,592 00
Total claims for losses	\$264,913 02
Deduct reinsurance	40,176 05
Net amount of unpaid losses	\$224,736 97
Unearned premiums on outstanding risks	1,415,715 96
Reclaimable on perpetual fire policies	931 50
Salaries and other miscellaneous expenses due or accrued	5,000 00
Commissions and other charges due agents and brokers.....	68,000 00
Due for return premiums and reinsurance	76,442 18
Cash capital	\$200,000 00
Surplus over all liabilities	185,719 92
Surplus to policy holders	\$85,719 92
Total liabilities.....	\$2,174,546 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$335,773,463	\$2,664,828 34	\$3,226,550	\$111,680 75
Written during the year.....	267,528,579	2,305,133 15	32,528,605	202,022 21
Total	\$603,302,042	\$4,969,961 49	\$35,755,155	\$313,702 96
Expired and terminated	248,449,587	1,918,701 25	32,986,183	208,528 21
In force at end of the year.....	\$354,852,455	\$3,051,260 24	\$2,768,972	\$105,174 75
Deduct amount reinsured.....	39,149,592	419,205 44	50,750	2,074 81
Net amount in force.....	\$315,702,863	\$2,632,054 80	\$2,718,222	\$103,099 94

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$30,453 66
Virginia.....	10,000 00	25,962 87

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,718,655 00
Premiums received.....	19,665 42
Losses paid.....	8,951 47
Losses incurred.....	8,559 44

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

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

CHAS. A. SHAW, *President.*

JOS. McCORD, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire)	\$3,243,035 67	
Deduct reinsurance, abatement, rebate and return premiums	943,206 59	
Net premiums.		\$2,299,829 08
Interest on mortgage loans..	\$175 00	
Interest on bonds and dividends on stocks..	\$6,225 89	
Interest from all other sources.	6,085 46	
Rents—including company's own occupancy	27,522 58	119,958 93
Profit on sale or maturity of ledger assets..		76,827 43
Premiums in course of collection Dec. 31, 1901..		383,455 46
Total income		\$2,880,070 90
Ledger assets Dec. 31, 1901		2,414,339 79
Total		\$5,294,410 69

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,396,072 92	
Deduct salvage \$8,177.78; reinsurance \$278,229.64.	286,407 42	
Net amount paid for losses		\$1,109,665 50
Interest and dividends to stockholders	80,000 00	
Commissions or brokerage	439,528 27	
Salaries, fees and other charges of officers, agents and employes	147,127 12	
Rents—including company's own occupancy..	15,854 00	
Repairs and expenses on real estate	11,511 57	
Taxes on real estate	6,559 60	
All other taxes, licenses and insurance department fees.	54,049 83	
All other disbursements	148,607 68	
Total disbursements		\$2,012,903 57
Balance		\$3,281,507 12

LEDGER ASSETS.

Book value of real estate	\$420,368 75
Mortgage loans on real estate.	3,500 00
Loans secured by collateral.	500 00
Book value of stocks and bonds, excluding interest	2,086,592 05
Cash in office and in bank	329,295 28
Agents balances, representing business written subsequent to Oct. 1, last	434,064 14
Agents balances, representing business written prior to Oct. 1, last ...	7,186 90
Total ledger assets..	\$3,281,507 12

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58	
Interest accrued on stocks and bonds.....	16,981 00	
Rents due on company's property	<u>1,605 84</u>	\$18,601 42
Market value of real estate over book value.....		29,631 25
Market value of stocks and bonds over book value		<u>473,316 20</u>
Due from other companies for reinsurance		21,393 89
Gross assets		<u>\$3,824,449 88</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$7,186 90	
Book value of ledger assets over market value.....	<u>22,095 63</u>	\$29,282 53
Total admitted assets		<u>\$3,795,167 35</u>

LIABILITIES.

Losses adjusted and unpaid	\$103,135 32	
Losses in process of adjustment, or in suspense.....	187,795 96	
Losses resisted.....	<u>44,888 30</u>	
Total claims for losses.....	\$335,819 58	
Deduct reinsurance	<u>57,030 62</u>	
Net amount of unpaid losses		\$278,288 96
Unearned premiums on outstanding risks		1,738,146 24
Commissions and other charges due agents and brokers.....		90,140 17
Due for return premiums and reinsurance		<u>41,939 43</u>
Cash capital	\$1,000,000 00	
Surplus over all liabilities		<u>646,652 55</u>
Surplus to policy holders		1,646,652 55
Total liabilities		<u>\$3,795,167 35</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$333,221,370 75	\$3,319,161 35
Written during the year	315,624,760 00	3,243,035 67
Total.....	\$648,846,130 75	\$6,562,197 02
Expired and terminated.....	264,509,804 25	2,707,120 40
In force at end of the year.....	\$384,336,326 50	\$3,855,076 62
Deduct amount reinsured.....	<u>50,461,812 59</u>	<u>511,073 92</u>
Net amount in force.....	\$333,874,513 91	\$3,344,002 70

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000	\$25,724 09
Virginia.....	50,000	30,124 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,837,236 00
Premiums received.....	24,119 06
Losses paid	12,911 82
Losses incurred.....	<u>12,499 84</u>

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

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

Cash Capital, \$1,250,000.

INCOME.

Gross premiums. (Fire).....	\$13,056,951 87	
Deduct reinsurance, rebate and return premiums	2,612,324 02	
Net premiums		\$10,444,627 85
Interest on mortgage loans.....	\$39,456 76	
Interest on collateral loans.....	240 00	
Interest on bonds and dividends on stocks	324,414 93	
Interest from all other sources.....	3,136 57	
Rents	16,958 47	384,206 73
Profit on sale or maturity of ledger assets		23,158 24
Income from other sources		425 20
Total Income		\$10,852,418 02
Ledger assets Dec. 31, 1901.....		10,260,241 82
Total		\$21,112,659 84

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$6,309,193 63	
Deduct reinsurance	400,387 88	
Net amount paid for losses.....		\$5,908,905 75
Interest and dividends to stockholders	400,000 00	
Commissions or brokerage	1,840,111 56	
Salaries, fees and other charges of officers, agents and employes	772,556 40	
Taxes on real estate	8,150 56	
All other taxes, licenses and insurance department fees	274,628 27	
Loss on sale or maturity of ledger assets	62,323 75	
All other disbursements	710,810 95	
Total disbursements		\$9,977,487 24
Balance		\$11,135,172 60

LEDGER ASSETS.

Book value of real estate	\$902,940 77
Mortgage loans on real estate	781,869 00
Loans secured by collateral.....	4,800 00
Book value of stocks and bonds, excluding interest	7,584,301 98
Cash in office and in bank	594,311 09
Agents balances, representing business written subsequent to Oct. 1, last	1,242,774 61
Other ledger assets	24,175 15
Total ledger assets	\$11,135,172 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,459 39	
Interest accrued on collateral loans.....	48 01	
Rents accrued on company's property	1,710 94	\$12,218 34
Market value of real estate over book value.....		47,559 23
Market value of stocks and bonds over book value		1,269,610 19
Total admitted assets		\$12,464,560 36

LIABILITIES.

Losses adjusted and unpaid	\$182,441 10	
Losses in process of adjustment, or in suspense	452,453 93	
Losses resisted.....	94,869 37	
Total claims for losses		\$729,764 40
Unearned premiums on outstanding risks.....		7,823,488 97
Cash capital	\$1,250,000 00	
Surplus over all liabilities	2,661,306 99	
Surplus to policy holders.....		\$3,911,306 99
Total liabilities.....		\$12,464,560 36

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$1,319,716,530	\$14,601,813 99
Written during the year.....	974,400,120	13,056,951 87
Total	\$2,294,116,650	\$27,658,765 86
Expired and terminated.....	993,691,489	12,104,846 82
In force at end of the year.....	\$1,300,425,161	\$15,553,919 04
Deduct amount reinsured.....	13,694,768	160,123 00
Net amount in force	\$1,286,730,393	\$15,393,796 04

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$122,406 66	\$157,322 43
Georgia	10,000 00	137,542 80
Virginia	52,500 00	107,494 72
Oregon	100,000 00	18,187 09
New Mexico	10,000 00	16,504 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$4,906,016 00
Premiums received	76,321 13
Losses paid	33,635 66
Losses incurred.....	33,113 32

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN H. WASHBURN, *President.*A. M. BURTIS,
WM. H. CHENEY, } *Secretaries.*

Cash Capital, \$3,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$10,628,215 27	\$556,997 26	
Deduct reinsurance, abatement, rebate and return premiums	3,591,576 52	290,359 91	
Net premiums	\$7,036,638 75	\$266,637 35	\$7,303,276 10
Interest on mortgage loans.....		7,316 69	
Interest on collateral loans.....		2,655 55	
Interest on bonds and dividends on stocks.....		444,482 42	
Interest from all other sources		11,642 01	
Rents—including company's own occupancy.....	167,274 63		683,371 30
Profit on sale or maturity of ledger assets.....			672,007 50
Premiums in course of collection Dec. 31, 1901.....			328,969 91
Income from other sources			12,860 94
Total income			\$8,950,485 75
Ledger assets Dec. 31, 1901			12,581,585 23
Total			\$21,532,070 98

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$4,779,340 15	\$367,074 86	
Deduct salvage, \$33,122.71; reinsurance, \$1,625,668.59.....	1,465,575 04	193,216 26	
Net amount paid for losses	\$3,313,765 11	\$173,858 60	\$3,487,623 71
Interest and dividends to stockholders			420,000 00
Commissions or brokerage			1,184,506 44
Salaries, fees and other charges of officers, agents and employes			434,493 34
Rents—including company's own occupancy			58,192 33
Repairs and expenses on real estate.....			33,585 03
Taxes on real estate			20,975 65
All other taxes, licenses and insurance department fees			158,580 11
Premiums on securities purchased.....			109,058 09
Reduction of book value of real estate.....			40,000 00
All other disbursements.....			440,841 16
Total disbursements			\$6,387,855 86
Balance			\$15,144,215 12

LEDGER ASSETS.

Book value of real estate.....	\$1,593,892 06
Mortgage loans on real estate.....	112,750 00
Book value of stocks and bonds, excluding interest.....	11,470,622 80
Cash in bank	972,574 33

HOME INSURANCE COMPANY.

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Agents balances, representing business written subsequent to Oct. 1, last	\$985,697	94
Agents balances, representing business written prior to Oct. 1, last.....	8,502	99
Bills receivable taken for fire risks.	175	00
Total ledger assets.	\$15,144,215	12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,318	00
Interest accrued on stocks and bonds	5,625	00
Interest accrued on other assets.....	1,372	79
Market value of stocks and bonds over book value.....	2,017,802	88
Gross assets.....	\$17,171,333	79

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$8,502	99
Book value of ledger assets over market value	54,195	68
Total admitted assets.....	\$17,108,635	12

LIABILITIES.

Losses adjusted and unpaid	\$110,740	38
Losses in process of adjustment, or in suspense.....	1,123,686	96
Losses resisted.....	75,132	50
Total claims for losses	\$1,309,559	84
Deduct re-insurance	552,445	36
Net amount of unpaid losses	\$757,114	48
Unearned premiums on outstanding risks.....	5,986,873	00
Salaries and other miscellaneous expenses due or accrued.....	75,000	00
Commissions and other charges due agents and brokers	163,848	17
Due for reinsurance.....	689,760	78
Cash capital.....	\$3,000,000	00
Surplus over all liabilities.....	6,436,038	69
Surplus to policy holders	\$9,436,038	69
Total liabilities.....	\$17,108,635	12

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$1,172,837,268	\$11,031,807 00	\$19,138,816	\$518,958 00
Written during the year.....	1,046,614,153	10,628,215 27	65,283,683	556,997 26
Total.....	\$2,219,451,421	\$21,660,022 27	\$84,422,499	\$1,075,955 26
Expired and terminated.....	925,503,952	8,588,522 27	65,409,045	557,932 26
In force at end of the year.....	\$1,293,947,469	\$13,071,500 00	\$19,013,454	\$518,023 00
Deduct amount reinsured.....	217,877,329	2,058,387 00	5,096,584	126,630 00
Net amount in force.....	\$1,076,070,140	\$11,013,113 00	\$13,916,870	\$391,393 00

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$50,000 00	\$170,495 40
Georgia.....	25,000 00	180,134 46
Oregon.....	50,000 00	43,680 00
Canada	100,000 00	52,497 99
Mexico.....	18,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$6,994,195 00
Premiums received.....	95,897 43
Losses paid	111,256 94
Losses incurred	108,496 19

HOME FIRE AND MARINE INSURANCE COMPANY,
SAN FRANCISCO, CAL.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WM. J. DUTTON, *President.*

STEPHEN D. IVES, *Secretary.*

Cash Capital, \$300,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,216,786 91	\$87,792 07	
Deduct reinsurance, abatement, rebate and return premiums ..	351,374 19	18,597 58	
Net premiums	\$865,412 72	\$69,194 49	\$934,607 21
Interest on mortgage loans		14,064 55	
Interest on collateral loans		742 51	
Interest on bonds and dividends on stocks		28,930 68	
Interest from all other sources		1,722 98	
Rents		3,509 10	48,969 82
Profit on sale or maturity of ledger assets			12,918 50
Premiums in course of collection Dec. 31, 1901			145,658 70
Income from other sources			622 41
Total income..			\$1,142,776 64
Ledger assets Dec. 31, 1901			1,026,584 63
Total			\$2,169,361 27

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$412,080 76	\$50,941 40	
Deduct salvage, \$5,328.10; reinsurance \$51,127.08 ..	50,548 50	5,906 68	
Net amount paid for losses	\$361,532 26	\$45,034 72	\$406,566 98
Interest and dividends to stock holders			36,000 00
Commissions or brokerage			173,886 71
Salaries, fees and other charges of officers, agents and employes			107,850 23
Rents			3,000 00
Repairs and expenses on real estate			1,736 54
Taxes on real estate			2,048 92
All other taxes, licenses and insurance department fees			17,002 56
Loss on sale or maturity of ledger assets			2,742 50
All other disbursements			44,320 09
Total disbursements			\$795,154 53
Balance			\$1,374,206 74

LEDGER ASSETS.

Book value of real estate	\$120,975 00
Mortgage loans on real estate	147,585 00
Book value of stocks and bonds, excluding interest ..	850,513 87
Cash in office and in bank	82,120 04

Agents balances, representing business written subsequent to Oct. 1, last	\$153,973	29
Agents balances, representing business written prior to Oct. 1, last....	9,523	31
Bills receivable, not matured, taken for marine and inland risks	7,858	50
Bills receivable taken for fire risks.	2,157	73
Total ledger assets	\$1,374,206	74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,313	55
Market value of stocks and bonds over book value.....	1,727	13
Commissions on reinsurance	1,121	13
Gross assets	\$1,378,368	55

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$9,523	31
Bills receivable, past due, taken for fire risks	345	37
Book value of ledger assets over market value.	9,260	00
Total admitted assets	\$1,359,239	87

LIABILITIES.

Losses adjusted and unpaid	\$9,010	41
Losses in process of adjustment, or in suspense	34,018	03
Losses resisted	6,350	00
Total claims for losses	\$49,378	44
Deduct reinsurance	2,929	60
Net amount of unpaid losses.	\$46,448	84
Unearned premiums on outstanding risks.	614,838	97
Commissions and other charges due agents and brokers	23,824	30
Due for reinsurance	7,473	91
Cash capital.	\$300,000	00
Surplus over all liabilities	366,653	85
Surplus to policy holders.	\$666,653	85
Total liabilities	\$1,359,239	87

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$70,273,279	\$939,702 38	\$1,677,155	\$52,046 93
Written during the year	55,002,088	1,216,786 91	9,215,049	87,792 07
Total	\$155,275,367	\$2,156,489 29	\$10,892,204	\$139,839 00
Expired and terminated	62,647,090	877,743 46	9,932,520	93,106 16
In force at end of the year.	\$92,628,277	\$1,278,745 83	\$959,684	\$46,732 84
Deduct amount reinsured	10,731,327	161,011 54	110,700	5,625 30
Net amount in force	\$81,896,950	\$1,117,734 29	\$848,984	\$41,107 54

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$25,010 51

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$369,450 59
Premiums received	5,556 20
Losses paid	1,285 22
Losses incurred	1,278 62

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct 1, last....	\$1,240 12
Total admitted assets.....	<u>\$429,096 80</u>

LIABILITIES.

Losses adjusted and unpaid	\$8,737 36
Losses in process of adjustment, or in suspense.....	15,897 89
Losses resisted	2,845 00
Total claims for losses	<u>\$27,480 25</u>
Deduct reinsurance	4,423 94
Net amount of unpaid losses.....	\$23,056 31
Unearned premiums on outstanding risks	136,865 50
Salaries and other miscellaneous expenses due or accrued	3,069 73
Commissions and other charges due agents and brokers	4,198 08
Due for return premiums and reinsurance.	1,406 31
Cash capital	\$200,000 00
Surplus over all liabilities	<u>60,500 87</u>
Surplus to policy holders.....	<u>\$260,500 87</u>
Total liabilities	<u>\$429,096 80</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$22,912,234	\$262,063 75
Written during the year	23,933,745	316,299 29
Total.....	<u>\$46,845,979</u>	<u>\$578,363 04</u>
Expired and terminated.....	21,367,188	253,819 95
In force at end of the year.....	\$25,478,791	\$324,543 09
Deduct amount reinsured.....	4,437,643	62,444 99
Net amount in force	<u>\$21,041,148</u>	<u>\$262,098 10</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$94,730 00
Premiums received.....	1,477 62
Losses paid.....	314 23
Losses incurred	<u>314 23</u>

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

Cash Capital, \$3,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$6,293,041 37	\$2,185,365 21	
Deduct reinsurance, abatement, rebate and re- turn premiums	1,421,974 51	346,745 43	
Net premiums.....	\$4,871,066 86	\$1,838,619 78	\$6,709,686 64
Deposit premiums on perpetual risks.....			23,267 63
Interest on mortgage loans.....		\$70,948 42	
Interest on collateral loans.....		9,527 07	
Interest on bonds and dividends on stocks.....		230,273 51	
Interest from all other sources.....		17,849 25	
Rents—including company's own occupancy.....	42,644 44		371,242 69
Profit on sale or maturity of ledger assets.....			3,245 79
Premiums in course of collection Dec. 31, 1901.....			302,000 00
Income from other sources			6,275 42
Total income.....			\$7,415,718 17
Ledger assets Dec. 31, 1901.....			9,359,011 84
Total			\$16,774,730 01

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$3,144,063 54	\$1,365,852 20	
Deduct salvage \$193,959.89; reinsurance \$469,682.89	315,645 99	347,996 79	
Net amount paid for losses.....	\$2,828,417 55	\$1,017,855 41	\$3,846,272 96
Deposit premiums returned.....			22,713 23
Interest and dividends to stockholders			359,940 00
Commissions or brokerage.....			1,312,634 64
Salaries, fees and other charges of officers, agents and employes			394,212 24
Rents—including company's own occupancy.....			32,391 22
Repairs and expenses on real estate			15,344 60
Taxes on real estate			10,943 78
All other taxes, licenses and insurance department fees.....			148,435 22
Loss on sale or maturity of ledger assets			4,092 19
Reduction in book value of investments.....			53,514 42
All other disbursements			247,589 88
Total disbursements.....			\$6,448,084 38
Balance.....			\$10,326,645 63

LEDGER ASSETS.

Book value of real estate.....	\$725,500 00
Mortgage loans on real estate.....	1,130,997 29
Loans secured by collateral	825,900 00
Book value of stocks and bonds, excluding interest.....	5,423,439 32
Cash in office and in bank.....	1,157,412 94

Agents balances, representing business written subsequent to Oct. 1, last	\$986,582	44
Agents balances, representing business written prior to Oct. 1, last....	33,900	11
Bills receivable, not matured, taken for marine and inland risks	38,059	10
Other ledger assets	4,854	43
Total ledger assets	\$10,326,645	63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,627	30
Market value of stocks and bonds over book value.....	368,310	68
Gross assets	\$10,702,583	61

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$4,500	00
Agents balances, representing business written prior to Oct. 1, last	33,900	11
Total admitted assets.....	\$10,664,183	50

LIABILITIES.

Losses adjusted and unpaid	\$118,669	27
Losses in process of adjustment, or in suspense ..	658,261	70
Losses resisted.	49,718	03
Total claims for losses	\$826,649	00
Deduct reinsurance	88,649	00
Net amount of unpaid losses ..	\$738,000	00
Unearned premiums on outstanding risks	4,099,540	91
Reclaimable on perpetual fire policies.	769,411	19
Dividends remaining unpaid	60	00
Salaries and other miscellaneous expenses due or accrued..	46,546	88
Commissions and other charges due agents and brokers.	40,000	00
Due for reinsurance	20,435	58
Cash capital	\$3,000,000	00
Surplus over all liabilities	1,950,188	94
Surplus to policy holders	\$4,950,188	94
Total liabilities.....	\$10,664,183	50

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$655,842,672	\$7,346,442 22	\$5,252,027	\$312,251 25
Written during the year.....	594,679,472	6,293,041 37	392,609,705	2,185,365 21
Total	\$1,250,522,144	\$13,639,483 59	\$397,861,732	\$2,497,616 46
Expired and terminated.	589,711,343	5,869,763 42	391,356,118	2,135,497 46
In force at end of the year.	\$660,810,801	\$7,769,720 17	\$6,505,614	\$362,119 00
Deduct amount reinsured.....	43,343,615	493,243 53	-	-
Net amount in force..	\$617,467,186	\$7,276,476 64	\$6,505,614	\$362,119 00
Perpetual risks not included above, \$33,505,515.00; premiums on same, \$846,772.12				
Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:				
			<i>Deposits.</i>	<i>Liabilities</i>
Georgia.....			\$10,000 00	\$72,395 57
New Mexico			10,000 00	9,535 50
Oregon.....			50,000 00	13,694 52
Virginia.....			53,000 00	32,291 01
Canada			131,000 00	94,709 03

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$7,723,672 00	\$220,275 00	\$7,943,947 00
Premiums received..	120,002 16	13,524 91	133,527 07
Losses paid	51,115 14	7,518 17	58,633 31
Losses incurred.....	53,015 50	7,600 00	60,615 50

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEO. R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums. (Fire)	\$707,135 84	
Deduct reinsurance, abatement, rebate and return premiums	194,971 27	
Net premiums.		\$512,164 57
Interest on mortgage loans	\$6,803 65	
Interest on collateral loans	1,014 44	
Interest on bonds and dividends on stocks	16,841 65	24,659 74
Profit on sale or maturity of ledger assets		4,204 52
Premiums in course of collection Dec. 31, 1901		74,910 26
Total income		\$615,939 09
Ledger assets Dec. 31, 1901		592,100 89
Total		\$1,208,039 98

DISBURSEMENTS.

Amount paid for losses. (Fire) ..	\$215,048 22
Interest and dividends to stockholders.....	32,000 00
Commissions or brokerage	123,544 19
Salaries, fees and other charges of officers, agents and employes.....	24,755 68
Rents.....	4,324 92
Taxes, licenses and insurance department fees ..	9,764 99
All other disbursements	20,820 12
Total disbursements.....	\$430,258 12
Balance	\$777,781 86

LEDGER ASSETS.

Mortgage loans on real estate	\$200,100 00
Loans secured by collateral	12,000 00
Book value of stocks and bonds, excluding interest	419,907 72
Cash in office and in bank	43,800 75
Agents balances, representing business written subsequent to Oct. 1, last	100,869 53
Agents balances, representing business written prior to Oct. 1, last....	1,103 86
Total ledger assets.	\$777,781 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,349 87	
Interest due and accrued on stocks and bonds.....	4,228 32	
Interest due and accrued on collateral loans.	186 00	\$5,764 19
Market value of stocks and bonds over book value		91,814 28
Gross assets		<u>\$875,360 33</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,103 86
Total admitted assets	<u>\$874,256 47</u>

LIABILITIES.

Losses in process of adjustment, or in suspense..	\$62,263 88
Losses resisted..	8,618 50
Total claims for losses.	<u>\$70,882 38</u>
Deduct reinsurance	11,412 71
Net amount of unpaid losses.....	\$59,469 67
Unearned premiums on outstanding risks..	324,324 29
Salaries and other miscellaneous expenses due or accrued	1,621 29
Commissions and other charges due agents and brokers.	9,519 24
Due for return premiums and reinsurance.	16,453 84
Cash capital	\$400,000 00
Surplus over all liabilities.	62,868 14
Surplus to policy holders	<u>\$462,868 14</u>
Total liabilities	<u>\$874,256 47</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$52,242,103	\$575,188 81
Written during the year.	56,324,588	707,135 84
Total.....	<u>\$108,566,691</u>	<u>\$1,282,324 65</u>
Expired and terminated.....	43,970,055	498,167 48
In force at end of the year	\$64,596,636	\$784,157 17
Deduct amount reinsured	20,054,396	203,290 10
Net amount in force	<u>\$44,542,240</u>	<u>\$580,867 07</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,221,860 00
Premiums received	17,089 29
Losses paid	6,763 01
Losses incurred..	6,216 61

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*B. R. STILLMAN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire)	\$6,447,688 64	
Deduct reinsurance, abatement, rebate and return premiums	1,803,247 61	
Net premiums		\$4,644,441 03
Interest on mortgage loans	\$36,136 37	
Interest on bonds and dividends on stocks	164,945 05	
Interest from all other sources	4,277 67	
Rents	18,121 65	223,480 74
Profit on sale or maturity of ledger assets		50,187 45
Total income		\$4,918,109 22
Ledger assets Dec. 31, 1901		4,967,231 02
Total		\$9,885,340 24

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,758,229 44	
Deduct salvage \$11,506.06; reinsurance \$603,076.33	614,582 30	
Net amount paid for losses		\$2,143,647 05
Interest and dividends to stockholders	120,000 00	
Commissions or brokerage	867,604 93	
Salaries, fees and other charges of officers, agents and employes	260,219 24	
Repairs and expenses on real estate	5,551 77	
Taxes on real estate	6,815 26	
All other taxes, licenses and insurance department fees	134,254 46	
All other disbursements	356,173 75	
Total disbursements		\$3,894,266 46
Balance		\$5,991,073 78

LEDGER ASSETS.

Book value of real estate	\$415,976 35
Mortgage loans on real estate	580,465 00
Book value of stocks and bonds, excluding interest	3,979,368 38
Cash in office and in bank	431,637 89
Agents balances, representing business written subsequent to Oct. 1, last	583,077 96
Agents balances, representing business written prior to Oct. 1, last	548 20
Total ledger assets	\$5,991,073 78

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$298,013	62
Gross assets	\$6,289,087	40

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$548	20
Book value of ledger assets over market value.....	42,285	57
	\$42,833	77
Total admitted assets..	\$6,246,253	63

LIABILITIES.

Losses adjusted and unpaid	\$71,262	35
Losses in process of adjustment, or in suspense.....	276,271	53
Losses resisted.....	25,896	45
Total claims for losses	\$373,430	33
Unearned premiums on outstanding risks.....	3,251,860	10
Contingent reserve fund.....	50,000	00
Cash capital	\$1,000,000	00
Surplus over all liabilities	1,570,963	20
Surplus to policy holders.....	\$2,570,963	20
Total liabilities.	\$6,246,253	63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$599,598,169	\$5,687,345 12
Written during the year	624,759,757	6,447,688 64
Total.....	\$1,224,357,926	\$12,135,033 76
Expired and terminated.....	531,278,725	4,998,919 60
In force at end of the year.....	\$693,079,201	\$7,136,114 16
Deduct amount reinsured.....	98,993,376	1,139,284 14
Net amount in force.....	\$594,085,825	\$5,996,830 02

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$33,283 93
Georgia.....	10,000 00	31,527 52
Oregon.....	50,000 00	25,122 76
New Mexico.....	10,000 00	11,628 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,914,848 00
Premiums received.....	52,828 35
Losses paid.....	33,057 43
Losses incurred.....	30,338 88

NATIONAL-STANDARD INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

R. BLEECKER RATHBONE, *President*.EMIL G. PIEPER, *Secretary*.

Cash Capital, \$200,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$746,347 68	\$9 49	
Deduct reinsurance, abatement, rebate and return premiums.....	317,221 27	4 74	
Net premiums.....	\$429,126 41	\$4 75	\$429,131 16
Interest on bonds and dividends on stocks.....		9,500 00	
Interest from all other sources.....		4,271 89	13,771 89
Profit on sale or maturity of ledger assets.....			10,117 19
Premiums in course of collection, Dec. 31, 1901.....			94,404 07
Total income.....			\$547,424 31
Ledger assets Dec. 31, 1901.....			522,577 79
Total.....			\$1,070,002 10

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$340,058 15	\$888 16	
Deduct salvage, \$3,441.41; reinsurance, \$68,693.00.....	71,785 45	348 96	
Net amount paid for losses.....	\$268,272 70	\$39 20	\$268,311 90
Interest and dividends to stock holders.....			10,000 00
Commissions or brokerage.....			116,687 72
Salaries, fees and other charges of officers, agents and employes.....			1,335 00
Taxes, licenses and insurance department fees.....			14,281 14
All other disbursements.....			18,831 96
Total disbursements.....			\$429,447 72
Balance.....			\$640,554 88

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$450,057 50
Cash in bank.....	104,927 26
Agents balances, representing business written subsequent to Oct. 1, last.....	85,569 62
Total ledger assets.....	\$640,554 38

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$1,546 66
Gross assets	\$642,101 04

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$7,980 00
Total admitted assets	\$634,121 04

LIABILITIES.

Losses in process of adjustment, or in suspense	\$66,163 00
Losses resisted.....	735 00
Total claims for losses	\$66,898 00
Deduct reinsurance	17,128 00
Net amount of unpaid losses	\$49,770 00
Unearned premiums on outstanding risks.....	236,495 09
Commissions and other charges due agents and brokers.....	16,949 88
Due for return premiums and reinsurance.....	21,295 38
Cash capital	\$200,000 00
Surplus over all liabilities	109,610 69
Surplus to policy holders	\$309,610 69
Total liabilities	\$634,121 04

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine Premiums.</i>
In force December 31, 1901	\$47,779,494	\$545,893 61	-
Written during the year.....	55,664,629	746,347 65	\$9 49
Total.....	\$103,444,123	\$1,292,241 29	\$9 49
Expired and terminated	56,354,413	683,361 36	9 49
In force at end of the year	\$47,089,710	\$608,879 93	-
Deduct amount reinsured	10,105,208	144,176 02	-
Net amount in force.....	\$36,984,502	\$464,703 91	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$233,576 00
Premiums received.....	3,452 32
Losses paid.....	2,959 38
Losses incurred	2,959 38

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

UBERTO C. CROSBY, *President*.FRANK W. SARGEANT, *Secretary*.

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire)	\$2,015,492 45	
Deduct reinsurance, abatement, rebate and return premiums	333,419 90	
Net premiums.		\$1,682,072 55
Interest on mortgage loans.....	\$25,905 44	
Interest on collateral loans	3,950 00	
Interest on bonds and dividends on stocks.....	102,893 06	
Interest from all other sources	1,012 85	
Rents	18,391 45	152,152 80
Profit on sale or maturity of ledger assets.....		4,518 63
Premiums in course of collection Dec. 31, 1901.....		173,304 71
Income from other sources		51 62
Total income	\$2,012,100 31	
Ledger assets Dec. 31, 1901		2,705,458 62
Total		\$4,717,558 93

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,063,540 92	
Deduct salvage \$5,696.28; reinsurance \$167,311.01.....	173,007 29	
Net amount paid for losses		\$890,533 63
Interest and dividends to stockholders		100,000 00
Commissions or brokerage		394,749 63
Salaries, fees and other charges of officers, agents and employes		72,010 55
Rents.....		673 37
Repairs and expenses on real estate		8,275 59
Taxes on real estate.....		4,969 46
All other taxes, licenses and insurance department fees.....		44,875 01
Loss on sale or maturity of ledger assets.....		7,753 69
All other disbursements		85,949 95
Total disbursements	\$1,609,790 88	
Balance		\$3,107,768 05

LEDGER ASSETS.

Book value of real estate	\$172,937 58
Mortgage loans on real estate.....	467,533 33
Loans secured by collateral.....	120,000 00
Book value of stocks and bonds, excluding interest	1,872,078 85
Cash in office and in bank	251,840 87
Agents balances, representing business written subsequent to Oct. 1, last	223,377 42
Total ledger assets.....	\$3,107,768 05

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$668,341 15
Due from other companies for reinsurance	3,460 47
Total admitted assets	<u>\$3,779,563 67</u>

LIABILITIES.

Losses adjusted and unpaid	\$73,902 23
Losses in process of adjustment, or in suspense	101,125 00
Losses resisted	6,395 00
Total claims for losses	<u>\$181,422 23</u>
Deduct reinsurance	20,389 53
Net amount of unpaid losses	\$152,032 70
Unearned premiums on outstanding risks	1,367,520 97
Commissions and other charges due agents and brokers	67,013 22
Due for return premiums and reinsurance	38,192 68
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>1,154,810 10</u>
Surplus to policy holders	<u>\$2,154,810 10</u>
Total liabilities	<u>\$3,779,569 67</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$223,956,050 00	\$2,591,578 85
Written during the year	154,409,447 00	2,015,492 45
Total	<u>\$378,365,497 00</u>	<u>\$4,607,071 30</u>
Expired and terminated	142,090,653 00	1,740,467 35
In force at end of the year	\$236,274,844 00	\$2,866,603 95
Deduct amount reinsured	16,452,869 00	194,943 07
Net amount in force	<u>\$219,821,975 00</u>	<u>\$2,671,660 88</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$11,500 00	\$12,161 59

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,792,084 00
Premiums received	44,789 59
Losses paid	21,641 70
Losses incurred	19,103 35

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

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

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire)	\$3,227,583 35
Deduct reinsurance, abatement, rebate and return premiums	792,210 70
Net premiums	\$2,435,372 65
Interest on mortgage loans	\$13,041 85
Interest on bonds and dividends on stocks	78,475 40
Interest from all other sources	10,196 08
Income from other sources	3,595 78
Total income	\$2,540,681 76
Ledger assets Dec. 31, 1901	2,664,276 36
Total	\$5,204,958 12

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,372,944 16
Deduct salvage, \$4,653.42; reinsurance, \$190,457.47	195,110 89
Net amount paid for losses	\$1,177,833 27
Interest and dividends to stockholders	70,000 00
Commissions or brokerage	497,600 63
Salaries, fees and other charges of officers, agents and employes.	169,233 21
Rents	22,754 60
Taxes, licenses and insurance department fees	57,742 65
Loss on sale or maturity of ledger assets	62,780 96
All other disbursements	130,006 44
Total disbursements	\$2,187,951 76
Balance	\$3,017,006 36

LEDGER ASSETS.

Mortgage loans on real estate	\$344,000 00
Book value of stocks and bonds, excluding interest	2,171,500 00
Cash in office and in bank	169,487 04
Agents balances, representing business written subsequent to Oct. 1, last	329,888 27
Agents balances, representing business written prior to Oct. 1, last.	2,131 05
Total ledger assets	\$3,017,006 36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,089 21	
Interest due and accrued on stocks and bonds	2,229 98	
Interest due and accrued on other assets.....	2,910 41	\$10,229 60
Market value of stocks and bonds over book value.....		583,050 00
Gross assets.		\$3,610,285 96

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$2,131 05
Total admitted assets	\$3,608,154 91

LIABILITIES.

Losses adjusted and unpaid	\$78,261 68
Losses in process of adjustment, or in suspense	81,767 95
Losses resisted.....	39,354 52
Total claims for losses	\$199,384 15
Unearned premiums on outstanding risks.....	1,780,721 09
Due for reinsurance	23,112 60
Cash capital	\$500,000 00
Surplus over all liabilities.	1,104,937 07
Surplus to policy holders	\$1,604,937 07
Total liabilities	\$3,608,154 91

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$339,972,275	\$3,379,880 18
Written during the year	274,794,855	3,227,583 35
Total	\$614,767,130	\$6,507,463 53
Expired and terminated	250,523,806	2,654,718 79
In force at end of the year	\$364,243,324	\$3,852,744 74
Deduct amount reinsured.	44,358,662	438,998 01
Net amount in force	\$319,884,662	\$3,413,746 73

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$1,549 43
Virginia.	25,000 00	617 33
Oregon	50,000 00	181 25
New Mexico	10,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,812,998 00
Premiums received.....	32,597 04
Losses paid	19,555 80
Losses incurred.....	19,162 18

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

E. G. RICHARDS, *President*.

J. F. HASTINGS, *Secretary*.

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$229,465 99
Deduct reinsurance, abatement, rebate and return premiums	120,851 45
Net premiums	\$108,614 54
Interest on bonds and dividends on stocks	18,887 60
Profit on sale or maturity of ledger assets	772 00
Premiums in course of collection Dec. 31, 1901.	13,542 40
Total income	\$141,816 54
Ledger assets Dec. 31, 1901.....	548,727 64
Total	\$690,544 18

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$59,772 10
Deduct salvage \$331.45; reinsurance \$45,839 76	46,171 21
Net amount paid for losses.	\$13,600 89
Deposit premiums returned	120 00
Interest and dividends to stockholders.	12,000 00
Commissions or brokerage.....	21,900 87
Salaries, fees and other charges of officers, agents and employes.	2,700 00
Rents—including company's own occupancy	975 00
Taxes on real estate	2,653 89
All other disbursements.....	4,095 54
Total disbursements.....	\$58,046 19
Balance	\$632,497 99

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$598,192 06
Cash in office and in bank.....	18,492 61
Agents balances, representing business written subsequent to Oct. 1, last	15,783 26
Agents balances, representing business written prior to Oct. 1, last	30 06
Total ledger assets	\$632,497 99

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$3,817 00
Market value of stocks and bonds over book value.....	2,627 94
Gross assets	<u>\$638,942 83</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$30 06
Total admitted assets.....	<u>\$638,912 87</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$811 60
Losses in process of adjustment, or in suspense	9,833 67
Losses resisted	1,500 00
Total claims for losses	<u>\$12,145 27</u>
Deduct reinsurance	4,208 76
Net amount of unpaid losses	\$7,936 51
Unearned premiums on outstanding risks.....	72,359 65
Commissions and other charges due agents and brokers	3,755 70
Cash capital	\$200,000 00
Surplus over all liabilities	<u>354,861 01</u>
Surplus to policy holders.....	\$554,861 01
Total liabilities	<u>\$638,912 87</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$14,643,333	\$116,761 32
Written during the year	28,210,551	229,465 99
Total	<u>\$42,853,884</u>	<u>\$346,227 31</u>
Expired and terminated	16,543,934	126,921 02
In force at end of the year.....	\$26,309,950	\$219,306 29
Deduct amount reinsured	8,127,527	93,193 19
Net amount in forec.....	<u>\$18,182,423</u>	<u>\$126,113 10</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$81,650 00
Premiums received	675 40
Losses paid	6 20
Losses incurred	6 20

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

ARCHIBALD G. MCILWAINE, JR., *President.* JAMES WYPER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire).....	\$1,521,149 64	
Deduct reinsurance, abatement, rebate and return premiums	475,373 59	
Net premiums.....		\$1,045,776 05.
Interest on mortgage loans.....	\$6,090 02	
Interest on bonds and dividends on stocks.....	55,258 42	
Interest from all other sources.....	639 40	
Rents.....	1,292 35	63,280 19
Profit on sale or maturity of ledger assets.....		4,428 55
Premiums in course of collection, Dec. 31, 1901.....		160,918 62
Total income.....		\$1,274,403 41
Ledger assets Dec. 31, 1901.....		1,937,859 43
Total.....		\$3,212,262 84

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$756,385 15	\$5,657 71	
Deduct salvage \$5,530.97; reinsurance \$140,539.49.....	145,751 04	319 42	
Net amount paid for losses.....	\$610,634 11	\$5,338 29	\$615,972 40
Interest and dividends to stockholders.....			200,000 00
Commissions or brokerage.....			187,836 98
Salaries, fees and other charges of officers, agents and employes.....			63,080 47
Rents—including company's own occupancy.....			5,750 00
Repairs and expenses on real estate.....			1,379 54
Taxes on real estate.....			1,527 40
All other taxes, licenses and insurance department fees.....			21,250 71
All other disbursements.....			100,446 73
Total disbursements.....			\$1,197,244 23
Balance.....			\$2,015,018 61

LEDGER ASSETS.

Book value of real estate.....	\$74,652 31
Mortgage loans on real estate.....	42,250 00
Book value of stocks and bonds, excluding interest.....	1,486,346 89
Cash in office and in bank.....	220,453 39
Agents balances, representing business written subsequent to Oct. 1, last.....	197,514 33
Agents balances, representing business written prior to Oct. 1, last.....	3,572 19
Bills receivable taken for fire risks.....	229 50
Special deposit in New Mexico.....	10,000 00
Total ledger assets.....	\$2,015,018 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,317 16	
Interest due and accrued on stocks and bonds	22,065 84	
Interest accrued on other assets	839 47	\$25,222 47
Market value of stocks and bonds over book value		70,675 18
Due from other companies for reinsurance		984 05
Commissions on return premiums and reinsurance		1,188 34
Gross assets		\$2,113,088 65

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$3,572 19
Total admitted assets	\$2,109,516 46

LIABILITIES.

Losses adjusted and unpaid	\$28,021 00
Losses in process of adjustment, or in suspense	74,152 29
Losses resisted	24,195 50
Total claims for losses	\$126,368 79
Deduct reinsurance	15,423 83
Net amount of unpaid losses	\$110,944 96
Unearned premiums on outstanding risks	809,688 66
Commissions and other charges due agents and brokers	37,232 35
Due for return premiums and reinsurance	7,555 27
Cash capital	\$500,000 00
Surplus over all liabilities	644,095 22
Surplus to policy holders	\$1,144,095 22
Total liabilities	\$2,109,516 46

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$170,451,823	\$1,887,454 54
Written during the year	116,233,821	1,521,149 64
Total	\$286,685,644	\$3,408,604 18
Expired and terminated	130,725,410	1,637,630 87
In force at end of the year	\$155,960,234	\$1,770,973 31
Deduct amount reinsured	19,388,666	209,793 07
Net amount in force	\$136,571,568	\$1,561,180 24

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$25,300 00	\$10,473 71
Georgia	10,000 00	17,686 92
New Mexico	10,000 00	5,097 43
Oregon	50,000 00	8,145 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,155,309 00
Premiums received	15,868 28
Losses paid	6,299 03
Losses incurred	7,355 20

PELICAN ASSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

A. D. IRVING, *President.*

L. P. BAYARD, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$354,192 11
Deduct reinsurance, abatement, rebate and return premiums,	107,630 23
Net premiums	\$246,561 88
Interest on bonds and dividends on stocks.....	11,530 70
Premiums in course of collection Dec. 31, 1901	33,149 67
Total income	\$291,242 25
Ledger assets Dec. 31, 1901.....	399,224 21
Total	\$690,466 46

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$157,447 14
Deduct salvage \$957.16; reinsurance \$21,126.67.....	22,083 83
Net amount paid for losses	\$135,363 31
Commissions or brokerage	64,995 45
Salaries, fees and other charges of officers, agents and employes	14,835 04
Taxes, licenses and insurance department fees.....	5,286 31
All other disbursements	4,616 62
Total disbursements	\$225,096 73
Balance.....	\$465,369 73

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$395,723 01
Cash in bank.....	36,057 52
Agents balances, representing business written subsequent to Oct. 1, last	33,442 39
Agents balances, representing business written prior to Oct. 1, last.....	146 81
Total ledger assets	\$465,369 73

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$3,339 03
Due from other companies for reinsurance.....	14 65
Gross assets	\$468,723 41

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$146 81	
Book value of ledger assets over market value.	7,232 62	\$7,379 43
Total admitted assets		\$461,343 98

LIABILITIES.

Losses adjusted and unpaid.	\$3,282 00	
Losses in process of adjustment, or in suspense.	18,189 00	
Losses resisted	4,480 00	
Total claims for losses	\$25,951 00	
Deduct reinsurance	5,168 00	
Net amount of unpaid losses.		\$20,783 00
Unearned premiums on outstanding risks.		148,683 74
Salaries and other miscellaneous expenses due or accrued		943 18
Commissions and other charges due agents and brokers.		7,643 10
Due for return premiums and reinsurance		9,641 83
Cash capital.	\$200,000 00	
Surplus over all liabilities	73,649 13	
Surplus to policy holders		\$273,649 13
Total liabilities		\$461,343 98

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$25,183,702	\$243,001 26
Written during the year	31,867,420	354,192 11
Total	\$57,051,122	\$597,193 37
Expired and terminated.	24,449,637	266,787 44
In force at end of the year	\$32,601,485	\$330,405 93
Deduct amount reinsured.	5,420,395	49,501 36
Net amount in force.	\$27,181,090	\$280,904 57

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$51,225 00
Premiums received.	833 54
Losses paid	8 79

PENNSYLVANIA FIRE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*

W. GARDNER CROWELL, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums. (Fire)	\$3,488,649 94	
Deduct reinsurance, abatement, rebate and return premiums	995,983 75	
Net premiums		\$2,492,666 19
Deposit premiums on perpetual risks		39,278 27
Interest on mortgage loans	\$33,309 95	
Interest on collateral loans	9,769 72	
Interest on bonds and dividends on stocks	172,649 97	
Interest from all other sources	1,649 44	
Rents	6,925 75	224,304 83
Profit on sale or maturity of ledger assets.....		4,471 67
Premiums in course of collection Dec. 31, 1901		342,149 54
Income from other sources		709 43
Total income		\$3,103,579 93
Ledger assets Dec. 31, 1901		4,970,656 18
Total		\$8,074,236 11

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,542,530 75	
Deduct salvage and reinsurance	153,001 93	
Net amount paid for losses		\$1,389,528 82
Deposit premiums returned		28,753 77
Interest and dividends to stockholders		100,000 00
Commissions or brokerage		543,486 11
Salaries, fees and other charges of officers, agents and employes.		134,500 00
Repairs and expenses on real estate		2,523 50
Taxes on real estate		3,933 70
All other taxes, licenses and insurance department fees		58,980 14
Loss on sale or maturity of ledger assets		23,457 50
All other disbursements		87,077 38
Total disbursements		\$2,372,245 92
Balance		\$5,701,990 19

LEDGER ASSETS.

Book value of real estate	\$258,454	25
Mortgage loans on real estate.....	727,916	66
Loans secured by collateral	472,200	00
Book value of stocks and bonds, excluding interest	3,678,151	91
Cash in office and in bank.....	132,144	84
Agents balances, representing business written subsequent to Oct. 1, last	415,686	27
Agents balances, representing business written prior to Oct. 1, last ...	17,436	26
Total ledger assets	\$5,701,990	19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,278	25
Interest accrued on collateral loans	3,538	89
Market value of stocks and bonds over book value.....	142,167	09
Gross assets.....	\$5,853,974	42

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$17,436	26
Book value of ledger assets over market value.....	38,954	25
Total admitted assets	\$5,797,583	91

LIABILITIES.

Losses adjusted and unpaid	\$14,609	03
Losses in process of adjustment, or in suspense	160,181	99
Losses resisted.....	11,670	00
Total claims for losses	\$186,461	02
Unearned premiums on outstanding risks	2,147,708	86
Reclaimable on perpetual fire policies	866,315	94
Cash capital	\$400,000	00
Surplus over all liabilities.....	2,197,098	09
Surplus to policy holders	\$2,597,098	09
Total liabilities	\$5,797,583	91

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$410,902,094	\$4,110,688 19
Written during the year.....	284,832,230	3,488,649 94
Total	\$695,734,324	\$7,599,338 13
Expired and terminated	263,171,484	2,941,004 38
In force at end of the year	\$432,562,840	\$4,658,333 75
Deduct amount reinsured	54,984,365	533,877 28
Net amount in force	\$377,578,475	\$4,124,456 47

Perpetual risks not included above, \$38,234,083; premiums on same, \$951,229.17

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$38,344 00
Virginia	20,000 00	28,341 00
Oregon	50,000 00	18,862 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,255,603 00
Premiums received	20,924 07
Losses paid	30,827 61
Losses incurred.....	24,334 43

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$1,000,000.

INCOME.

Gross premiums. (Fire).....	\$6,985,851	54
Deduct reinsurance, abatement, rebate and return premiums	1,359,714	52
Net premiums	\$5,626,137	02
Interest on mortgage loans.....	\$3,323	66
Interest on collateral loans.....	3,631	21
Interest on bonds and dividends on stocks	158,513	39
Interest from all other sources.....	544	01
Rents—including company's own occupancy.....	37,285	68
	203,297	95
Profit on sale or maturity of ledger assets	168,092	14
Premiums in course of collection Dec. 31, 1901	45,465	28
Total income	\$6,042,992	39
Ledger assets Dec. 31, 1901.....	6,090,529	77
Total	\$12,133,522	16

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$3,542,375	69
Deduct salvage, \$16,049.34; reinsurance, \$287,617.82	303,667	16
Net amount paid for losses.....	\$3,238,708	53
Interest and dividends to stockholders	100,000	00
Commissions or brokerage	1,151,562	45
Salaries, fees and other charges of officers, agents and employes	366,286	45
Rents—including company's own occupancy.....	40,482	84
Repairs and expenses on real estate.....	14,241	93
Taxes on real estate.....	5,386	81
All other taxes, licenses and insurance department fees.....	111,580	49
Loss on sale or maturity of ledger assets	48,050	00
All other disbursements	405,147	93
Total disbursements	\$5,481,447	43
Balance	\$6,652,074	73

LEDGER ASSETS.

Book value of real estate	\$401,404	39
Mortgage loans on real estate	64,600	00
Loans secured by collateral.....	107,500	00
Book value of stocks and bonds, excluding interest.....	4,872,005	33
Cash in office and in bank	536,508	38
Agents balances, representing business written subsequent to Oct. 1, last	670,056	63
Total ledger assets.....	\$6,652,074	73

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,046 64	
Interest due and accrued on stocks and bonds	4,318 33	
Rents accrued on company's property	4,374 95	\$9,739 92
Market value of real estate over book value		166,595 61
Market value of stocks and bonds over book value		501,513 67
Total admitted assets		\$7,329,923 93

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$295,218 55	
Losses resisted	34,373 50	
Total claims for losses		\$329,592 05
Unearned premiums on outstanding risks.....	4,227,217 86	
Salaries and other miscellaneous expenses due or accrued	2,650 00	
Commissions and other charges due agents and brokers	8,247 00	
Due for return premiums and reinsurance	4,062 14	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,758,154 88	
Surplus to policy holders		\$2,758,154 88
Total liabilities		\$7,329,923 93

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$706,532,045	\$7,750,592 15
Written during the year	636,790,450	6,985,851 54
Total	\$1,343,322,495	\$14,736,443 69
Expired and terminated	571,223,160	6,036,873 48
In force at end of the year	\$772,099,335	\$8,699,570 21
Deduct amount reinsured.....	44,823,412	516,669 22
Net amount in force	\$727,275,923	\$8,182,900 99

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$100,000 00	\$66,441 89
Georgia	10,000 00	99,529 40
Canada	100,000 00	112,002 38
Oregon	50,000 00	6,480 55

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,609,477 00
Premiums received	32,475 12
Losses paid	21,256 49
Losses incurred	22,017 49

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

Cash Capital, \$2,000,000.

INCOME.

Gross premiums. (Fire)	\$4,506,438 55	
Deduct reinsurance, abatement, rebate and return premiums	668,240 49	
Net premiums.		\$3,838,198 06
Interest on mortgage loans	\$4,800 05	
Interest on collateral loans	607 40	
Interest on bonds and dividends on stocks	266,750 12	
Rents	19,211 51	291,369 08
Profit on sale or maturity of ledger assets		9,612 09
Total income		\$4,139,179 23
Ledger assets Dec. 31, 1901		4,391,403 91
Total		\$8,530,583 14

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,923,618 76	
Deduct salvage, \$10,118.73; reinsurance \$86,603.91	96,722 64	
Net amount paid for losses		\$1,826,896 12
Interest and dividends to stockholders		240,000 00
Commissions or brokerage		660,446 75
Salaries, fees and other charges of officers, agents and employes		188,002 08
Rents		11,556 35
Repairs and expenses on real estate		5,481 16
Taxes on real estate		5,152 04
All other taxes, licenses and insurance department fees		110,873 10
Loss on sale or maturity of ledger assets.		22,205 55
All other disbursements		292,548 95
Total disbursements		\$3,363,162 10
Balance		\$5,167,421 04

LEDGER ASSETS.

Book value of real estate	\$393,659 53
Mortgage loans on real estate.	88,036 75
Loans secured by collateral.	34,000 00
Book value of stocks and bonds, excluding interest	3,570,576 52
Cash in office and in bank	343,430 57
Agents balances, representing business written subsequent to Oct. 1, last	732,613 13
Agents balances, representing business written prior to Oct. 1, last....	5,104 54
Total ledger assets	\$5,167,421 04

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,088 94	
Interest accrued on stocks and bonds.....	32,717 33	
Interest accrued on collateral loans	509 00	
Interest accrued on other assets.....	2,112 50	
Rents due and accrued on company's property.....	4,478 46	\$41,904 23
Market value of real estate over book value.....		22,036 79
Market value of stocks and bonds over book value.....		1,268,663 73
Due from other companies for reinsurance.....		2,690 99
Gross assets		\$6,502,716 68

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$5,104 54
Total admitted assets.....	\$6,497,612 14

LIABILITIES.

Losses adjusted and unpaid	\$57,828 00
Losses in process of adjustment, or in suspense.....	326,019 48
Losses resisted	27,001 67
Total claims for losses.....	\$410,849 15
Deduct reinsurance	14,419 55
Net amount of unpaid losses.	\$396,429 60
Unearned premiums on outstanding risks.....	2,635,214 31
Commissions and other charges due agents and brokers.....	73,416 00
Due for return premiums and reinsurance.....	54,629 00
Cash capital	\$2,000,000 00
Surplus over all liabilities	1,337,923 23
Surplus to policy holders.....	\$3,337,923 23
Total liabilities.....	\$6,497,612 14

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$471,345,883	\$4,833,139 32
Written during the year.....	446,650,735	4,506,438 55
Total	\$917,996,618	\$9,339,577 87
Expired and terminated	416,369,217	3,973,323 76
In force at end of the year.....	\$501,627,401	\$5,366,254 11
Deduct amount reinsured.....	21,786,699	250,923 25
Net amount in force.....	\$479,840,702	\$5,115,330 86

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000	\$16,293 89
Georgia	10,000	60,861 23
Canada	149,000	76,747 03

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,550,795 00
Premiums received.....	52,660 13
Losses paid	38,091 96
Losses incurred.....	25,912 38

PROVIDENCE WASHINGTON INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President.*

SAMUEL G. HOWE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$2,105,525 41	\$640,978 21	
Deduct reinsurance, abatement, rebate and re- turn premiums	674,516 37	228,775 44	
Net premiums	\$1,431,009 04	\$412,202 77	\$1,843,211 81
Interest on bonds and dividends on stocks			60,368 99
Premiums in course of collection Dec. 31, 1901.....			274,797 44
Income from other sources			1,810 56
Total income			\$2,180,188 80
Ledger assets Dec. 31, 1901.....			1,355,575 44
Total.....			\$3,535,764 24

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,081,548 91	\$420,506 99	
Deduct salvage, \$29,066.84; reinsurance, \$376,227.38....	265,930 70	139,363 52	
Net amount paid for losses	\$815,918 21	\$281,143 47	\$1,097,061 68
Interest and dividends to stockholders			50,000 00
Commissions or brokerage			353,638 21
Salaries, fees and other charges of officers, agents, and employes			101,974 56
Rents			6,481 49
Taxes, licenses and insurance department fees			48,146 13
Cost of investments over book value			49,348 63
All other disbursements			78,396 29
Total disbursements			\$1,785,046 99
Balance			\$1,750,717 25

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,287,500 00
Cash in office and in bank	178,492 03
Agents balances, representing business written subsequent to Oct. 1, last	243,639 66
Agents balances, representing business written prior to Oct. 1, last....	1,903 45
Bills receivable, not matured, taken for marine and inland risks.	36,566 11
Bills receivable taken for fire risks	975 00
Other ledger assets.....	1,641 00
Total ledger assets.....	\$1,750,717 25

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$9,936	76
Market value of stocks and bonds over book value	602,360	00
Gross assets	\$2,363,014	01

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,903	45
Bills receivable, past due, taken for marine risks	1,641	00
Total admitted assets	\$2,359,469	56

LIABILITIES.

Losses adjusted and unpaid.....	\$25,901	57
Losses in process of adjustment, or in suspense	326,011	44
Losses resisted	12,568	19
Total claims for losses.....	\$364,481	20
Deduct reinsurance	111,502	23
Net amount of unpaid losses	\$252,978	97
Unearned premiums on outstanding risks	1,170,605	76
Cash capital.....	\$500,000	00
Surplus over all liabilities	435,884	83
Surplus to policy holders	\$835,884	83
Total liabilities	\$2,359,469	56

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$201,021,140	\$2,143,196 82	\$8,871,823	\$314,284 82
Written during the year	191,519,336	2,105,525 41	135,470,938	640,978 21
Total	\$392,540,476	\$4,248,722 23	\$144,342,761	\$955,263 03
Expired and terminated.....	169,657,012	1,737,838 43	136,606,746	648,225 45
In force at end of the year.....	\$222,583,464	\$2,510,883 80	\$7,736,015	\$307,037 58
Deduct amount reinsured	45,723,523	501,730 65	1,795,823	77,109 72
Net amount in force	\$177,159,941	\$2,009,153 15	\$5,940,192	\$229,927 86

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,296,663 00	\$360,697 00	\$1,657,360 00
Premiums received.....	13,517 00	17,325 77	30,842 77
Losses paid.....	7,262 83	9,396 25	16,659 08
Losses incurred	5,189 10	1,483 77	6,672 87

QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

EDWARD F. BEDDALL, *President.*NEVETT S. BARTOW, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire)	\$3,787,360 77	
Deduct reinsurance, abatement, rebate and return premiums	787,894 16	
Net premiums		\$2,999,666 61
Interest on bonds and dividends on stocks	\$154,002 53 ^a	
Interest from all other sources.	7,026 27	
Rents—including company's own occupancy	9,105 91	170,134 71
Profit on sale or maturity of ledger assets		190,288 21
Premiums in course of collection Dec. 31, 1901		427,488 18
Premiums paid in advance.....		407 22
Total income.....	\$3,787,984 93	
Ledger assets Dec. 31, 1901	4,586,168 75	
Total.....	\$8,374,153 68	

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,664,679 83	
Deduct salvage \$13,280.00; reinsurance \$121,847.93..	135,127 93	
Net amount paid for losses..		\$1,529,551 90
Interest and dividends to stockholders		100,000 00
Commissions or brokerage.....		518,889 68
Salaries, fees and other charges of officers, agents and employes		202,447 14
Rents—including company's own occupancy		25,587 08
Repairs and expenses on real estate.....		2,367 70
Taxes on real estate.....		509 30
All other taxes, licenses and insurance department fees.....		60,582 09
Depreciation in ledger assets.....		93,269 90
All other disbursements		176,294 69
Total disbursements	\$2,769,499 48	
Balance.....	\$5,664,654 20	

LEDGER ASSETS.

Mortgage loans on real estate	\$60,000 00
Book value of stocks and bonds, excluding interest.....	4,909,172 03
Cash in office and in bank	166,371 19
Agents balances, representing business written subsequent to Oct. 1, last	525,887 37
Agents balances, representing business written prior to Oct. 1, last....	3,213 11
Bills receivable.....	10 50
Total ledger assets	\$5,664,654 20

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$63,543 42	
Interest due on bank balances	704 57	
Rents due and accrued on company's property		\$64,247 99
Commission on return premiums		14,251 32
Commission on reinsurance		4,313 64
Due from other companies for reinsurance		86 76
Gross assets		\$5,747,553 91

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last ...	\$3,213 11
Total admitted assets	\$5,744,340 80

LIABILITIES.

Losses adjusted and unpaid	\$245,564 10
Losses in process of adjustment, or in suspense	129,390 32
Losses resisted	62,886 00
Total claims for losses	\$437,840 42
Deduct reinsurance	187,620 10
Net amount of unpaid losses	\$250,220 32
Unearned premiums on outstanding risks	2,181,938 56
Salaries and other miscellaneous expenses due or accrued	51,081 27
Commissions and other charges due agents and brokers	124,746 26
Due for return premiums and reinsurance	100,393 69
All other liabilities	407 22
Cash capital	\$500,000 00
Surplus over all liabilities	2,535,553 48
Surplus to policy holders	\$3,035,553 48
Total liabilities	\$5,744,340 80

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$354,854,200	\$3,889,427 17
Written during the year	304,459,573	3,787,560 77
Total	\$659,313,773	\$7,676,987 94
Expired and terminated	272,734,412	3,191,527 36
In force at end of the year	\$386,579,361	\$4,485,460 58
Deduct amount reinsured	31,058,840	342,918 51
Net amount in force	\$355,520,521	\$4,142,542 07

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$300,061 38	\$391,059 30
Oregon	57,171 33	12,773 20
Virginia	25,000 00	36,137 52
Georgia	10,000 00	71,369 13

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,678,625 00
Premiums received	23,709 73
Losses paid	21,190 53
Losses incurred	19,512 30

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,307,782 20	
Deduct reinsurance, abatement, rebate and return premiums	421,301 62	
Net premiums.		\$886,480 58
Interest on mortgage loans	\$17,654 31	
Interest on bonds and dividends on stocks	22,707 00	
Interest from all other sources	3,885 27	
Rents—including company's own occupancy.....	10,093 98	54,340 56
Profit on sale or maturity of ledger assets		2,572 56
Premiums in course of collection Dec. 31, 1901		117,481 09
Total income		\$1,060,874 79
Ledger assets Dec. 31, 1901		1,125,327 52
Total		\$2,186,202 31

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$566,023 61	
Deduct salvage \$1,904.79; reinsurance \$139,267.51.....	141,172 30	
Net amount paid for losses		\$424,851 31
Interest and dividends to stockholders.....		20,000 00
Commissions or brokerage		216,011 23
Salaries, fees and other charges of officers, agents and employes.....		32,141 98
Repairs and expenses on real estate.....		8,639 35
Taxes on real estate		3,278 61
All other taxes, licenses and insurance department fees.....		18,835 30
Loss on sale or maturity of ledger assets		1,485 07
All other disbursements		51,354 43
Total disbursements.....		\$776,597 28
Balance		\$1,409,605 03

LEDGER ASSETS.

Book value of real estate	\$211,498 03
Mortgage loans on real estate	370,577 71
Book value of stocks and bonds, excluding interest.....	505,743 81
Cash in office and in bank	168,167 76
Agents balances, representing business written subsequent to Oct. 1, last	153,617 72
Total ledger assets.....	\$1,409,605 03

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,778 23	
Interest accrued on stocks and bonds.....	4,204 18	\$10,982 41
Market value of stocks and bonds over book value		41,406 19
Total admitted assets		\$1,461,993 63

LIABILITIES.

Losses adjusted and unpaid.....	\$17,155 21	
Losses in process of adjustment, or in suspense..	73,177 77	
Losses resisted..	15,152 48	
Total claims for losses.	\$105,485 46	
Deduct reinsurance	25,327 88	
Net amount of unpaid losses.....		\$80,157 58
Unearned premiums on outstanding risks.....		651,903 32
Commissions and other charges due agents and brokers.		38,842 18
Cash capital	\$200,000 00	
Surplus over all liabilities.	491,090 55	
Surplus to policy holders		\$691,090 55
Total liabilities		\$1,461,993 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$85,832,158	\$1,043,187 53
Written during the year.....	101,323,985	1,307,782 20
Total	\$197,256,143	\$2,350,969 73
Expired and terminated.....	78,631,227	925,614 39
In force at end of the year	\$118,624,916	\$1,425,355 34
Deduct amount reinsured	14,497,472	204,150 19
Net amount in force	\$104,127,444	\$1,221,205 15
Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:		
Georgia	<i>Deposits.</i> \$10,000 00	<i>Liabilities.</i> \$13,839 40

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$394,547 00
Premiums received	6,203 03
Losses paid	4,278 01
Losses incurred.....	3,770 01

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

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

Cash Capital, \$300,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$1,168,334 28	\$58,442 21	
Deduct reinsurance, abatement, rebate and return premiums	321,729 48	9,944 30	
Net premiums	\$846,604 80	\$48,497 91	\$895,102 71
Interest on mortgage loans		9,468 60	
Interest on collateral loans		745 70	
Interest on bonds and dividends on stocks		25,360 47	
Rents—including company's own occupancy		3,970 46	39,545 23
Profit on sale or maturity of ledger assets			634 50
Premiums in course of collection Dec. 31, 1901			110,721 57
Total income			\$1,046,004 01
Ledger assets Dec. 31, 1901			918,541 62
Total			\$1,964,545 63

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$477,802 04	\$47,624 89	
Deduct salvage \$3,950.66; reinsurance \$94,993.00 ...	91,910 40	7,033 26	
Net amount paid for losses	\$385,891 64	\$40,591 63	\$426,483 27
Interest and dividends to stockholders			24,000 00
Commissions or brokerage			157,051 19
Salaries, fees and other charges of officers, agents and employes			114,844 45
Rents—including company's own occupancy			2,000 00
Repairs and expenses on real estate			356 97
Taxes on real estate			408 11
All other taxes, licenses and insurance department fees			18,278 82
Loss on sale or maturity of ledger assets			1,894 00
All other disbursements			21,631 18
Total disbursements			\$766,947 99
Balance			\$1,197,597 64

LEDGER ASSETS.

Book value of real estate	\$70,874 83
Mortgage loans on real estate	186,938 78
Loans secured by collateral	29,000 00
Book value of stocks and bonds, excluding interest	636,276 34
Cash in office and in bank	74,228 14

Agents balances, representing business written subsequent to Oct. 1, last	\$186,449 50
Agents balances, representing business written prior to Oct. 1, last....	5,068 09
Bills receivable, not matured, taken for marine and inland risks	3,000 02
Bills receivable taken for fire risks.....	5,761 94
Total ledger assets	\$1,197,597 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,068 71	
Interest due and accrued on stocks and bonds.....	2,793 27	
Interest due and accrued on collateral loans.....	393 40	
Rents due and accrued on company's property.....	176 67	\$5,432 05
Market value of stocks and bonds over book value.....	82,736 89	
Commissions on return premiums and reinsurance	6,602 20	
Gross assets	\$1,292,368 78	

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$3,223 64	
Bills receivable, past due, taken for fire risks.....	740 79	
Book value of ledger assets over market value.....	1,774 83	\$5,739 26
Total admitted assets	\$1,286,629 52	

LIABILITIES.

Losses adjusted and unpaid	\$7,729 38	
Losses in process of adjustment, or in suspense	50,470 65	
Losses resisted	7,320 00	
Total claims for losses	\$65,520 03	
Deduct reinsurance	6,675 99	
Net amount of unpaid losses.....	\$58,844 04	
Unearned premiums on outstanding risks.....	664,263 57	
Commissions and other charges due agents and brokers	53,446 65	
Due for return premiums and reinsurance	28,765 21	
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	181,370 05	
Surplus to policy holders.....	\$481,370 05	
Total liabilities	\$1,286,629 52	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$109,735,555	\$1,118,651 75	\$578,947	\$27,058 91
Written during the year	91,421,510	1,168,334 25	4,465,438	58,442 21
Total	\$201,157,065	\$2,286,986 03	\$5,044,385	\$85,501 12
Expired and terminated	77,427,354	933,040 77	4,541,411	60,951 04
In force at end of the year.....	\$123,729,711	\$1,353,945 26	\$502,974	\$24,550 08
Deduct amount reinsured	13,796,180	170,547 03	88,572	3,158 61
Net amount in force	\$109,933,531	\$1,183,398 23	\$414,402	\$21,391 47

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$548,065 00	\$39,230 00	\$587,295 00
Premiums received	6,093 05	2,438 95	8,532 00
Losses paid	2,989 68	53 01	3,042 69
Losses incurred	2,784 20	353 01	3,137 21

SPRINGFIELD FIRE AND MARINE INSURANCE
COMPANY,
SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

A. W. DAMON, *President.*

W. J. MACKAY, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Gross premiums. (Fire).....	\$4,147,138 83	
Deduct reinsurance, abatement, rebate and return premiums	1,145,020 29	
Net premiums	\$3,002,118 54	
Interest on mortgage loans	\$27,308 66	
Interest on collateral loans.....	1,043 74	
Interest on bonds and dividends on stocks.....	157,315 06	
Rents—including company's own occupancy.....	12,267 57	197,935 03
Profit on sale or maturity of ledger assets..	32,876 50	
Premiums in course of collection Dec. 31, 1901.....	543,336 02	
Total income.....	\$3,776,266 09	
Ledger assets Dec. 31, 1901.....	4,253,953 56	
Total.....	\$8,030,219 65	

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,024,791 58	
Deduct salvage, \$4,864.32; reinsurance, \$314,816.48	319,680 80	
Net amount paid for losses	\$1,705,110 78	
Interest and dividends to stockholders	200,000 00	
Commissions or brokerage.....	570,247 73	
Salaries, fees and other charges of officers, agents and employes..	133,891 72	
Rents—including company's own occupancy	5,800 00	
Taxes on real estate	2,212 70	
All other taxes, licenses and insurance department fees.....	104,583 67	
Loss on sale or maturity of ledger assets.....	7,331 29	
All other disbursements	383,845 36	
Total disbursements..	\$3,113,086 25	
Balance	\$4,917,133 40	

LEDGER ASSETS.

Book value of real estate	\$207,190 56	
Mortgage loans on real estate	553,650 00	
Loans secured by collateral.....	21,375 00	
Book value of stocks and bonds, excluding interest	3,305,988 65	
Cash in office and in bank	321,014 06	
Agents balances, representing business written subsequent to Oct. 1, last	507,915 13	
Total ledger assets.....	\$4,917,133 40	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$13,545 91	
Interest accrued on stocks and bonds	30,217 00	
Interest accrued on collateral loans.....	534 37	
Rents accrued on company's property.....	511 59	\$44,808 87
Market value of real estate over book value.	20,309 44	
Market value of stocks and bonds over book value.....	1,045,161 35	
Total admitted assets.....	\$6,027,413 06	

LIABILITIES.

Losses adjusted and unpaid	\$45,165 38	
Losses in process of adjustment, or in suspense.....	319,698 75	
Losses resisted	34,708 32	
Total claims for losses	\$399,572 45	
Deduct reinsurance	110,883 44	
Net amount of unpaid losses.....	\$288,689 01	
Unearned premiums on outstanding risks	2,226,653 53	
Cash capital	\$2,000,000 00	
Surplus over all liabilities.....	1,512,070 50	
Surplus to policy holders.....	\$3,512,070 50	
Total liabilities	\$6,027,413 06	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$447,150,159	\$4,488,573 27
Written during the year	344,126,386	4,147,138 83
Total.....	\$791,276,545	\$8,635,712 10
Expired and terminated.....	353,914,760	3,727,234 49
In force at end of the year.....	\$437,361,785	\$4,908,477 61
Deduct amount reinsured.....	61,625,446	648,261 58
Net amount in force	\$375,736,339	\$4,260,216 03

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$19,933 92
Oregon	50,000 00	17,023 15
New Mexico.....	10,000 00	12,469 04

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,733,670 00
Premiums received.....	38,324 13
Losses paid.....	23,752 90
Losses incurred	25,385 15

ST. PAUL FIRE AND MARINE INSURANCE
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$2,675,696 49	\$615,241 97	
Deduct reinsurance, abatement, rebate and return premiums	445,431 64	229,959 96	
Net premiums	\$2,230,264 85	\$385,291 01	\$2,615,555 86
Interest on mortgage loans.....		25,450 71	
Interest on collateral loans.....		3,426 78	
Interest on bonds and dividends on stocks.....		70,026 86	
Interest from all other sources		9,638 67	
Rents—including company's own occupancy.....		43,717 59	152,260 61
Profit on sale or maturity of ledger assets.....			40,035 39
Total income			\$2,807,851 86
Ledger assets Dec. 31, 1901.....			3,003,314 01
Total			\$5,811,165 87

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,327,276 55	\$496,183 96	
Deduct salvage, \$18,508.46; reinsurance, \$331,002.36..	117,930 03	231,580 79	
Net amount paid for losses	\$1,209,346 52	\$264,603 17	\$1,473,949 69
Interest and dividends to stockholders			50,000 00
Commissions or brokerage			620,698 27
Salaries, fees and other charges of officers, agents and employes			97,140 47
Rents—including company's own occupancy			5,520 00
Repairs and expenses on real estate.....			17,603 16
Taxes on real estate			7,375 87
All other taxes, licenses and insurance department fees			55,687 71
Loss on sale or maturity of ledger assets			21,508 04
All other disbursements.....			137,481 81
Total disbursements			\$2,486,965 02
Balance			\$3,324,200 85

LEDGER ASSETS.

Book value of real estate	\$538,174 66
Mortgage loans on real estate	403,922 11
Loans secured by collateral	50,580 94
Book value of stocks and bonds, excluding interest	1,877,391 75
Cash in office and in bank	206,412 98
Agents balances, representing business written subsequent to Oct. 1, last	217,256 78
Agents balances, representing business written prior to Oct. 1, last.....	1,299 21
Bills receivable, not matured, taken for marine and inland risks	15,958 15
Due from other companies for reinsurance	13,204 27
Total ledger assets.....	\$3,324,200 85

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,299 21
Total admitted assets	\$3,322,901 64

LIABILITIES.

Losses adjusted and unpaid	\$62,268 97
Losses in process of adjustment, or in suspense.....	167,810 26
Losses resisted.....	17,712 07
Total claims for losses	\$247,791 30
Deduct reinsurance	21,077 25
Net amount of unpaid losses	\$226,714 05
Unearned premiums on outstanding risks.....	1,700,385 15
Cash capital	\$500,000 00
Surplus over all liabilities.....	895,802 44
Surplus to policy holders	\$1,395,802 44
Total liabilities	\$3,322,901 64

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$196,818,934	\$2,625,310 17	\$5,091,962	\$190,990 42
Written during the year	155,277,239	2,675,696 49	61,542,944	615,241 97
Total	\$352,096,173	\$5,301,006 66	\$66,634,906	\$806,142 39
Expired and terminated	125,202,137	2,140,251 59	61,563,899	608,504 98
In force at end of the year.....	\$226,894,036	\$3,160,755 07	\$5,071,007	\$197,637 41
Deduct amount reinsured.....	10,113,489	155,551 88	720,490	22,884 25
Net amount in force.....	\$216,780,547	\$3,005,203 19	\$4,350,517	\$174,753 16

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$37,146 89
Oregon	50,000 00	5,234 40
Virginia	25,000 00	18,585 08
New Mexico.....	10,000 00	6,860 09

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$695,296 00
Premiums received.....	10,880 80
Losses paid	4,586 62
Losses incurred	4,486 40

TRADERS INSURANCE COMPANY,
CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

THIES J. LEFENS, *President.*

S. A. ROTHERMEL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire)	\$1,954,611 35	
Deduct reinsurance, abatement, rebate and return premiums	663,995 26	
Net premiums		\$1,290,616 09
Interest on mortgage loans	\$7,103 26	
Interest on collateral loans	665 83	
Interest on bonds and dividends on stocks	89,875 23	
Interest from all other sources	3,758 18	
Rents	3,008 18	104,410 68
Profit on sale or maturity of ledger assets.. ..		61,456 67
Premiums in course of collection, Dec. 31, 1901.		179,463 02
Total income		\$1,635,946 46
Ledger assets Dec. 31, 1901		2,096,782 60
Total		\$3,732,729 06

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$820,237 49	
Deduct salvage, \$5,838.05; reinsurance, \$111,916.49	117,754 54	
Net amount paid for losses		\$702,482 95
Interest and dividends to stockholders		50,000 00
Commissions or brokerage		282,939 29
Salaries, fees and other charges of officers, agents and employes.. ..		91,159 83
Rents		6,846 64
Repairs and expenses on real estate		843 80
Taxes on real estate		787 29
All other taxes, licenses and insurance department fees.		46,259 32
All other disbursements.. ..		46,041 87
Total disbursements		\$1,227,360 99
Balance		\$2,505,368 07

LEDGER ASSETS.

Book value of real estate	\$31,993 84
Mortgage loans on real estate	102,000 00
Loans secured by collateral	13,400 00
Book value of stocks and bonds, excluding interest	1,974,008 21
Cash in office and in bank	206,987 23
Agents balances, representing business written subsequent to Oct. 1, last ..	173,775 87
Agents balances, representing business written prior to Oct. 1, last ..	3,202 92
Total ledger assets	\$2,505,368 07

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,504 79	
Interest due and accrued on stocks and bonds	5,681 42	
Interest due and accrued on collateral loans	201 00	
Rents due on company's property	63 00	\$8,450 21
Market value of stocks and bonds over book value		162,996 19
Gross assets		\$2,676,814 47

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$3,202 92
Total admitted assets	\$2,673,611 55

LIABILITIES.

Losses adjusted and unpaid	\$44,477 43	
Losses in process of adjustment, or in suspense	85,817 21	
Losses resisted.....	7,641 15	
Total claims for losses	\$137,935 78	
Deduct reinsurance	24,779 90	
Net amount of unpaid losses		\$113,155 88
Unearned premiums on outstanding risks		960,807 82
Commissions and other charges due agents and brokers		24,710 98
Cash capital	\$500,000 00	
Surplus over all liabilities	1,074,936 87	
Surplus to policy holders		\$1,574,936 87
Total liabilities		\$2,673,611 55

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$142,370,147	\$1,857,722 65
Written during the year.....	140,307,029	1,954,611 35
Total	\$282,677,176	\$3,812,334 00
Expired and terminated	123,746,887	1,790,454 44
In force at end of the year	\$158,930,289	\$2,021,879 56
Deduct amount reinsured	14,701,972	208,484 85
Net amount in force	\$144,228,317	\$1,813,394 71

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$16,903 46
Oregon	50,000 00	11,952 40

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$700,064 00
Premiums received.....	12,680 73
Losses paid.....	3,167 48
Losses incurred	3,867 02

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$458,035 95	
Deduct reinsurance, abatement, rebate and return premiums	99,261 79	
Net premiums.		\$358,774 16
Deposit premiums on perpetual risks		458 00
Interest on mortgage loans.	\$112 93	
Interest on collateral loans	9 35	
Interest on bonds and dividends on stocks.	13,895 46	
Rents—including company's own occupancy.	2,511 77	16,529 51
Premiums in course of collection Dec. 31, 1901.		49,837 88
Total income		\$425,599 55
Ledger assets Dec. 31, 1901.		451,210 99
Total		\$876,810 54

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$223,334 64	
Deduct salvage \$1,673.11; reinsurance \$20,242.33.	21,915 44	
Net amount paid for losses		\$201,419 20
Deposit premiums returned.		1,947 04
Interest and dividends to stockholders		5,000 00
Commissions or brokerage		52,557 58
Salaries, fees and other charges of officers, agents and employes		40,508 18
Repairs and expenses on real estate		3,600 33
Taxes on real estate.		1,998 00
All other taxes, licenses and insurance department fees.		9,354 29
All other disbursements		21,776 73
Total disbursements		\$338,761 35
Balance		\$538,049 19

LEDGER ASSETS.

Book value of real estate	\$159,076 32
Mortgage loans on real estate.	1,000 00
Loans secured by collateral.	2,000 00
Book value of stocks and bonds, excluding interest.	278,176 38
Cash in office and in bank	25,623 35

UNION INSURANCE COMPANY.

III

Agents balances, representing business written subsequent to Oct. 1, last	\$69,056 32
Agents balances, representing business written prior to Oct. 1, last....	80 01
Bills receivable, taken for fire risks	1,000 00
Other ledger assets.....	2,036 81
Total ledger assets.....	\$538,049 19

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$923 68
Market value of stocks and bonds over book value.....	42,796 12
Other non-ledger assets.....	742 50
Gross assets	\$582,511 49

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$80 01
Total admitted assets	\$582,431 48

LIABILITIES.

Losses adjusted and unpaid	\$13,890 29
Losses in process of adjustment, or in suspense	17,845 08
Losses resisted.	2,107 15
Total claims for losses	\$33,842 52
Deduct reinsurance	1,993 97
Net amount of unpaid losses.....	\$31,848 55
Unearned premiums on outstanding risks.	254,574 08
Reclaimable on perpetual fire policies.....	30,816 85
Commissions and other charges due agents and brokers.....	24,872 98
All other liabilities	29 70
Cash capital	\$200,000 00
Surplus over all liabilities	40,289 32
Surplus to policy holders.....	\$240,289 32
Total liabilities.....	\$582,431 48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$45,425,268	\$482,533 34
Written during the year....	37,219,054	468,035 95
Total	\$82,644,322	\$940,569 29
Expired and terminated	36,634,894	416,888 45
In force at end of the year.....	\$46,009,428	\$523,680 84
Deduct amount reinsured.....	1,970,984	23,444 75
Net amount in force	\$44,038,444	\$500,236 09

Perpetual risks not included above, \$1,170,123; premiums on same, \$34,240.94.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$742,086 00
Premiums received	9,556 69
Losses paid	3,003 32
Losses incurred.	2,868 84

UNITED FIREMEN'S INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

DENNIS J. SWEENEY, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Gross premiums. (Fire)	\$505,628 85	
Deduct reinsurance, abatement, rebate and return premiums..	95,539 77	
Net premiums	\$410,089 08	
Deposit premiums on perpetual risks	142,079 60	
Interest on mortgage loans	\$21,540 13	
Interest on collateral loans	7,022 13	
Interest on bonds and dividends on stocks	33,330 42	
Interest from all other sources	305 79	
Rents—including company's own occupancy	9,397 75	71,596 22
Profit on sale or maturity of ledger assets		2,270 01
Premiums in course of collection Dec. 31, 1901		72,774 03
Income from other sources		2,648 29
Total income		\$701,457 23
Ledger assets Dec. 31, 1901		1,492,452 97
Total		\$2,193,910 20

DISBURSEMENTS.

Amount paid for losses. (Fire)	\$239,028 49
Deposit premiums returned	27,410 25
Interest and dividends to stockholders	30,000 00
Commissions or brokerage	120,961 00
Salaries, fees and other charges of officers, agents and employes	29,528 13
Repairs and expenses on real estate	4,431 12
Taxes on real estate	3,714 06
All other taxes, licenses and insurance department fees	11,224 76
All other disbursements	26,722 17
Total disbursements	\$493,019 98
Balance	\$1,700,890 22

LEDGER ASSETS.

Book value of real estate	\$209,454 36
Mortgage loans on real estate	387,922 00
Loans secured by collateral	137,000 00
Book value of stocks and bonds, excluding interest	824,334 63
Cash in office and in bank	61,532 97
Agents balances, representing business written subsequent to Oct. 1, last	75,532 19
Agents balances, representing business written prior to Oct. 1, last	943 27
Bills receivable taken for fire risks	218 10
Other ledger assets	3,952 70
Total ledger assets	\$1,700,890 22

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,428 39	
Interest accrued on stocks and bonds	105 00	
Interest accrued on collateral loans.	455 00	
Interest accrued on other assets	126 79	
Rents due and accrued on company's property..	484 47	\$8,599 65
Market value of stocks and bonds over book value...		40,301 37
Gross assets		<u>\$1,749,791 24</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last..	\$943 27	
Book value of ledger assets over market value	3,754 36	\$4,697 63
Total admitted assets		<u>\$1,745,093 61</u>

LIABILITIES.

Losses adjusted and unpaid	\$10,174 71	
Losses in process of adjustment, or in suspense	17,950 19	
Losses resisted....	9,222 88	
Total claims for losses..	\$37,347 78	
Deduct reinsurance	487 15	
Net amount of unpaid losses ..		\$36,860 63
Unearned premiums on outstanding risks ..		336,526 33
Reclaimable on perpetual fire policies.		866,353 00
Salaries and other miscellaneous expenses due or accrued..		8,450 45
Commissions and other charges due agents and brokers.		17,727 14
Due for return premiums and reinsurance		12,133 87
Cash capital	\$300,000 00	
Surplus over all liabilities..	167,042 19	
Surplus to policy holders		<u>\$467,042 19</u>
Total liabilities ..		<u>\$1,745,093 61</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$60,283,204	\$632,693 35
Written during the year.....	43,598,060	503,628 85
Total	\$103,881,264	\$1,136,322 20
Expired and terminated	40,143,250	445,103 17
In force at end of the year ..	\$63,738,014	\$693,164 03
Deduct amount reinsured.....	4,158,074	53,294 50
Net amount in force....	\$59,579,940	\$639,869 53

Perpetual risks not included above, \$42,515,760; premiums on same, \$959,453.97.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written..	\$477,900 00
Premiums received.	6,488 84
Losses paid	4,411 91
Losses incurred.	3,427 15

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

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

Cash Capital, \$250,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums...	\$637,308 96	\$24,039 87	
Deduct reinsurance, abatement, rebate and re- turn premiums...	164,709 17	7,057 37	
Net premiums ...	\$472,599 79	\$16,982 50	\$489,582 29
Interest on mortgage loans..		14,182 50	
Interest on bonds and dividends on stocks .		7,011 61	
Rents—including company's own occupancy .		4,569 00	25,763 11
Profit on sale or maturity of ledger assets..			25 00
Premiums in course of collection Dec. 31, 1901..			123,104 64
Total income			\$638,475 04
Ledger assets Dec. 31, 1901			626,049 95
Total..			\$1,264,524 99

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.	\$281,529 72	\$29,726 88	
Deduct salvage, \$3,639.01; reinsurance, \$43,101.23.....	42,734 14	4,026 10	
Net amount paid for losses.	\$238,795 58	\$25,700 78	\$264,496 36
Interest and dividends to stockholders			12,500 00
Commissions or brokerage			110,360 47
Salaries, fees and other charges of officers, agents, and employes			31,135 93
Rents—including company's own occupancy			7,000 00
Repairs and expenses on real estate			2,043 08
Taxes on real estate			793 40
All other taxes, licenses and insurance department fees			11,693 53
All other disbursements			84,325 84
Total disbursements			\$524,348 61
Balance			\$740,176 38

LEDGER ASSETS.

Book value of real estate	\$45,327 21
Mortgage loans on real estate.	270,200 00
Book value of stocks and bonds, excluding interest	272,521 75
Cash in office and in bank.. ..	19,018 68
Agents balances, representing business written subsequent to Oct. 1, last	133,052 61
Agents balances, representing business written prior to Oct. 1, last....	56 13
Total ledger assets..	\$740,176 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,236 45	
Interest accrued on stocks and bonds.....	1,035 39	\$2,271 84
Market value of real estate over book value.		10,672 79
Market value of stocks and bonds over book value		9,748 25
Due from other companies for reinsurance		888 50
Other non-ledger assets		392 57
Gross assets.....		\$763,950 33

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$56 13
Total admitted assets	\$763,894 20

LIABILITIES.

Losses adjusted and unpaid	\$18,031 25
Losses in process of adjustment, or in suspense.....	30,002 49
Losses resisted.....	6,585 90
Total claims for losses.	\$54,729 64
Deduct reinsurance	6,814 36
Net amount of unpaid losses	\$47,915 28
Unearned premiums on outstanding risks	320,650 00
Salaries and other miscellaneous expenses due or accrued	1,166 00
Commissions and other charges due agents and brokers.. . . .	30,155 86
Due for return premiums and reinsurance	27,602 53
Cash capital	\$250,000 00
Surplus over all liabilities	66,404 52
Surplus to policy holders	\$336,404 53
Total liabilities	\$763,894 20

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$48,023,681	\$481,920 36	\$1,069,487	\$32,028 41
Written during the year.. . . .	53,631,785	637,308 96	1,032,564	24,039 87
Total	\$101,655,466	\$1,119,229 32	\$2,102,051	\$56,068 28
Expired and terminated.	34,007,187	408,826 97	1,432,781	36,153 92
In force at end of the year.	\$67,648,279	\$710,402 35	\$669,270	\$19,914 36
Deduct amount reinsured.. . . .	11,639,709	118,897 05	14,000	447 88
Net amount in force.. . . .	\$56,008,570	\$591,505 30	\$655,270	\$19,466 48

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:	<i>Deposits.</i>	<i>Liabilities</i>
Virginia.	\$10,000 00	\$21,293 95

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$417,341 00
Premiums received.	5,660 18
Losses paid	4,156 87
Losses incurred.	3,584 33

VICTORIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$173,112 20	
Deduct reinsurance, abatement, rebate and return premiums	32,913 23	
Net premiums		\$140,198 97
Interest on bonds and dividends on stocks	\$6,387 76	
Interest from all other sources	73,46	6,461 22
Profit on sale or maturity of ledger assets.		20,427 55
Premiums in course of collection Dec. 31, 1901		13,221 68
Surplus paid in by stockholders		25,000 00
Total income		\$205,309 42
Ledger assets Dec. 31, 1901		227,570 38
Total		\$432,879 80

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$73,044 04	
Deduct salvage, \$541.61; reinsurance, \$477.50	1,019 11	
Net amount paid for losses		\$72,024 93
Commissions or brokerage		40,293 99
Salaries, fees and other charges of officers, agents and employes.		3,757 06
Rents		449 96
Taxes, licenses and insurance department fees		2,322 94
All other disbursements		2,325 69
Total disbursements		\$121,174 57
Balance		\$311,705 23

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$299,738 77
Cash in bank	4,878 90
Agents balances, representing business written subsequent to Oct. 1, last	7,087 56
Total ledger assets	\$311,705 23

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,432 00	
Interest due and accrued on other assets	144 36	\$2,576 36
Market value of stocks and bonds over book value.		3,961 23
Total admitted assets		\$318,242 82

LIABILITIES.

Losses adjusted and unpaid	\$857 79	
Losses in process of adjustment, or in suspense	6,212 57	
Total claims for losses	\$7,070 36	
Deduct reinsurance	51 90	
Net amount of unpaid losses		\$7,018 46
Unearned premiums on outstanding risks		73,658 00
Commissions and other charges due agents and brokers		1,045 24
Cash capital	\$200,000 00	
Surplus over all liabilities.	36,521 12	
Surplus to policy holders		\$236,521 12
Total liabilities		\$318,242 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$8,260,472	\$89,578 90
Written during the year	16,230,375	173,112 20
Total	\$24,490,847	\$262,691 10
Expired and terminated	11,484,116	118,695 59.
In force at end of the year	\$13,006,731	\$143,995 51
Deduct amount reinsured.	85,846	1,088 86
Net amount in force	\$12,920,885	\$142,906 65

BUSINESS IN MAINE.

Risks written	<i>Fire.</i>
Premiums received	\$42,556 00
	398 96

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEO. R. CRAWFORD, *President.*MORELL O. BROWN, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Gross premiums. (Fire).....	\$2,635,063 11	
Deduct reinsurance, abatement, rebate and return premiums	620,834 60	
Net premiums.....		\$2,014,228 51
Interest on mortgage loans.....	\$28,494 63	
Interest on bonds and dividends on stocks.....	58,759 83	
Rents—including company's own occupancy.....	2,044 25	89,298 71
Profit on sale or maturity of ledger assets..		43,207 60
Premiums in course of collection, Dec. 31, 1901..		203,801 79
Total income.....		\$2,350,536 61
Ledger assets Dec. 31, 1901.....		2,693,416 18
Total.....		\$5,043,952 79

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,358,760 10	
Deduct salvage \$1,071.90; reinsurance \$207,347.14.....	208,419 04	
Net amount paid for losses.....		\$1,150,341 06
Interest and dividends to stockholders.....		48,000 00
Commissions or brokerage.....		430,801 89
Salaries, fees and other charges of officers, agents and employes.....		125,783 77
Rents—including company's own occupancy.....		3,291 43
Repairs and expenses on real estate.....		702 13
Taxes on real estate.....		7,061 29
All other taxes, licenses and insurance department fees.....		44,340 13
All other disbursements..		142,714 06
Total disbursements.....		\$2,003,095 76
Balance.....		\$3,040,857 03

LEDGER ASSETS.

Book value of real estate.....	\$265,802 40
Mortgage loans on real estate.....	439,747 50
Book value of stocks and bonds, excluding interest.....	1,846,616 37
Cash in office and in bank.....	185,268 08
Agents balances, representing business written subsequent to Oct. 1, last	280,002 38
Agents balances, representing business written prior to Oct. 1, last ...	23,420 30
Total ledger assets.....	\$3,040,857 03

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,080 70	
Interest accrued on stocks and bonds	10,200 00	\$17,280 70
Market value of stocks and bonds over book value		266,333 63
Gross assets.		<u>\$3,324,471 36</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$23,420 30	
Book value of ledger assets over market value	452 40	\$23,872 70
Total admitted assets		<u>\$3,300,598 66</u>

LIABILITIES.

Losses adjusted and unpaid.	\$47,332 20	
Losses in process of adjustment, or in suspense	111,511 74	
Losses resisted	11,500 00	
Total claims for losses.	<u>\$170,343 94</u>	
Deduct reinsurance.	25,877 21	
Net amount of unpaid losses.		\$144,466 73
Unearned premiums on outstanding risks		1,625,669 41
Salaries and other miscellaneous expenses due or accrued.		11,136 97
Due for return premiums and reinsurance.		4,106 22
Cash capital.	\$300,000 00	
Surplus over all liabilities.	1,215,219 33	
Surplus to policy holders.		\$1,515,219 33
Total liabilities.		<u>\$3,300,598 66</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$333,780,716	\$3,123,557 39
Written during the year.	236,755,481	2,635,063 11
Total.	<u>\$570,536,197</u>	<u>\$5,757,620 50</u>
Expired and terminated	205,435,648	2,383,899 65
In force at end of the year.	\$365,100,549	\$3,373,720 85
Deduct amount reinsured.	35,304,354	285,495 79
Net amount in force	<u>\$329,796,195</u>	<u>\$3,088,225 06</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$33,876 40
Virginia	16,000 00	22,287 30
Oregon	50,000 00	8,574 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$673,671 00
Premiums received.	11,529 47
Losses paid.	6,463 46
Losses incurred	6,692 45

WILLIAMSBURGH CITY FIRE INSURANCE
COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$250,000.

INCOME.

Gross premiums. (Fire)	\$1,161,219 61	
Deduct reinsurance, abatement, rebate and return premiums	209,607 76	
Net premiums		\$951,611 85
Interest on mortgage loans	\$11,604 73	
Interest on collateral loans	1,247 14	
Interest on bonds and dividends on stocks	53,043 06	
Rents—including company's own occupancy	46,830 24	112,725 17
Profit on sale or maturity of ledger assets.....		35,939 49
Premiums in course of collection Dec. 31, 1901		118,848 65
Total income		\$1,219,125 16
Ledger assets Dec. 31, 1901		2,024,894 11
Total		\$3,244,019 27

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$519,457 81	
Deduct salvage, \$4,001.28; reinsurance, \$47,550.70	51,551 98	
Net amount paid for losses		\$467,905 83
Interest and dividends to stockholders.....		59,802 00
Commissions or brokerage		240,035 21
Salaries, fees and other charges of officers, agents and employes.....		80,076 37
Rents—including company's own occupancy		16,273 36
Repairs and expenses on real estate		13,767 85
Taxes on real estate		12,604 89
All other taxes, licenses and insurance department fees		15,511 46
All other disbursements		47,163 30
Total disbursements		\$953,140 27
Balance		\$2,290,879 00

LEDGER ASSETS.

Book value of real estate	\$669,657 77
Mortgage loans on real estate	253,600 00
Loans secured by collateral	26,700 00
Book value of stocks and bonds, excluding interest	1,093,062 13
Cash in office and in bank.....	104,566 89
Agents balances, representing business written subsequent to Oct. 1, last	142,388 46
Agents balances, representing business written prior to Oct. 1, last	903 75
Total ledger assets	\$2,290,879 00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,297 70	
Interest accrued on stocks and bonds	4,634 58	
Interest accrued on collateral loans	111 25	
Interest accrued on other assets	118 18	
Rents accrued on company's property	5,822 66	\$13,984 37
Market value of stocks and bonds over book value		86,777 87
Gross assests		\$2,391,641 24

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$903 75
Total admitted assets	\$2,390,737 49

LIABILITIES.

Losses adjusted and unpaid	\$17,806 40
Losses in process of adjustment, or in suspense	56,489 79
Losses resisted	7,290 00
Total claims for losses	\$81,586 19
Deduct reinsurance	8,783 91
Net amount of unpaid losses	\$72,802 28
Unearned premiums on outstanding risks	776,149 15
Dividends remaining unpaid	198 00
Salaries and other miscellaneous expenses due or accrued	2,877 40
Commissions and other charges due agents and brokers	24,464 98
Due for return premiums	3,109 03
Cash capital	\$250,000 00
Surplus over all liabilities	1,261,136 65
Surplus to policy holders	\$1,511,136 65
Total liabilities	\$2,390,737 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$160,057,448	\$1,439,777 33
Written during the year	108,715,970	1,161,219 61
Total	\$268,773,418	\$2,600,996 94
Expired and terminated	102,099,511	992,015 76
In force at end of the year	\$166,673,907	\$1,608,981 18
Deduct amount reinsured	10,016,250	112,001 68
Net amount in force	\$156,657,657	\$1,456,979 50

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$19,515 99
Virginia	13,500 00	10,769 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$754,453 00
Premiums received	10,334 61
Losses paid	3,721 51
Losses incurred	3,694 97

MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1902.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHAS. H. PRICE, *President.*

LOUIS O. JOHNSON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Gross premiums. (Fire)	\$148,428 23	
Deduct reinsurance, abatement, rebate and return premiums	8,620 23	
Net premiums.		\$139,808 00
Interest on mortgage loans.	\$1,950 08	
Interest on bonds and dividends on stocks.	33,440 95	
Interest from all other sources	168 86	
Rents—including company's own occupancy.	4,125 00	39,684 89
Profit on sale or maturity of ledger assets.		161 25
Premiums in course of collection Dec. 31, 1901.		1,112 87
Income from other sources		977 94
Total income.		\$181,744 95
Ledger assets Dec. 31, 1901.		810,163 35
Total		\$991,908 30

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$49,190 29	
Deduct reinsurance	13 66	
Net amount paid for losses		\$49,176 63
Interest and dividends to stockholders		7,000 00
Commissions or brokerage		19,788 14
Salaries, fees and other charges of officers, agents and employes.		17,450 71
Rents—including company's own occupancy		1,500 00
Repairs and expenses on real estate		1,394 45
Taxes on real estate		673 54
All other taxes, licenses and insurance department fees		1,058 85
Dividends to policy holders		62,678 78
All other disbursements		5,934 95
Total disbursements		\$166,656 05
Balance		\$825,252 25

LEDGER ASSETS.

Book value of real estate.....		\$60,360 00
Mortgage loans on real estate.....		58,000 00
Book value of stocks and bonds, excluding interest.....		678,930 00
Cash in office and in bank.....		15,087 08
Agents balances, representing business written subsequent to Oct. 1, last.....		12,875 17
Total ledger assets.....		<u>\$825,252 25</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$429 74	
Interest accrued on stocks and bonds.....	8,507 32	
Interest accrued on other assets.....	274 24	
Rents due on company's property.....	2,179 36	\$11,390 66
Market value of real estate over book value.....		2,000 00
Market value of stocks and bonds over book value.....		93,981 75
Other non-ledger assets.....		102 81
Gross assets.....		<u>\$932,727 47</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$5,000 00
Total admitted assets.....	<u>\$927,727 47</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$7,171 11	
Losses in process of adjustment, or in suspense.....	8 41	
Losses resisted.....	3,422 95	
Total claims for losses.....		\$10,602 47
Unearned premiums on outstanding risks.....		277,425 82
Dividends remaining unpaid.....		7,914 82
Commissions and other charges due agents and brokers.....		2,045 14
Due for return premiums.....		663 09
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	529,076 13	
Surplus to policy holders.....		<u>\$629,076 13</u>
Total liabilities.....		<u>\$927,727 47</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$39,047,355	\$562,678 50
Written during the year.....	10,232,550	148,428 23
Total.....	<u>\$49,279,905</u>	<u>\$711,106 73</u>
Expired and terminated.....	10,782,539	153,847 91
In force at end of the year.....	\$38,497,366	\$557,258 82
Deduct amount reinsured.....	383,405	6,193 66
Net amount in force.....	<u>\$38,113,961</u>	<u>\$551,065 16</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,140,728 00
Premiums received.....	14,493 14
Losses paid.....	2,661 76
Losses incurred.....	4,401 76

PROVIDENCE MUTUAL FIRE INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1800. COMMENCED BUSINESS IN 1800.

EDWARD L. WATSON, *President.* BENJ. M. MACDOUGALL, *Secretary.*

INCOME.

Gross premiums. (Fire).....	\$79,915 84	
Deduct reinsurance, abatement, rebate and return premiums..	5,860 67	
Net premiums		\$74,055 17
Interest on mortgage loans	\$3,713 55	
Interest on bonds and dividends on stocks.....	15,018 67	
Interest from all other sources	931 62	19,663 84
Additional premiums		311 53
Premiums in course of collection Dec. 31, 1901		925 80
Total income		\$94,956 34
Ledger assets Dec. 31, 1901.....		450,165 30
Total		\$545,121 64

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$29,972 56	
Deduct salvage and reinsurance	2,500 00	
Net amount paid for losses		\$27,472 56
Dividends to policy holders		20,732 57
Commissions or brokerage		8,087 99
Salaries, fees and other charges of officers, agents and employes		9,415 00
Rents--including company's own occupancy		1,436 00
Taxes, licenses and insurance department fees.		1,928 32
Loss on sale or maturity of ledger assets		312 91
All other disbursements		2,743 73
Total disbursements		\$72,129 08
Balance.....		\$472,992 56

LEDGER ASSETS.

Mortgage loans on real estate.	\$61,950 00
Book value of stocks and bonds, excluding interest.....	357,354 15
Cash in office and in bank.	48,254 71
Agents balances, representing business written subsequent to Oct. 1, last	5,384 01
Agents balances, representing business written prior to Oct. 1, last....	49 69
Total ledger assets	\$472,992 56

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$2,727 00	
Interest due and accrued on other assets.....	195 00	\$2,922 00
Market value of stocks and bonds over book value.		57,825 85
Gross assets		\$533,740 41

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....		\$49 69
Total admitted assets.....		\$533,690 72

LIABILITIES.

Losses in process of adjustment, or in suspense... ..		\$2,600 00
Unearned premiums on outstanding risks.		150,973 05
Dividends remaining unpaid		2,366 24
Salaries and other miscellaneous expenses due or accrued		1,297 40
Commissions and other charges due agents and brokers... ..		747 21
Surplus to policy holders		\$375,706 82
Total liabilities		\$533,690 72

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$26,670,114	\$284,121 54
Written during the year	7,646,123	79,915 84
Total	\$34,316,237	\$364,037 38
Expired and terminated.	6,597,928	68,898 51
In force at end of the year	\$27,718,309	\$295,138 87
Deduct amount reinsured	144,453	1,795 48
Net amount in force.. . . .	\$27,573,856	\$293,343 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$28,500 00
Premiums received.	3,433 17
Losses paid	39 67
Losses incurred.. . . .	39 67

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

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

INCOME.

Gross premiums. (Fire).....	\$142,227 25	
Deduct reinsurance, abatement, rebate and return premiums	877 30	
Net premiums		\$141,349 95
Interest on mortgage loans.	\$5,415 04	
Interest on collateral loans.....	10,645 82	
Interest on bonds and dividends on stocks	11,400 60	
Interest from all other sources	1,244 85	
Rents—including company's own occupancy.....	852 35	29,588 66
Premiums in course of collection Dec. 31, 1901.....		11,633 42
Income from other sources		784 31
Total income.....		\$183,326 34
Ledger assets Dec. 31, 1901.....		632,203 28
Total		\$815,529 62

DISBURSEMENTS.

Amount paid for losses. (Fire)	\$38,350 85
Interest and dividends to stockholders.....	64,630 63
Commissions or brokerage.....	21,971 84
Salaries, fees and other charges of officers, agents and employes.	14,658 34
Taxes on real estate	723 05
All other taxes, licenses and insurance department fees.....	2,547 80
All other disbursements.....	8,095 58
Total disbursements.....	\$150,978 09
Balance	\$664,551 53

LEDGER ASSETS.

Book value of real estate	\$16,794 16
Mortgage loans on real estate	69,375 00
Loans secured by collateral	272,900 00
Book value of stocks and bonds, excluding interest	253,289 59
Cash in office and in bank.....	38,728 51
Agents balances, representing business written subsequent to Oct. 1, last	13,464 27
Total ledger assets.....	\$664,551 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$851 27	
Interest accrued on stocks and bonds.....	999 25	
Interest accrued on collateral loans.....	1,233 33	
Interest accrued on other assets.....	86 83	
Rents due and accrued on company's property.....	162 50	\$3,283 18
Market value of real estate over book value.....		5 84
Market value of stocks and bonds over book value.....		17,825 41
Total admitted assets.....		<u>\$685,665 96</u>

LIABILITIES.

Unearned premiums on outstanding risks.....	\$236,218 43
Dividends remaining unpaid.....	4,000 00
Salaries and other miscellaneous expenses due or accrued.....	450 00
Commissions and other charges due agents and brokers.....	2,203 83
Surplus to policy holders.....	442,793 70
Total liabilities ..	<u>\$685,665 96</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$33,152,599	\$485,423 59
Written during the year	9,577,289	142,227 25
Total ..	<u>\$42,729,888</u>	<u>\$627,650 84</u>
Expired and terminated	10,049,994	148,662 49
Amount in force.....	<u>\$32,679,894</u>	<u>\$478,988 35</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,066,419 00
Premiums received	15,755 69
Losses paid.....	8,013 13
Losses incurred	8,013 13

TRADERS AND MECHANICS INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHAS. C. HUTCHINSON, *President.*

EDWARD M. TUCKE, *Secretary.*

INCOME.

Gross premiums. (Fire).....	\$173,055 88	
Deduct reinsurance, abatement, rebate and return premiums	6,887 45	
Net premiums		\$172,167 93
Interest on mortgage loans	\$3,658 44	
Interest on bonds and dividends on stocks.....	20,861 08	
Rents—including company's own occupancy.....	1,295 30	25,804 82
Premiums in course of collection Dec. 31, 1901		12,798 40
Income from other sources		1,419 08
Total income		\$212,190 23
Ledger assets Dec. 31, 1901.		583,753 03
Total		\$795,943 26

DISBURSEMENTS.

Amount paid for losses. (Fire)	\$54,094 89
Deposit premiums returned.....	79,861 12
Commissions or brokerage	25,553 24
Salaries, fees and other charges of officers, agents and employes.....	24,010 07
Rents—including company's own occupancy.....	1,896 00
Taxes, licenses and insurance department fees.....	2,262 02
All other disbursements	10,437 50
Total disbursements	\$197,914 84
Balance	\$598,028 42

LEDGER ASSETS.

Book value of real estate	\$14,250 00
Mortgage loans on real estate	80,940 60
Loans secured by collateral.....	1,000 00
Book value of stocks and bonds, excluding interest.....	460,900 00
Cash in office and in bank	24,324 07
Agents balances, representing business written subsequent to Oct. 1, last	16,613 75
Total ledger assets.....	\$598,028 42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,453 75	
Interest due and accrued on stocks and bonds	1,370 00	\$2,823 75
Market value of stocks and bonds over book value		82,825 00
Total admitted assets.....		\$683,677 17

LIABILITIES.

Unearned premiums on outstanding risks.....		\$306,568 22
Dividends remaining unpaid		3,653 59
Commissions and other charges due agents and brokers.		2,042 06
Surplus to policy holders		371,413 30
Total liabilities		\$683,677 17

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$41,534,226	\$622,646 49
Written during the year	11,894,639	179,055 38
Total	\$53,428,865	\$801,701 87
Expired and terminated.....	12,587,622	189,397, 98
Amount in force	\$40,841,243	\$612,303 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,060,353 00
Premiums received.....	16,680 54
Losses paid	2,376 95
Losses incurred.	2,376 95

UNITED STATES BRANCHES
OF
INSURANCE COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOW-
ING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1902.

AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

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

J. A. KELSEY, *Manager*, New York, N. Y.

—
Deposit Capital, \$200,000.
—

INCOME.

Gross premiums. (Fire)	\$1,082,669 61	
Deduct reinsurance, abatement, rebate and return premiums	264,799 66	
Net premiums		\$817,869 95
Interest on bonds and dividends on stocks	\$23,235 00	
Interest from all other sources.	2,671 82	25,906 82
Profit on sale or maturity of ledger assets		48,568 71
Received from home office		8,943 69
Premiums in course of collection Dec. 31, 1901		121,537 99
Total income	\$1,022,827 16	
Ledger assets Dec. 31, 1901		767,264 15
Total		\$1,790,091 31

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$414,953 30	
Deduct salvage \$4,406.66; reinsurance \$20,949.67	25,356 33	
Net amount paid for losses		\$389,596 97
Commissions or brokerage		157,833 58
Salaries, fees and other charges of officers, agents and employes		77,954 83
Rents		6,467 00
Taxes, licenses and insurance department fees		18,930 09
Remitted to home office		29,558 65
All other disbursements		70,783 63
Total disbursements	\$751,124 75	
Balance		\$1,038,966 56

LEDGER ASSETS.

Book value of bonds, excluding interest	\$737,530 00
Cash in office and in bank	147,432 85
Agents balances, representing business written subsequent to Oct. 1, last	151,598 90
Agents balances, representing business written prior to Oct. 1, last	943 00
Bills receivable taken for fire risks.	1,378 79
Due from other companies for reinsurance	83 02
Total ledger assets	\$1,038,966 56

NON-LEDGER ASSETS.

Commissions on reinsurance	\$517 14
Gross assets	\$1,039,483 70

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$943 00
Book value of ledger assets over market value.....	2,995 00
	\$3,938 00
Total admitted assets.....	\$1,035,545 70

LIABILITIES.

Losses adjusted and unpaid	\$6,254 98
Losses in process of adjustment, or in suspense	67,993 98
Losses resisted.....	9,441 74
Total claims for losses	\$83,690 70
Deduct reinsurance.....	4,331 30
Net amount of unpaid losses	\$79,359 40
Unearned premiums on outstanding risks.....	539,283 34
Commissions and other charges due agents and brokers	32,306 34
Due for reinsurance.....	2,281 61
Deposit capital	\$200,000 00
Surplus over all liabilities	182,315 01
Surplus to policy holders.....	\$382,315 01
Total liabilities.....	\$1,035,545 70

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$62,641,678	\$830,108 85
Written during the year	78,005,902	1,082,669 61
Total	\$140,647,580	\$1,912,778 46
Expired and terminated.....	59,822,678	806,582 66
In force at end of the year.....	\$80,824,902	\$1,106,215 80
Deduct amount reinsured.....	5,860,241	86,847 00
Net amount in force.....	\$74,964,661	\$1,019,368 80

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$19,747 22

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$400,521 00
Premiums received.....	8,911 16
Losses paid	10,339 14
Losses incurred.....	9,606 20

ATLAS ASSURANCE COMPANY,

LONDON, ENG.

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

J. M. NEWBURGER, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,213,124 22	
Deduct reinsurance, abatement, rebate and return premiums	296,868 67	
Net premiums.		\$916,255 55
Interest on bonds and dividends on stocks	\$25,041 27	
Interest from all other sources	907 91	25,949 18
Premiums in course of collection Dec. 31, 1901		148,677 38
Received from home office		151,230 08
Total income	\$1,242,112 19	
Ledger assets Dec. 31, 1901		893,615 40
Total	\$2,135,727 59	

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$538,263 97	
Deduct salvage \$3,768.63; reinsurance \$44,696.90	48,465 53	
Net amount paid for losses		\$489,798 44
Deposit premiums returned		1,659 67
Commissions or brokerage		183,533 41
Salaries, fees and other charges of officers, agents and employes.....		56,513 71
Rents—including company's own occupancy		4,985 53
Taxes, licenses and insurance department fees.		19,305 16
Remitted to home office		69,103 96
All other disbursements		73,776 93
Total disbursements.....		\$898,676 51
Balance		\$1,237,050 78

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$963,961 25
Cash in office and in bank	111,198 79
Agents balances, representing business written subsequent to Oct. 1, last	161,890 74
Total ledger assets.	\$1,237,050

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$9,866 64
Market value of stocks and bonds over book value	33,635 00
Gross assets	<u>\$1,280,652 42</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$693 21
Total admitted assets	<u>\$1,279,959 21</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$15,434 28
Losses in process of adjustment, or in suspense.....	71,332 00
Losses resisted.....	8,874 07
Total claims for losses	<u>\$95,640 35</u>
Deduct reinsurance	11,669 00
Net amount of unpaid losses.....	\$83,971 35
Unearned premiums on outstanding risks.....	633,827 08
Commissions and other charges due agents and brokers.....	29,401 79
Deposit capital	\$200,000 00
Surplus over all liabilities.....	<u>332,758 99</u>
Surplus to policy holders	\$532,758 99
Total liabilities	<u>\$1,279,959 21</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$100,724,506	\$1,163,067 11
Written during the year.....	103,313,967	1,213,124 22
Total	<u>\$204,038,473</u>	<u>\$2,376,191 33</u>
Expired and terminated.....	92,934,599	1,019,659 17
In force at end of the year	\$111,103,874	\$1,356,532 16
Deduct amount reinsured	10,361,004	128,582 31
Net amount in force	<u>\$100,742,870</u>	<u>\$1,227,949 85</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$100,000 00	\$40,564 73
Oregon	50,000 00	10,925 80
New Mexico	10,000 00	6,708 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$279,129 00
Premiums received	4,341 86
Losses paid	10 27
Losses incurred.....	10 27

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN UNITED STATES IN 1874.

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

Deposit Capital, \$200,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,507,014 77	\$301,107 53	
Deduct reinsurance, abatement, rebate and return premiums	383,584 47	45,667 76	
Net premiums.....	\$1,123,430 30	\$255,439 77	\$1,378,870 07
Interest on bonds and dividends on stocks			30,570 24
Total income.....			\$1,409,440 31
Ledger assets Dec. 31, 1901.....			1,293,454 73
Total			\$2,702,895 04

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$737,669 90	\$242,010 04	
Deduct salvage, \$12,780.38; reinsurance, \$108,056.82..	78,574 57	42,262 63	
Net amount paid for losses	\$659,086 33	\$199,747 41	\$858,833 74
Commissions or brokerage			252,311 74
Salaries, fees and other charges of officers, agents and employes			66,128 49
Taxes, licenses and insurance department fees			40,467 59
Loss on sale or maturity of ledger assets			1,480 00
Remitted to home office			44,883 34
All other disbursements.....			105,402 58
Total disbursements			\$1,369,507 48
Balance			\$1,333,387 56

LEDGER ASSETS.

Mortgage loans on real estate	\$10,000 00
Book value of stocks and bonds, excluding interest	1,001,971 56
Cash in bank.....	108,009 28
Agents balances, representing business written subsequent to Oct. 1, last	213,136 98
Agents balances, representing business written prior to Oct. 1, last.....	269 74
Total ledger assets.....	\$1,333,387 56

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$12,491 54
Gross assets.....	\$1,345,879 10

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$269 74	
Book value of ledger assets over market value	4,004 12	\$4,273 86
Total admitted assets		\$1,341,605 24

LIABILITIES.

Losses adjusted and unpaid ..	\$19,350 32	
Losses in process of adjustment, or in suspense.....	73,936 71	
Losses resisted.....	7,544 89	
Total claims for losses		\$100,831 92
Unearned premiums on outstanding risks.....		778,395 22
Deposit capital	\$200,000 00	
Surplus over all liabilities.....	262,378 10	
Surplus to policy holders		\$462,378 10
Total liabilities		\$1,341,605 24

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$120,029,779	\$1,438,322 34	\$3,602,976	\$94,184 19
Written during the year	109,014,049	1,507,014 77	31,929,276	301,107 53
Total	\$229,043,828	\$2,945,337 11	\$35,532,252	\$395,291 72
Expired and terminated	112,786,223	1,435,804 24	31,633,236	305,842 29
In force at end of the year.....	\$116,257,605	\$1,509,532 87	\$3,899,016	\$89,449 43
Deduct amount reinsured.....	6,400,859	79,481 08	-	-
Net amount in force.....	\$109,856,746	\$1,430,051 79	\$3,899,016	\$89,449 43

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
California	\$110,000 00	\$43,199 37
Georgia.....	10,000 00	25,734 91
New Mexico.....	10,000 00	8,085 33
Ohio	100,000 00	60,907 15
Virginia	26,300 00	16,369 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$698,111 00
Premiums received.....	12,352 97
Losses paid	8,798 29
Losses incurred	9,264 49

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

CHAS. H. POST, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,458,388 35	
Deduct reinsurance, abatement, rebate and return premiums	414,414 31	
Net premiums		\$1,043,974 04
Interest on bonds and dividends on stocks	\$44,078 61	
Rents—including company's own occupancy	29,447 22	78,525 83
Profit on sale or maturity of ledger assets.....		3,396 37
Premiums in course of collection, Dec. 31, 1901.....		169,929 44
Total income		\$1,290,825 68
Ledger assets Dec. 31, 1901		1,683,968 04
Total		\$2,974,793 72

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$674,815 89	
Deduct salvage, \$4,833.11; reinsurance, \$73,373.34.	78,206 45	
Net amount paid for losses		\$596,609 4
Commissions or brokerage		205,797 44
Salaries, fees and other charges of officers, agents and employes.....		32,065 57
Rents—including company's own occupancy		8,466 36
Repairs and expenses on real estate		9,844 93
Taxes on real estate		2,628 08
All other taxes, licenses and insurance department fees		25,618 95
Loss on sale or maturity of ledger assets		10,545 55
Remitted to home office.....		256,451 32
All other disbursements.....		96,261 73
Total disbursements		\$1,294,289 37
Balance		\$1,680,504 35

LEDGER ASSETS.

Book value of real estate	\$427,854 07
Book value of stocks and bonds, excluding interest	970,250 30
Cash in office and in bank	105,958 89
Agents balances, representing business written subsequent to Oct. 1, last	167,579 74
Agents balances, representing business written prior to Oct. 1, last	3,385 92
Bills receivable taken for fire risks.....	348 08
Other ledger assets.....	5,127 35
Total ledger assets.....	\$1,680,504 35

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$10,337 49
Market value of stocks and bonds over book value	6,974 70
Commissions on reinsurance	5,749 14
Gross assets	<u>\$1,703,565 68</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$3,385 92
Total admitted assets	<u>\$1,700,179 76</u>

LIABILITIES.

Losses adjusted and unpaid	\$37,372 87
Losses in process of adjustment, or in suspense	72,941 14
Losses resisted	7,600 55
Total claims for losses	<u>\$117,914 56</u>
Deduct reinsurance	13,061 61
Net amount of unpaid losses	\$104,852 95
Unearned premiums on outstanding risks	822,661 11
Commissions and other charges due agents and brokers	38,543 24
Due for reinsurance	26,740 20
All other liabilities	10,000 00
Deposit capital	\$200,000 00
Surplus over all liabilities	<u>497,382 26</u>
Surplus to policy holders	\$697,382 26
Total liabilities	<u>\$1,700,179 76</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$198,235,412	\$2,137,250 47
Written during the year	131,805,358	1,458,388 35
Total	<u>\$330,040,770</u>	<u>\$3,595,638 82</u>
Expired and terminated	146,130,727	1,668,194 39
In force at end of the year	\$183,910,043	\$1,927,444 43
Deduct amount reinsured	29,751,122	346,810 76
Net amount in force	<u>\$154,158,921</u>	<u>\$1,580,633 67</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$29,527 20
Oregon	50,000 00	4,234 00
Georgia	10,000 00	-
Virginia	25,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,034,090 00
Premiums received	18,231 33
Losses paid	7,435 15
Losses incurred	10,042 55

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENG.

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

A. H. WRAY, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.	<i>Fire.</i>	<i>Marine.</i>
Gross premiums.....	\$4,034,476 39	\$128,465 20
Deduct reinsurance, abatement, rebate and return premiums	1,166,812 75	14,053 97
Net premiums.....	\$2,867,663 64	\$114,411 23
Deposit premiums on perpetual risks		1,764 72
Interest on mortgage loans	\$10,408 13	
Interest on bonds and dividends on stocks	70,772 97	
Interest from all other sources	606 49	
Rents—including company's own occupancy	50,541 57	132,329 16
Premiums in course of collection Dec. 31, 1901		589,196 24
Total income.....		\$3,705,364 99
Ledger assets Dec. 31, 1901		3,044,278 56
Total		\$6,749,643 55

DISBURSEMENTS.	<i>Fire.</i>	<i>Marine.</i>
Gross amount paid for losses	\$1,753,906 11	\$102,323 62
Deduct salvage \$13,305.47; reinsurance \$123,177.10.	119,296 05	17,186 52
Net amount paid for losses.....	\$1,634,610 06	\$85,137 10
Commissions or brokerage.....		548,850 47
Salaries, fees and other charges of officers, agents and employes.....		133,178 49
Rents—including company's own occupancy		20,492 95
Repairs and expenses on real estate		19,735 67
Taxes on real estate		12,293 05
All other taxes, licenses and insurance department fees		71,824 58
Loss on sale or maturity of ledger assets		11,267 66
Remitted to home office		288,047 12
All other disbursements		138,493 01
Total disbursements		\$2,968,930 16
Balance.....		\$3,780,713 39

LEDGER ASSETS.	
Book value of real estate	\$760,278 76
Mortgage loans on real estate	212,000 00
Book value of stocks and bonds, excluding interest.....	1,997,279 21
Cash in office and in bank.....	168,062 65
Agents balances, representing business written subsequent to Oct. 1, last	620,381 14
Agents balances, representing business written prior to Oct. 1, last....	14,070 67
Bills receivable, not matured, taken for marine and inland risks.....	2,132 28
Bills receivable taken for fire risks.....	6,485 73
Due from other companies for reinsurance.....	22 95
Total ledger assets	\$3,780,713 39

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,184	16	
Interest accrued on stocks and bonds.....	1,915	25	
Rents accrued on company's property.....	5,702	17	\$10,801 58
Market value of real estate over book value.....			127,869 93
Market value of stocks and bonds over book value.....			143,702 04
Commissions on return premiums and reinsurance.....			10,599 81
Gross assets.....			\$4,073,686 75

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$14,070	67	
Total admitted assets.....	\$4,059,616	08	

LIABILITIES.

Losses adjusted and unpaid.....	\$79,950	00	
Losses in process of adjustment, or in suspense.....	230,272	00	
Losses resisted.....	37,200	00	
Total claims for losses.....	\$347,422	00	
Deduct reinsurance.....	20,825	00	
Net amount of unpaid losses.....			\$326,597 00
Unearned premiums on outstanding risks.....			2,298,393 97
Reclaimable on perpetual fire policies.....			103,416 12
Commissions and other charges due agents and brokers.....			91,733 71
Due for return premiums and reinsurance.....			53,798 52
Deposit capital.....	\$200,000	00	
Surplus over all liabilities.....	985,676	76	
Surplus to policy holders.....	\$1,185,676	76	
Total liabilities.....	\$4,059,616	08	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$441,415,151	\$4,413,529 26	\$1,623,791	\$70,482 27
Written during the year.....	337,002,588	4,084,476 39	37,385,898	128,465 20
Total.....	\$778,417,739	\$8,448,005 65	\$39,009,684	\$198,947 47
Expired and terminated.....	1338,009,101	3,702,333 99	36,649,764	131,751 77
In force at end of the year.....	\$440,408,638	\$4,745,671 66	\$2,359,920	\$67,195 70
Deduct amount reinsured.....	35,233,921	331,798 23	7,500	371 25
Net amount in force.....	\$405,174,717	\$4,413,873 43	\$2,352,420	\$66,824 45

Perpetual risks not included above, \$5,492,643.53; premiums on same, \$114,906.79.

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries; respectively, viz:

	<i>Deposits.</i>	<i>Liabilities</i>
Ohio.....	\$100,000 00	\$78,857 73
Oregon.....	50,000 00	19,925 63
Virginia.....	50,000 00	44,241 48
Georgia.....	10,000 00	79,612 98

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,261,666 00
Premiums received.....	33,381 34
Losses paid.....	14,619 12
Losses incurred.....	13,824 12

HAMBURG BREMEN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

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

F. O. AFFELD, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,934,499 76	
Deduct reinsurance, abatement, rebate and return premiums	363,366 04	
Net premiums.		\$1,571,133 72
Interest on collateral loans	\$1,265 03	
Interest on bonds and dividends on stocks	47,501 75	
Interest from all other sources	3,381 94	52,148 72
Profit on sale or maturity of ledger assets.		12,725 24
Premiums in course of collection Dec. 31, 1901.		129,756 48
Total income	\$1,765,764 16	
Ledger assets Dec. 31, 1901		1,365,952 07
Total		\$3,131,716 23

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$930,774 75	
Deduct salvage \$4,221.33; reinsurance \$36,822.02.	41,043 35	
Net amount paid for losses		\$889,731 40
Commissions or brokerage		298,213 03
Salaries, fees and other charges of officers, agents and employes		122,819 15
Rents—including company's own occupancy		12,397 49
Taxes, licenses and insurance department fees		36,421 29
Loss on sale or maturity of ledger assets		2,086 99
Remitted to home office		20,724 14
All other disbursements		84,103 55
Total disbursements	\$1,466,497 04	
Balance		\$1,665,219 19

LEDGER ASSETS.

Loans secured by collateral	\$40,000 00
Book value of bonds, excluding interest	1,415,204 22
Cash in bank	55,309 11
Agents balances, representing business written subsequent to Oct. 1, last	149,001 79
Agents balances, representing business written prior to Oct. 1, last	5,704 07
Total ledger assets	\$1,665,219 19

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$18,295 83
Market value of stocks and bonds over book value.....	55,574 95
Gross assets	<u>\$1,739,089 97</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$5,704 07
Total admitted assets	<u>\$1,733,385 90</u>

LIABILITIES.

Losses adjusted and unpaid	\$8,175 00
Losses in process of adjustment, or in suspense	91,490 00
Losses resisted.	12,150 00
Total claims for losses	<u>\$111,815 00</u>
Deduct reinsurance	2,150 00
Net amount of unpaid losses.	\$109,665 00
Unearned premiums on outstanding risks.	1,207,756 10
Commissions and other charges due agents and brokers.	42,213 44
Deposit capital.....	\$200,000 00
Surplus over all liabilities	<u>173,751 36</u>
Surplus to policy holders.	\$373,751 36
Total liabilities.	<u>\$1,733,385 90</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$177,701,712	\$2,179,844 62
Written during the year....	141,690,790	1,934,499 76
Total	<u>\$319,392,502</u>	<u>\$4,114,344 38</u>
Expired and terminated	130,350,575	1,700,101 30
In force at end of the year.....	<u>\$189,041,927</u>	<u>\$2,414,243 08</u>
Deduct amount reinsured.....	6,645,307	85,676 20
Net amount in force	<u>\$182,396,620</u>	<u>\$2,328,566 88</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities</i>
Georgia	\$10,000	\$19,823 11
Oregon	50,000	18,210 50
Virginia	27,500	71,518 07

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,734,470 00
Premiums received ..	36,503 32
Losses paid	18,721 42
Losses incurred.....	<u>21,081 42</u>

LAW UNION AND CROWN INSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1897.

HALL & HENSHAW, *Managers*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$465,274 48	
Deduct reinsurance, abatement, rebate and return premiums	142,947 35	
Net premiums		\$322,327 13
Interest on bonds and dividends on stocks.....	\$20,051 74	
Interest from all other sources	71 29	20,123 03
Profit on sale or maturity of ledger assets..		16,831 32
Premiums in course of collection Dec. 31, 1901.....		44,744 58
Received from home office		70,000 00
Total income.....		\$474,026 06
Ledger assets Dec. 31, 1901.....		636,766 79
Total.....		\$1,110,792 85

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$250,429 56	
Deduct salvage, \$3,221.95; reinsurance, \$45,953.44	49,175 39	
Net amount paid for losses		\$201,254 17
Commissions or brokerage.....		74,107 09
Salaries, fees and other charges of officers, agents and employes..		8,218 15
Rents—including company's own occupancy		1,119 96
Taxes, licenses and insurance department fees ..		6,789 57
Remitted to home office		114,554 58
All other disbursements		8,837 58
Total disbursements..		\$414,881 10
Balance		\$695,911 75

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$609,596 25
Cash in office and in bank	23,917 87
Agents balances, representing business written subsequent to Oct. 1, last	81,596 59
Agents balances, representing business written prior to Oct. 1, last....	801 04
Total ledger assets.....	\$695,911 75

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,296 24	
Interest due and accrued on other assets	49 62	\$3,345 66
Gross assets		<u>\$699,257 61</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$801 04	
Book value of ledger assets over market value	1,200 00	\$2,001 04
Total admitted assets		<u>\$697,256 57</u>

LIABILITIES.

Losses adjusted and unpaid	\$8,635 02	
Losses in process of adjustment, or in suspense	12,852 82	
Losses resisted	5,637 50	
Total claims for losses	\$27,125 34	
Deduct reinsurance	903 56	
Net amount of unpaid losses		\$26,221 78
Unearned premiums on outstanding risks		206,909 53
Commissions and other charges due agents and brokers		11,870 02
Due for return premiums and reinsurance		5,409 56
Deposit capital	\$200,000 00	
Surplus over all liabilities	246,845 38	
Surplus to policy holders		<u>\$446,845 38</u>
Total liabilities		<u>\$697,256 57</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums</i>
In force December 31, 1901	\$40,962,135	\$458,493 68
Written during the year	40,300,130	465,274 48
Total	\$81,262,265	\$923,768 16
Expired and terminated	42,989,186	466,816 84
In force at end of the year	\$38,273,079	\$456,951 32
Deduct amount reinsured	3,869,951	50,128 15
Net amount in force	<u>\$34,403,128</u>	<u>\$406,823 17</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$7,572 62

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$100,682 00
Premiums received	644 83

LIVERPOOL AND LONDON AND GLOBE
INSURANCE COMPANY,

LIVERPOOL, ENG.

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

HENRY W. EATON, *Manager*, New York City, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$9,489,673 14	
Deduct reinsurance, abatement, rebate and return premiums	3,066,383 82	
Net premiums		\$6,423,289 32
Deposit premiums on perpetual risks		5,799 93
Interest on mortgage loans	\$185,039 00	
Interest on bonds and dividends on stocks	105,195 00	
Interest from all other sources	16,050 70	
Rents—including company's own occupancy	97,144 80	353,429 50
Profit on sale or maturity of ledger assets		15,567 23
Premiums in course of collection Dec. 31, 1901		1,163,115 41
Received from home office		24,560 79
Income from other sources		1,522 20
Total income		\$8,047,284 38
Ledger assets Dec. 31, 1901		8,762,881 67
Total		\$16,810,166 05

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$4,217,042 62	
Deduct salvage, \$28,377.97; reinsurance, \$829,719.01	858,096 98	
Net amount paid for losses		\$3,358,945 64
Deposit premiums returned		39,541 03
Commissions or brokerage		1,066,107 42
Salaries, fees and other charges of officers, agents and employes		364,180 50
Rents—including company's own occupancy		51,305 47
Taxes on real estate		31,122 73
All other taxes, licenses and insurance department fees		142,308 13
Loss on sale or maturity of ledger assets		8,937 96
Remitted to home office		524,720 84
Life expenditures		16,054 23
All other disbursements		325,140 83
Total disbursements		\$5,928,864 78
Balance		\$10,881,301 27

LEDGER ASSETS.

Book value of real estate	\$1,828,406 96	
Mortgage loans on real estate	2,861,750 00	
Book value of stocks and bonds, excluding interest	3,373,377 11	
Cash in office and in bank	1,487,541 99	
Agents balances, representing business written subsequent to Oct. 1, last	1,309,319 82	
Agents balances, representing business written prior to Oct. 1, last	20,040 12	
Other ledger assets	865 27	
Total ledger assets		\$10,881,301 27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$33,632 14	
Interest accrued on other assets	188 90	
Rents accrued on company's property	10,000 00	\$43,821 04
Market value of real estate over book value		37,426 04
Market value of stocks and bonds over book value		259,461 64
Other non-ledger assets		2,744 40
Gross assets		\$11,224,754 39

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$20,040 12
Total admitted assets	\$11,204,714 27

LIABILITIES.

Losses adjusted and unpaid	\$4,022 79	
Losses in process of adjustment, or in suspense	731,686 34	
Losses resisted	49,690 00	
Total claims for losses	\$785,399 13	
Deduct reinsurance	161,261 58	
Net amount of unpaid losses		\$624,137 55
Unearned premiums on outstanding risks.....		4,939,865 04
Reclaimable on perpetual fire policies		285,588 57
Commissions and other charges due agents and brokers		207,605 87
Due for return premiums and reinsurance		246,494 55
Reserve for contingencies		20,000 00
All other liabilities		68,819 77
Deposit capital	\$200,000 00	
Surplus over all liabilities	4,612,202 92	
Surplus to policy holders		\$4,812,202 92
Total liabilities		\$11,204,714 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$1,065,070,319	\$9,560,021 31
Written during the year	888,608,712	9,489,673 14
Total	\$1,953,679,031	\$19,049,694 45
Expired and terminated	868,864,861	7,945,528 22
In force at end of the year	\$1,089,814,170	\$11,104,166 23
Deduct amount reinsured	172,103,281	1,727,329 74
Net amount in force	\$917,710,889	\$9,376,836 49

Perpetual risks not included above, \$9,340,016; premiums on same, \$300,619.55.

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$112,783 00
Oregon	50,000 00	41,348 00
Virginia	45,000 00	86,598 00
Georgia	10,000 00	111,442 00
New Mexico	10,000 00	10,916 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$62,306 27
Premiums received	87,437 78
Losses paid	48,679 62
Losses incurred	43,574 62

LONDON ASSURANCE CORPORATION,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1872.

CHARLES L. CASE, *Manager*, New York, N. Y.

Deposit Capital, \$510,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,941,341 15	\$729,289 00	
Deduct reinsurance, abatement, rebate and re- turn premiums.....	464,142 99	345,599 98	
Net premiums ...	<u>\$1,477,198 16</u>	<u>\$383,689 02</u>	\$1,860,887 18
Interest on bonds and dividends on stocks			78,002 21
Profit on sale or maturity of ledger assets.....			8,198 00
Premiums in course of collection Dec. 31, 1901.....			254,587 01
Received from home office			205,232 41
Total income			<u>\$2,406,906 81</u>
Ledger assets Dec. 31, 1901			2,120,176 70
Total.....			<u>\$4,527,083 51</u>

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$697,749 51	\$365,773 02	
Deduct salvage, \$27,292.90; reinsurance, \$242,062.63.	69,560 94	199,794 59	
Net amount paid for losses.....	<u>\$628,188 57</u>	<u>\$165,978 43</u>	\$794,167 00
Commissions or brokerage			394,067 84
Salaries, fees and other charges of officers, agents, and employes			100,423 97
Rents--including company's own occupancy.....			14,663 09
Taxes, licenses and insurance department fees			47,374 20
Remitted to home office			388,739 37
All other disbursements			76,301 44
Total disbursements			<u>\$1,815,736 91</u>
Balance			<u>\$2,711,346 60</u>

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$2,028,789 58
Cash in office and in bank.....	388,862 89
Agents balances, representing business written subsequent to Oct. 1, last	292,948 33
Agents balances, representing business written prior to Oct. 1, last....	745 80
Total ledger assets.....	<u>\$2,711,346 60</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....		\$5,914 55
Gross assets.....		\$2,717,261 15

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$745 80	
Book value of ledger assets over market value.	7,550 83	\$8,296 63
Total admitted assets		\$2,708,964 52

LIABILITIES.

Losses adjusted and unpaid	\$11,525 00	
Losses in process of adjustment, or in suspense.....	157,948 00	
Losses resisted.....	13,825 00	
Total claims for losses.	\$183,298 00	
Deduct reinsurance	29,390 00	
Net amount of unpaid losses		\$153,908 00
Unearned premiums on outstanding risks		1,217,905 54
Reclaimable on perpetual fire policies		152 00
Commissions and other charges due agents and brokers..		26,260 79
Due for return premiums and reinsurance		33,301 50
Deposit capital	\$510,000 00	
Surplus over all liabilities	762,436 69	
Surplus to policy holders		\$1,272,436 69
Total liabilities		\$2,708,964 52

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$194,409,370	\$1,824,188 00	\$10,841,335	\$64,653 53
Written during the year.....	177,051,615	1,941,341 15	137,843,145	729,289 00
Total ..	\$371,460,985	\$3,765,529 15	\$148,684,480	\$793,942 53
Expired and terminated.	148,389,529	1,389,723 15	128,769,589	691,368 40
In force at end of the year.	\$223,071,456	\$2,375,806 00	\$21,914,891	\$102,574 13
Deduct amount reinsured..	20,969,575	220,516 92	6,808,510	31,553 73
Net amount in force..	\$202,101,881	\$2,155,289 08	\$15,106,381	\$71,020 40

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$9,761 62
Ohio	100,000 00	55,131 72
Oregon	50,000 00	34,675 74
Virginia	50,000 00	28,594 88

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,245,550 00
Premiums received.	19,518 52
Losses paid	14,431 44
Losses incurred.....	12,175 44

LONDON AND LANCASHIRE FIRE INSURANCE
 COMPANY,
 LIVERPOOL, ENG.

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

ARCHIBALD G. MCILWAINE, JR., *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$2,712,264 03	
Deduct reinsurance, abatement, rebate and return premiums..	765,774 03	
Net premiums		\$1,946,490 00
Interest on bonds and dividends on stocks	\$70,738 17	
Interest from all other sources	1,036 72	
Rents—including company's own occupancy	18,082 51	89,857 40
Profit on sale or maturity of ledger assets.....		5,660 00
Premiums in course of collection Dec. 31, 1901		312,757 99
Total income		\$2,354,765 39
Ledger assets Dec. 31, 1901		2,154,675 50
Total		\$4,509,440 89

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,091,373 84	
Deduct salvage, \$8,121.76; reinsurance, \$207,859.64..	215,981 40	
Net amount paid for losses		\$875,392 44
Commissions or brokerage		288,105 67
Salaries, fees and other charges of officers, agents and employes		153,960 78
Rents—including company's own occupancy		22,617 05
Repairs and expenses on real estate		10,238 00
Taxes on real estate		4,843 10
All other taxes, licenses and insurance department fees		52,351 13
Remitted to home office		232,450 46
All other disbursements		206,904 29
Total disbursements		\$1,846,862 92
Balance		\$2,662,577 97

LEDGER ASSETS.

Book value of real estate	\$300,000 00
Book value of stocks and bonds, excluding interest	1,631,139 59
Cash in office and in bank	268,229 34
Agents balances, representing business written subsequent to Oct. 1, last	364,200 52
Agents balances, representing business written prior to Oct. 1, last ...	7,314 67
Bills receivable taken for fire risks.	3,884 51
Other ledger assets	87,809 34
Total ledger assets	\$2,662,577 97

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$22,905 82	
Rents due and accrued on company's property.	1,755 35	\$24,661 17
Market value of stocks and bonds over book value.		52,915 08
Due from other companies for reinsurance.		6,324 10
Commissions on return premiums for reinsurance.		8,742 38
Gross assets		\$2,755,220 70

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct.		
I, last	\$7,314 67	
Book value of ledger assets over market value.	1,680 69	\$9,005 36
Total admitted assets		\$2,746,215 34

LIABILITIES.

Losses adjusted and unpaid	\$26,590 00	
Losses in process of adjustment, or in suspense	95,152 00	
Losses resisted.	30,097 22	
Total claims for losses.	\$151,839 22	
Deduct reinsurance.	28,773 90	
Net amount of unpaid losses.		\$123,065 32
Unearned premiums on outstanding risks		1,626,532 24
Commissions and other charges due agents and brokers		75,675 42
Due for return premiums and reinsurance.		42,618 70
Deposit capital.	\$200,000 00	
Surplus over all liabilities.	678,323 66	
Surplus to policy holders		\$878,323 66
Total liabilities		\$2,746,215 34

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$400,607,750	\$3,380,636 07
Written during the year.	263,901,975	2,712,264 03
Total	\$664,509,725	\$6,092,900 10
Expired and terminated	276,073,008	2,538,572 50
In force at end of the year	\$388,436,717	\$3,554,327 60
Deduct amount reinsured	42,304,902	402,825 06
Net amount in force	\$346,131,815	\$3,151,502 54

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia	\$50,000 00	\$16,900 55
Georgia.	10,000 00	21,190 48
Ohio.	100,000 00	63,761 91
Oregon.	50,000 00	24,434 98
New Mexico	10,000 00	4,809 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$1,410,748 00
Premiums received	20,708 10
Losses paid	5,942 97
Losses incurred.	6,295 97

MANCHESTER ASSURANCE COMPANY,

MANCHESTER, ENG.

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

GEORGE S. A. YOUNG, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$2,009,044 80
Deduct reinsurance, abatement, rebate and return premiums	594,422 23
Net premiums.....	\$1,414,622 57
Interest on bonds and dividends on stocks.....	43,458 18
Profit on sale or maturity of ledger assets.....	28,234 88
Premiums in course of collection, Dec. 31, 1901.....	260,934 17
Income from other sources.....	8 25
Total income.....	\$1,747,258 05
Ledger assets Dec. 31, 1901.....	1,561,115 34
Total.....	\$3,308,373 39

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$933,072 84
Deduct salvage \$6,142.91; reinsurance \$122,538.36.....	128,681 27
Net amount paid for losses.....	\$804,391 57
Commissions or brokerage.....	278,670 81
Salaries, fees and other charges of officers, agents and employes.....	112,357 73
Rents.....	13,315 22
Taxes, licenses and insurance department fees.....	42,478 74
Remitted to home office.....	146,482 24
All other disbursements.....	112,880 98
Total disbursements.....	\$1,510,577 29
Balance.....	\$1,797,796 10

LEDGER ASSETS.

Book value of real estate.....	\$2,900 00
Book value of stocks and bonds, excluding interest.....	1,289,968 35
Cash in office and in bank.....	220,992 86
Agents balances, representing business written subsequent to Oct. 1, last	278,859 02
Agents balances, representing business written prior to Oct. 1, last ...	4,877 47
Bills receivable taken for fire risks.....	198 40
Total ledger assets.....	\$1,797,796 10

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$8,324 17
Market value of real estate over book value.....	1,600 00
Market value of stocks and bonds over book value.....	36,691 65
Commissions on return premiums and reinsurance..	5,483 52
Gross assets.....	<u>\$1,849,895 44</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last..	\$4,877 47
Total admitted assets.....	<u>\$1,845,017 97</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$34,254 19
Losses in process of adjustment, or in suspense.....	74,724 01
Losses resisted.....	37,345 39
Total claims for losses.....	<u>\$146,323 59</u>
Deduct reinsurance.....	22,595 25
Net amount of unpaid losses.....	\$123,728 34
Unearned premiums on outstanding risks.....	1,046,298 97
Commissions and other charges due agents and brokers.....	55,711 10
Due for reinsurance.....	26,907 60
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	392,371 96
Surplus to policy holders..	\$592,371 96
Total liabilities.....	<u>\$1,845,017 97</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$214,491,574	\$2,387,177 53
Written during the year.....	155,983,237	2,009,044 80
Total.....	<u>\$370,474,811</u>	<u>\$4,396,222 33</u>
Expired and terminated.....	174,901,449	2,093,791 36
In force at end of the year.....	\$195,573,362	\$2,302,430 97
Deduct amount reinsured.....	18,593,438	243,271 88
Net amount in force.....	<u>\$176,979,924</u>	<u>\$2,059,159 09</u>

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$27,720 87
Ohio.....	100,000 00	63,758 18
Oregon.....	50,000 00	6,442 69
Virginia.....	50,000 00	13,585 96

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$661,577 00
Premiums received.....	10,552 93
Losses paid.....	4,572 72
Losses incurred.....	4,895 88

NATIONAL ASSURANCE COMPANY,
DUBLIN, IRELAND.

INCORPORATED IN 1828. COMMENCED BUSINESS IN UNITED STATES IN 1899.

GEO. E. KENDALL, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$628,336 64	
Deduct reinsurance, abatement, rebate and return premiums..	103,205 06	
Net premiums		\$525,131 58
Interest on bonds and dividends on stocks.....	\$16,097 74	
Interest from all other sources	60 48	16,158 22
Received from home office		120,625 00
Total income	\$661,914 80	
Ledger assets Dec. 31, 1901.....		559,026 55
Total	\$1,220,941 35	

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$447,403 77	
Deduct salvage \$1,380.69; reinsurance \$30,319.26	31,699 95	
Net amount paid for losses		\$415,703 82
Commissions or brokerage		115,678 09
Salaries, fees and other charges of officers, agents and employes		43,275 71
Rents		2,499 96
Taxes, licenses and insurance department fees		24,280 44
Loss on sale or maturity of ledger assets		791 22
Remitted to home office		18 24
All other disbursements		15,011 50
Total disbursements	\$617,258 98	
Balance.....	\$603,682 37	

LEDGER ASSETS.

Book value of bonds, excluding interest	\$456,542 62
Cash in office and in bank	88,846 34
Agents balances, representing business written subsequent to Oct. 1, last	55,602 57
Agents balances, representing business written prior to Oct. 1, last....	2,690 84
Total ledger assets	\$603,682 37

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds		\$500 00
Gross assets		\$604,182 37

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$2,690 84	
Book value of ledger assets over market value	3,720 12	\$6,410 96
Total admitted assets		\$597,771 41

LIABILITIES.

Losses adjusted and unpaid	\$15,878 54	
Losses in process of adjustment, or in suspense	21,999 34	
Losses resisted	7,200 00	
Total claims for losses	\$45,077 88	
Deduct reinsurance	32 06	
Net amount of unpaid losses		\$45,045 82
Unearned premiums on outstanding risks		343,829 24
Deposit capital	\$200,000 00	
Surplus over all liabilities	8,896 35	
Surplus to policy holders		\$208,896 35
Total liabilities		\$597,771 41

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$52,919,222	\$684,871 08
Written during the year	41,965,850	628,336 64
Total	\$94,885,072	\$1,313,207 72
Expired and terminated	43,325,460	590,115 62
In force at end of the year	\$51,559,612	\$723,092 10
Deduct amount reinsured	5,963,603	68,014 21
Net amount in force	\$45,596,009	\$655,077 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,166,054 00
Premiums received	52,392 08
Losses paid	23,999 80
Losses incurred	26,566 72

NORTH BRITISH AND MERCANTILE INSURANCE
 COMPANY,
 LONDON, ENG.

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

E. G. RICHARDS, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$5,173,016 08	
Deduct reinsurance, abatement, rebate and return premiums	1,133,179 43	
Net premiums.		\$4,039,836 65
Deposit premiums on perpetual risks.....		1,432 85
Interest on bonds and dividends on stocks.	\$158,003 75	
Interest from all other sources	5,426 94	163,430 69
Premiums in course of collection Dec. 31, 1901		527,286 54
Income from other sources		2,167 08
Total income.....		\$4,734,153 81
Ledger assets Dec. 31, 1901.....		4,723,352 51
Total		\$9,457,506 32

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$2,187,967 75	
Deduct salvage \$14,548.94; reinsurance \$228,764.36.....	243,313 30	
Net amount paid for losses		\$1,944,654 45
Deposit premiums returned.....		870 00
Commissions or brokerage.....		825,302 02
Salaries, fees and other charges of officers, agents and employes.		201,143 50
Rents—including company's own occupancy		25,432 54
Taxes, licenses and insurance department fees		84,043 98
Loss on sale or maturity of ledger assets.		4,994 93
Remitted to home office		532,899 03
All other disbursements		151,071 02
Total disbursements		\$3,800,411 47
Balance		\$5,657,094 85

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$4,711,060 14
Cash in office and in bank	322,439 37
Agents balances, representing business written subsequent to Oct. 1, last	597,408 14
Agents balances, representing business written prior to Oct. 1, last	21,306 10
Due from other companies for reinsurance	3,600 10
Other ledger assets.....	1,281 00
Total ledger assets	\$5,657,094 85

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$52,962 50
Market value of stocks and bonds over book value.....	69,544 86
Gross assets	\$5,779,602 21

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....	\$21,306 10
Total admitted assets	\$5,758,296 11

LIABILITIES.

Losses adjusted and unpaid.	\$47,542 35
Losses in process of adjustment, or in suspense.....	319,146 53
Losses resisted	65,724 99
Total claims for losses	\$432,413 87
Deduct reinsurance	34,026 44
Net amount of unpaid losses.	\$398,387 43
Unearned premiums on outstanding risks.	2,940,140 35
Reclaimable on perpetual fire policies.	10,905 08
Commissions and other charges due agents and brokers.....	136,619 93
Deposit capital.	\$200,000 00
Surplus over all liabilities	2,072,243 32
Surplus to policy holders	\$2,272,243 32
Total liabilities	\$5,758,296 11

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$504,834,521	\$4,891,776 60
Written during the year	553,586,840	5,173,016 08
Total.....	\$1,058,421,361	\$10,064,792 68
Expired and terminated.....	445,405,882	4,086,077 08
In force at end of the year	\$613,015,479	\$5,978,715 60
Deduct amount reinsured	44,346,961	386,695 60
Net amount in force.....	\$568,668,518	\$5,592,020 60

Perpetual risks not included above, \$416,470.00; premiums on same, \$12,116.75.

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$168,307 09
Oregon	50,000 00	23,855 30
Virginia	66,100 00	37,782 95
Georgia	10,000 00	44,290 96
New Mexico	10,000 00	7,665 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,641,175 00
Premiums received.	51,417 28
Losses paid	24,751 96
Losses incurred..	23,790 42

NORTHERN ASSURANCE COMPANY,
LONDON, ENG.

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

GEORGE W. BABB, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$2,968,551 14	
Deduct reinsurance, abatement, rebate and return premiums	823,582 57	
Net premiums		\$2,144,968 57
Interest on bonds and dividends on stocks..	\$77,962 19	
Interest from all other sources..	821 10	
Rents—including company's own occupancy.....	7,000 00	85,783 29
Profit on sale or maturity of ledger assets.....		28,338 75
Premiums in course of collection Dec. 31, 1901.....		363,921 24
Received from home office.....		480,217 90
Income from other sources.....		579 27
Total income.....		\$3,103,809 02
Ledger assets Dec. 31, 1901.....		2,371,808 41
Total.....		\$5,475,617 43

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,083,844 01	
Deduct salvage \$8,357.88; reinsurance \$179,647.12	188,005 00	
Net amount paid for losses.....		\$895,839 01
Commissions or brokerage.....		315,958 77
Salaries, fees and other charges of officers, agents and employes		113,355 25
Rents—including company's own occupancy		15,248 34
Repairs and expenses on real estate		885 85
Taxes, licenses and insurance department fees		53,186 27
Remitted to home office		515,636 72
All other disbursements		174,930 96
Total disbursements.....		\$2,085,061 17
Balance.....		\$3,390,556 26

LEDGER ASSETS.

Book value of real estate..	\$115,000 00
Book value of stocks and bonds, excluding interest	2,603,091 56
Cash in office and in bank.....	146,121 65
Agents' balances, representing business written subsequent to Oct. 1, last	495,881 43
Agents' balances, representing business written prior to Oct. 1, last....	21,438 14
Due from other companies for reinsurance	4,027 29
Other ledger assets	4,996 19
Total ledger assets	\$3,390,556 26

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$11,806 38	
Market value of real estate over book value	25,000 00	
Market value of stocks and bonds over book value.....	24,513 44	
Due from other companies for reinsurance.....	1,816 44	
Bills receivable.....	2,038 93	
Gross assets		\$3,455,731 45

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$21,438 14	
Book value of ledger assets over market value	11,062 41	\$32,500 55
Total admitted assets		\$3,423,230 90

LIABILITIES.

Losses adjusted and unpaid	\$29,914 04	
Losses in process of adjustment, or in suspense	135,667 08	
Losses resisted.....	56,225 73	
Total claims for losses.....	\$221,806 85	
Deduct reinsurance	6,676 91	
Net amount of unpaid losses		\$215,129 94
Unearned premiums on outstanding risks	1,625,664 06	
Salaries and other miscellaneous expenses due or accrued	4,455 62	
Commissions and other charges due agents and brokers.	68,348 53	
Due for return premiums and reinsurance	84,669 89	
All other liabilities	348 07	
Deposit capital	\$200,000 00	
Surplus over all liabilities	1,224,614 79	
Surplus to policy holders		\$1,424,614 79
Total liabilities		\$3,423,230 90

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$242,196,638	\$2,533,232 52
Written during the year.....	252,058,209	2,968,551 14
Total	\$494,254,847	\$5,501,783 66
Expired and terminated	207,624,238	2,262,878 67
In force at end of the year	\$286,630,609	\$3,238,904 99
Deduct amount reinsured.....	14,224,040	137,678 40
Net amount in force.....	\$272,406,569	\$3,101,226 59

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$100,000 00	\$88,675 24
Virginia	50,000 00	29,885 06
Georgia	10,000 00	35,598 78
Oregon.....	50,000 00	16,710 09
New Mexico.....	10,000 00	4,210 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,393,930 00
Premiums received.....	19,033 03
Losses paid.....	7,242 38
Losses incurred.....	4,742 38

NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENG.

INCORPORATED IN 1797. COMMENCED BUSINESS IN UNITED STATES IN 1877.

J. MONTGOMERY HARE, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$2,562,276 06	
Deduct reinsurance, abatement, rebate and return premiums	670,626 96	
Net premiums		\$1,891,649 10
Interest on mortgage loans	\$1,665 00	
Interest on bonds and dividends on stocks	60,226 57	61,891 57
Profit on sale or maturity of ledger assets..		4,912 56
Premiums in course of collection, Dec. 31, 1901.		267,667 58
Total income	\$2,226,120 75	
Ledger assets Dec. 31, 1901	1,834,161 36	
Total	\$4,060,282 11	

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,023,118 00	
Deduct salvage, \$6,476.34; reinsurance, \$115,913.48	122,389 82	
Net amount paid for losses		\$900,728 18
Commissions or brokerage		317,698 83
Salaries, fees and other charges of officers, agents and employes.....		188,149 57
Rents—including company's own occupancy		18,737 72
Taxes, licenses and insurance department fees.....		42,434 44
Remitted to home office.....		161,468 88
All other disbursements.....		123,327 89
Total disbursements	\$1,757,545 51	
Balance	\$2,302,736 60	

LEDGER ASSETS.

Mortgage loans on real estate	\$40,000 00
Book value of stocks and bonds, excluding interest	1,646,390 58
Cash in office and in bank	327,574 02
Agents balances, representing business written subsequent to Oct. 1, last	260,525 32
Agents balances, representing business written prior to Oct. 1, last	27,746 67
Total ledger assets.....	\$2,302,736 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$285 00	
Interest due and accrued on stocks and bonds.. ..	17,349 31	\$17,634 31
Market value of stocks and bonds over book value		116,369 42
Commissions on return premiums and reinsurance.. . . .		2,430 46
Due from other companies for reinsurance		50 76
Gross assets		\$2,439,221 55

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$27,746 67
Total admitted assets	\$2,411,474 88

LIABILITIES.

Losses adjusted and unpaid	\$93,178 90
Losses in process of adjustment, or in suspense	66,194 71
Losses resisted	23,100 00
Total claims for losses	\$182,473 61
Deduct reinsurance	23,009 25
Net amount of unpaid losses	\$159,464 36
Unearned premiums on outstanding risks	1,442,177 30
Salaries and other miscellaneous expenses due or accrued	20,912 59
Commissions and other charges due agents and brokers	50,742 69
Due for return premiums and reinsurance	12,413 48
Deposit capital	\$200,000 00
Surplus over all liabilities	525,644 46
Surplus to policy holders	\$725,644 46
Total liabilities	\$2,411,474 88

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$285,489,904	\$2,886,269 53
Written during the year	221,886,171	2,562,276 06
Total	\$507,376,075	\$5,448,545 59
Expired and terminated	220,377,258	2,372,083 28
In force at end of the year	\$286,998,817	\$3,076,462 31
Deduct amount reinsured	25,726,268	284,611 83
Net amount in force	\$261,272,549	\$2,791,850 48

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$66,519 27
Georgia	10,000 00	32,492 21
Oregon	50,000 00	22,805 27
Virginia	33,000 00	30,420 79
New Mexico	10,000 00	7,092 48

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,281,410 00
Premiums received	20,031 40
Losses paid	3,118 06
Losses incurred	2,777 11

PALATINE INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1900. COMMENCED BUSINESS IN UNITED STATES IN 1901.

A. H. WRAY, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,835,168 95
Deduct reinsurance, abatement, rebate and return premiums	535,741 65
Net premiums.	\$1,299,427 30
Interest on bonds and dividends on stocks ..	27,685 27
Premiums in course of collection Dec. 31, 1901 ..	213,591 27
Total income	\$1,540,703 84
Ledger assets Dec. 31, 1901	1,355,818 35
Total	\$2,896,522 19

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$607,861 44
Deduct salvage \$4,546.21; reinsurance \$64,428.74 ..	68,974 95
Net amount paid for losses	\$538,886 49
Commissions or brokerage	254,495 60
Salaries, fees and other charges of officers, agents and employes.....	67,918 67
Rents	7,437 70
Taxes, licenses and insurance department fees.	34,926 99
Loss on sale or maturity of ledger assets.	604 76
Remitted to home office	129,202 27
All other disbursements	75,275 24
Total disbursements.....	\$1,108,747 72
Balance	\$1,787,774 47

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,290,072 36
Cash in bank.	243,276 00
Agents balances, representing business written subsequent to Oct. 1, last	252,201 07
Agents balances, representing business written prior to Oct. 1, last....	2,225 04
Total ledger assets..	\$1,787,774 47

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$291 67
Market value of stocks and bonds over book value	4,015 14
Due from other companies for reinsurance	294 03
Commissions on return premiums and reinsurance	7,146 87
Gross assets	<u>\$1,799,522 18</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last ..	\$2,225 04
Total admitted assets	<u>\$1,797,297 14</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$37,725 00
Losses in process of adjustment, or in suspense.....	63,822 00
Losses resisted.....	<u>14,567 00</u>
Total claims for losses	\$115,614 00
Deduct reinsurance	<u>9,344 00</u>
Net amount of unpaid losses.	\$106,270 00
Unearned premiums on outstanding risks.. .. .	852,714 71
Salaries and other miscellaneous expenses due or accrued	2,256 31
Commissions and other charges due agents and brokers.	39,017 60
Due for return premiums and reinsurance	40,809 93
Deposit capital	\$200,000 00
Surplus over all liabilities.	<u>556,228 59</u>
Surplus to policy holders	\$756,228 59
Total liabilities	<u>\$1,797,297 14</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.	\$117,526,802	\$1,347,923 09
Written during the year.	<u>149,957,076</u>	<u>1,835,168 95</u>
Total	\$267,483,878	\$3,183,092 04
Expired and terminated.	<u>125,820,781</u>	<u>1,410,090 43</u>
In force at end of the year	\$141,663,097	\$1,773,001 61
Deduct amount reinsured	<u>15,923,716</u>	<u>220,149 27</u>
Net amount in force	\$125,739,381	\$1,552,852 34

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$34,151 34
Oregon	50,000 00	4,315 86
Virginia.....	50,000 00	16,786 01
Georgia	10,000 00	40,702 15
New Mexico	10,000 00	8,279 78

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$247,245 00
Premiums received	3,703 94
Losses paid	3 08
Losses incurred.....	3 08

PHENIX ASSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. D. IRVING, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$4,349,033 26
Deduct reinsurance, abatement, rebate and return premiums	1,846,096 11
Net premiums	\$2,502,937 15
Interest on bonds and dividends on stocks	81,893 22
Received from home office	324,375 00
Premiums in course of collection Dec. 31, 1901.	185,406 77
Total income	\$3,094,612 14
Ledger assets Dec. 31, 1901	2,674,802 12
Total	\$5,769,414 26

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,737,717 35
Deduct salvage \$11,829.55; reinsurance \$949,323.94.	961,153 49
Net amount paid for losses	\$1,776,563 86
Commissions or brokerage	491,607 38
Salaries, fees and other charges of officers, agents and employes	158,041 24
Rents—including company's own occupancy	19,055 00
Taxes, licenses and insurance department fees	75,488 02
Remitted to home office	83,004 95
All other disbursements	113,043 27
Total disbursements	\$2,716,803 72
Balance	\$3,052,610 54

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$2,488,544 90
Cash in office and in bank	276,907 12
Agents balances, representing business written subsequent to Oct. 1, last	284,841 84
Agents balances, representing business written prior to Oct. 1, last....	2,316 68
Total ledger assets	\$3,052,610 54

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$29,042 50
Due from other companies for reinsurance	3,351 27
Gross assets	\$3,085,004 31

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$2,316 68	
Book value of ledger assets over market value.....	19,203 65	\$21,520 33
Total admitted assets.....		\$3,063,483 98

LIABILITIES:

Losses adjusted and unpaid	\$51,230 00	
Losses in process of adjustment, or in suspense	534,053 00	
Losses resisted.....	24,892 00	
Total claims for losses	\$610,175 00	
Deduct reinsurance.. ..	300,621 00	
Net amount of unpaid losses		\$309,554 00
Unearned premiums on outstanding risks.		1,775,804 09
Salaries and other miscellaneous expenses due or accrued		2,173 72
Commissions and other charges due agents and brokers		78,072 59
Due for return premiums and reinsurance		231,614 03
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	466,265 55	
Surplus to policy holders		\$666,265 55
Total liabilities.		\$3,063,483 98

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$458,117,280	\$4,742,606 89
Written during the year	405,935,216	4,349,033 26
Total	\$864,052,496	\$9,091,640 15
Expired and terminated.....	397,819,465	4,179,924 99
In force at end of the year.....	\$466,233,031	\$4,911,715 16
Deduct amount reinsured.....	157,459,241	1,440,063 92
Net amount in force.	\$308,773,790	\$3,471,651 24

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$160,000 00	\$71,751 92
Oregon	50,000 00	16,121 85
Virginia.....	20,000 00	46,345 18
Georgia	10,000 00	27,735 13

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,503,986 00
Premiums received.	29,389 05
Losses paid	21,672 33
Losses incurred.....	23,758 54

PRUSSIAN NATIONAL INSURANCE COMPANY,
STETTIN, GERMANY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1891.

THEO. W. LETTON, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.	\$851,464 07	\$2,791 09	
Deduct reinsurance, abatement, rebate and return premiums ..	212,507 42	-	
Net premiums.. ..	\$638,956 65	\$2,791 09	\$641,747 74
Interest on bonds and dividends on stocks .		24,479 89	
Rents—including company's own occupancy .		60 00	24,539 89
Profit on sale or maturity of ledger assets.			5,211 68
Premiums in course of collection Dec. 31, 1901 .			\$6,169 58
Income from other sources			337 71
Total income.. ..			\$758,006 60
Ledger assets Dec. 31, 1901			746,003 95
Total			\$1,504,010 55

DISBURSEMENTS.	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$402,290 96	\$393 28	
Deduct salvage \$2,276.18; reinsurance \$52,189.98.....	54,466 16	-	
Net amount paid for losses.	\$347,824 80	\$393 28	\$348,218 08
Commissions or brokerage.....			115,893 60
Salaries, fees and other charges of officers, agents and employes.			55,845 90
Rents—including company's own occupancy			2,820 00
Repairs and expenses on real estate			19 30
Taxes on real estate			14 05
All other taxes, licenses and insurance department fees			17,246 34
Loss on sale or maturity of ledger assets			28 00
Remitted to home office			1,597 88
All other disbursements			28,470 32
Total disbursements			\$570,153 47
Balance.....			\$933,857 08

LEDGER ASSETS.		
Book value of real estate		\$800 00
Book value of stocks and bonds, excluding interest.. ..		749,323 23
Cash in office and in bank.....		65,646 25
Agents balances, representing business written subsequent to Oct. 1, last		115,788 95
Agents balances, representing business written prior to Oct. 1, last....		2,298 65
Total ledger assets		\$933,857 08

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$7,304 16	
Other non-ledger assets.....	86 78	
Gross assets.....		\$941,248 02

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,298 65	
Book value of ledger assets over market value.....	8,576 98	\$10,875 63
Total admitted assets.....		\$930,372 39

LIABILITIES.

Losses adjusted and unpaid.....	\$39,965 16	
Losses in process of adjustment, or in suspense.....	23,844 87	
Losses resisted.....	6,550 00	
Total claims for losses.....	\$70,360 03	
Deduct reinsurance.....	11,044 00	
Net amount of unpaid losses.....		\$59,316 03
Unearned premiums on outstanding risks.....		497,176 36
Salaries and other miscellaneous expenses due or accrued.....		689 38
Commissions and other charges due agents and brokers.....		25,885 20
Due for return premiums and reinsurance.....		79 04
Deposit capital.....	\$200,000 00	
Surplus over all liabilities.....	147,226 38	
Surplus to policy holders.....		\$347,226 38
Total liabilities.....		\$930,372 39

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$73,159,437	\$898,044 82	\$1,988	\$8 82
Written during the year.....	63,213,657	853,304 68	801,609	2,791 09
Total.....	\$136,373,094	\$1,751,349 50	\$803,597	\$2,800 01
Expired and terminated.....	55,686,344	710,838 92	801,832	2,790 51
In force at end of the year.....	\$80,686,750	\$1,040,510 58	\$1,765	\$9 50
Deduct amount reinsured.....	6,733,642	91,308 75	-	-
Net amount in force.....	\$73,953,108	\$949,201 83	\$1,765	\$9 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$375,625 00
Premiums received.....	6,235 74
Losses paid.....	3,202 56
Losses incurred.....	2,177 38

ROYAL INSURANCE COMPANY,
LIVERPOOL, ENG.

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

E. F. BEDDALL, *Manager*, New York, N. Y.

Deposit Capital, \$235,000.

INCOME.

Gross premiums. (Fire).....	\$7,653,286 63	
Deduct reinsurance, abatement, rebate and return premiums	2,442,370 99	
Net premiums		\$5,210,915 64
Deposit premiums on perpetual risks		8,767 44
Interest on mortgage loans.	\$21,375 00	
Interest on bonds and dividends on stocks	137,356 43	
Interest from all other sources	8,308 11	
Rents—including company's own occupancy.	154,596 54	321,636 08
Premiums in course of collection Dec. 31, 1901.		861,672 59
Received from home office		748,851 02
Total income		\$7,151,842 77
Ledger assets Dec. 31, 1901		6,537,470 25
Total		\$13,689,313 02

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$3,605,994 80	
Deduct salvage. \$27,926.15; reinsurance, \$1,022,042.06	1,049,968 21	
Net amount paid for losses		\$2,556,026 59
Deposit premiums returned.		32,196 94
Commissions or brokerage.		830,703 18
Salaries, fees and other charges of officers, agents and employes.		383,663 81
Rents—including company's own occupancy		35,522 16
Repairs and expenses on real estate		78,809 59
Taxes on real estate		15,152 46
All other taxes, licenses and insurance department fees.		140,271 49
Remitted to home office		1,328,334 33
All other disbursements.		542,954 52
Total disbursements.		\$5,998,635 07
Balance		\$7,690,677 95

LEDGER ASSETS.

Book value of real estate.	\$1,421,012 62
Mortgage loans on real estate.	884,000 00
Book value of stocks and bonds, excluding interest	3,602,304 50
Cash in office and in bank	729,391 49
Agents balances, representing business written subsequent to Oct. 1, last	1,034,049 01
Agents balances, representing business written prior to Oct. 1, last	19,920 33
Total ledger assets	\$7,690,677 95

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$5,304 58	
Interest accrued on stocks and bonds	41,678 31	
Interest accrued on other assets	20 00	
Rents accrued on company's property	4,687 62	\$51,690 51
Commissions on return premiums and reinsurance		44,925 06
Due from other companies for reinsurance		31,068 13
Other non-ledger assets		919 26
Gross assets		\$7,819,880 91

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$19,920 33	
Book value of ledger assets over market value	2,200 42	\$22,120 75
Total admitted assets		\$7,797,760 16

LIABILITIES.

Losses adjusted and unpaid ..	\$47,899 81	
Losses in process of adjustment, or in suspense	680,814 60	
Losses resisted ..	101,760 78	
Total claims for losses	\$830,475 19	
Deduct reinsurance ..	414,750 61	
Net amount of unpaid losses	\$415,724 58	
Unearned premiums on outstanding risks	4,158,134 31	
Reclaimable on perpetual fire policies	198,531 67	
Salaries and other miscellaneous expenses due or accrued	49,300 06	
Commissions and other charges due agents and brokers ..	183,106 33	
Due for return premiums and reinsurance	245,881 98	
All other liabilities	100,583 33	
Deposit capital	\$235,000 00	
Surplus over all liabilities	2,211,497 00	
Surplus to policy holders ..	\$2,446,497 00	
Total liabilities ..	\$7,797,760 16	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$976,280,371 70	\$8,698,952 64
Written during the year	787,878,602 45	7,653,286 63
Total	\$1,764,158,974 15	\$16,352,239 27
Expired and terminated	792,703,653 24	6,886,776 15
In force at end of the year	\$971,455,320 91	\$9,465,463 12
Deduct amount reinsured	175,379,926 30	1,511,418 48
Net amount in force	\$796,075,394 61	\$7,954,044 64
Perpetual risks not included above, \$877,975; premiums on same, \$222,266.66.		

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$339,883 08
Virginia	50,000 00	51,456 41
Georgia	10,000 00	36,979 80
Oregon	50,000 00	25,327 75
New Mexico	10,000 00	16,202 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,941,400 95
Premiums received	78,011 21
Losses paid	46,612 60
Losses incurred	46,546 10

ROYAL EXCHANGE ASSURANCE,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1891.

ROBERT DICKSON, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$1,460,646 07
Deduct reinsurance, abatement, rebate and return premiums	431,681 60
Net premiums	\$1,028,964 47
Interest on bonds and dividends on stocks	49,806 00
Premiums in course of collection Dec. 31, 1901	151,429 97
Received from home office	186,213 53
Total income	\$1,416,413 97
Ledger assets Dec. 31, 1901.	1,370,142 97
Total	\$2,786,556 94

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$714,952 62
Deduct salvage \$5,881.01; reinsurance \$104,194.97.....	110,075 98
Net amount paid for losses	\$604,876 64
Commissions or brokerage	222,608 81
Salaries, fees and other charges of officers, agents and employes	70,392 95
Rents—including company's own occupancy	6,015 74
Taxes, licenses and insurance department fees.....	27,032 39
Remitted to home office	87,771 76
All other disbursements	59,908 38
Total disbursements	\$1,078,606 67
Balance	\$1,707,950 27

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,450,205 30
Cash in office and in bank	55,832 83
Agents balances, representing business written subsequent to Oct. 1, last	181,460 96
Bills receivable taken for fire risks.	1,002 58
Office furniture and maps.....	18,358 63
Due from other companies for reinsurance.....	1,089 97
Total ledger assets.....	\$1,707,950 27

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$20,195 06	
Other non-ledger assets	6,095 14	
Gross assets		\$1,734,240 47

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$18,358 63	
Book value of ledger assets over market value	2,135 30	\$20,493 93
Total admitted assets		\$1,713,746 54

LIABILITIES.

Losses adjusted and unpaid	\$6,027 78	
Losses in process of adjustment, or in suspense	51,359 00	
Losses resisted	38,325 00	
Total claims for losses	\$95,741 78	
Deduct reinsurance	32,728 33	
Net amount of unpaid losses		\$63,013 45
Unearned premiums on outstanding risks		758,860 37
Salaries and other miscellaneous expenses due or accrued		2,070 36
Commissions and other charges due agents and brokers		40,610 76
Due for return premiums and reinsurance		26,226 85
Deposit capital	\$200,000 00	
Surplus over all liabilities	622,964 75	
Surplus to policy holders		\$822,964 75
Total liabilities		\$1,713,746 54

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$123,470,557	\$1,433,391 31
Written during the year	121,122,766	1,460,646 07
Total	\$244,593,323	\$2,894,037 38
Expired and terminated	103,953,814	1,247,687 88
In force at end of the year	\$140,639,509	\$1,646,349 50
Deduct amount reinsured	20,876,319	220,151 31
Net amount in force	\$119,763,190	\$1,426,198 19

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$18,104 63
Ohio	100,000 00	32,470 82

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$909,298 00
Premiums received	13,853 44
Losses paid	12,263 51
Losses incurred	9,097 51

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1924. COMMENCED BUSINESS IN UNITED STATES IN 1880.

JAMES H. BREWSTER, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$3,752,836 14	
Deduct reinsurance, abatement, rebate and return premiums 1,803,699 37		
Net premiums.....		\$1,949,136 77
Interest on mortgage loans	\$46,657 94	
Interest on collateral loans	130 00	
Interest on bonds and dividends on stocks	79,921 85	
Interest from all other sources	5,470 80	
Rents	23,158 63	155,339 22
Profit on sale or maturity of ledger assets..		389 73
Premiums in course of collection Dec. 31, 1901..		321,580 78
Total income		\$2,426,446 50
Ledger assets Dec. 31, 1901.....		3,988,315 64
Total		\$6,414,762 14

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,097,067 18	
Deduct salvage, \$6,297.18; reinsurance, \$910,921.82	917,219 00	
Net amount paid for losses		\$1,179,848 18
Commissions or brokerage	406,622 37	
Salaries, fees and other charges of officers, agents and employes	100,336 52	
Rents.....	8,898 15	
Repairs and expenses on real estate	16,481 67	
Taxes on real estate	3,825 33	
All other taxes, licenses and insurance department fees	80,858 17	
Loss on sale or maturity of ledger assets	8,412 58	
Remitted to home office	3,478 97	
All other disbursements.....	329,447 21	
Total disbursements		\$2,138,209 15
Balance		\$4,276,552 99

LEDGER ASSETS.

Book value of real estate.....	\$270,589 53
Mortgage loans on real estate	984,821 41
Loans secured by collateral	2,600 00
Book value of stocks and bonds, excluding interest	2,341,180 00

Cash in office and in bank	\$403,156 85
Agents balances, representing business written subsequent to Oct. 1, last	271,527 57
Agents balances, representing business written prior to Oct. 1, last.....	2,677 63
Total ledger assets.....	\$4,276,552 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$13,561 47
Interest due and accrued on stocks and bonds	26,895 49
Interest due on collateral loans.....	65 00
Interest due and accrued on other assets.....	531 23
Market value of stocks and bonds over book value.....	50,491 65
Gross assets.....	\$4,368,097 83

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,677 63
Book value of ledger assets over market value	30,581 92
Total admitted assets	\$4,334,838 28

LIABILITIES.

Losses adjusted and unpaid ..	\$62,374 18
Losses in process of adjustment, or in suspense.....	315,141 36
Losses resisted.....	32,445 34
Total claims for losses.....	\$409,960 88
Deduct reinsurance ..	162,301 45
Net amount of unpaid losses	\$247,659 43
Unearned premiums on outstanding risks.....	1,712,294 25
Deposit capital	\$200,000 00
Surplus over all liabilities.....	2,174,884 60
Surplus to policy holders	\$2,374,884 60
Total liabilities	\$4,334,838 28

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Dec. 31, 1901	\$528,552,082	\$4,915,666 70
Written during the year.....	337,583,288	3,752,836 14
Total	\$866,135,370	\$8,668,502 84
Expired and terminated	382,165,958	3,860,632 14
In force at end of the year	\$483,969,412	\$4,807,870 70
Deduct amount reinsured	143,549,342	1,450,503 95
Net amount in force	\$340,420,070	\$3,357,366 75

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities</i>
Ohio.....	\$100,000 00	\$84,603 93
Oregon	50,600 00	14,975 88
Georgia	10,000 00	25,938 17
Virginia	52,500 00	30,303 60
Canada.....	165,000 00	205,075 24
New Mexico	10,000 00	7,086 82

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,669,881 00
Premiums received.....	20,889 78
Losses paid	6,650 98
Losses incurred	7,172 18

SUN INSURANCE OFFICE,
LONDON, ENG.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES IN 1882.

J. J. GUILLE, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$2,638,005 60	
Deduct reinsurance, abatement, rebate and return premiums	641,575 39	
Net premiums		\$1,996,430 21
Interest on mortgage loans	\$9,080 00	
Interest on bonds and dividends on stocks.....	61,564 59	
Interest from all other sources	2,905 55	
Rents—including company's own occupancy.	29,558 00	94,108 14
Profit on sale or maturity of ledger assets.. . . .		13,221 83
Premiums in course of collection Dec. 31, 1901.....		114,697 79
Total income.....		\$2,218,457 97
Ledger assets Dec. 31, 1901.....		2,454,762 57
Total.....		\$4,673,220 54

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,068,973 87	
Deduct salvage, \$3,327.03; reinsurance, \$73,656.80	76,983 83	
Net amount paid for losses		\$991,990 04
Commissions or brokerage.....	413,554 12	
Salaries, fees and other charges of officers, agents and employes.. . . .	105,846 99	
Rents—including company's own occupancy	29,766 72	
Repairs and expenses on real estate	7,085 92	
Taxes on real estate.....	3,933 27	
All other taxes, licenses and insurance department fees.	64,350 66	
Remitted to home office	176,378 77	
All other disbursements	92,735 55	
Total disbursements.. . . .		\$1,876,642 04
Balance		\$2,796,578 50

LEDGER ASSETS.

Book value of real estate.	\$260,689 97
Mortgage loans on real estate	188,000 00
Book value of stocks and bonds, excluding interest	1,725,884 16
Cash in office and in bank	269,228 93
Agents balances, representing business written subsequent to Oct. 1, last	350,865 57
Agents balances, representing business written prior to Oct. 1, last	1,909 87
Total ledger assets.....	\$2,796,578 50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,850 83	
Interest accrued on stocks and bonds ...	19,910 79	
Interest accrued on other assets.....	1,042 33	
Rents accrued on company's property.....	1,316 67	\$24,120 62
Market value of stocks and bonds over book value.....		94,099 59
Gross assets.....		\$2,914,798 71

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,909 87	
Book value of ledger assets over market value.....	10,689 97	\$12,599 84
Total admitted assets.....		\$2,902,198 87

LIABILITIES.

Losses adjusted and unpaid	\$57,151 66	
Losses in process of adjustment, or in suspense.....	109,266 22	
Losses resisted	24,796 33	
Total claims for losses	\$191,214 21	
Deduct reinsurance	12,074 63	
Net amount of unpaid losses.....		\$179,139 58
Unearned premiums on outstanding risks	1,677,565 64	
Salaries and other miscellaneous expenses due or accrued	5,088 96	
Commissions and other charges due agents and brokers.....	77,963 47	
Due for reinsurance	4,730 00	
Deposit capital	\$200,000 00	
Surplus over all liabilities	757,711 22	
Surplus to policy holders.....		\$957,711 22
Total liabilities		\$2,902,198 87

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901	\$344,311,978	\$3,162,381 06
Written during the year	241,007,429	2,638,005 60
Total.....	\$585,319,407	\$5,800,386 66
Expired and terminated.....	230,260,519	2,328,642 60
In force at end of the year.....	\$355,058,888	\$3,471,744 06
Deduct amount reinsured.....	24,562,153	228,402 37
Net amount in force	\$330,496,735	\$3,243,341 69

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio	\$100,000 00	\$72,681 85
Georgia	10,000 00	24,705 78
Oregon	50,000 00	16,453 50
Virginia	10,000 00	20,250 40

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,208,610 00
Premiums received.....	22,367 60
Losses paid	10,234 08
Losses incurred.....	10,885 79

UNION ASSURANCE SOCIETY,

LONDON, ENG.

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

HALL & HENSHAW, *Managers*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,424,674 40	
Deduct reinsurance, abatement, rebate and return premiums	469,371 12	
Net premiums.		\$955,303 28
Interest on bonds and dividends on stocks	\$26,228 71	
Interest from all other sources	519 63	
Rents—including company's own occupancy.....	13,195 08	39,943 42
Premiums in course of collection Dec. 31, 1901.		136,162 57
Received from home office.		90,000 00
Total income		\$1,221,409 27
Ledger assets Dec. 31, 1901		1,312,868 03
Total		\$2,534,277 30

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$635,603 35	
Deduct salvage \$7,601.62; reinsurance \$129,011.36	136,612 98	
Net amount paid for losses		\$498,990 37
Commissions or brokerage		225,708 74
Salaries, fees and other charges of officers, agents and employes		48,404 59
Rents—including company's own occupancy.. ..		4,500 02
Repairs and expenses on real estate		2,591 94
Taxes on real estate		3,103 14
All other taxes, licenses and insurance department fees		22,157 74
Remitted to home office		203,290 88
All other disbursements		41,277 60
Total disbursements		\$1,050,025 02
Balance		\$1,484,252 28

LEDGER ASSETS.

Book value of real estate	\$190,973 19
Book value of bonds, excluding interest.	1,050,577 96
Cash in office and in bank	62,498 05
Agents balances, representing business written subsequent to Oct. 1, last	178,800 23
Agents balances, representing business written prior to Oct 1, last....	1,902 85
Total ledger assets.....	\$1,484,252 28

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$9,326 84	
Interest accrued on other assets.....	34 13	\$9,360 97
Market value of real estate over book value.....		9,026 81
Market value of stocks and bonds over book value.....		53,887 04
Gross assets		\$1,556,527 10

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last....		\$1,902 85
Total admitted assets		\$1,554,624 25

LIABILITIES.

Losses adjusted and unpaid	\$35,806 00	
Losses in process of adjustment, or in suspense	69,674 84	
Losses resisted.	27,955 02	
Total claims for losses	\$133,435 86	
Deduct reinsurance	11,128 58	
Net amount of unpaid losses.		\$122,307 28
Unearned premiums on outstanding risks.		652,328 05
Commissions and other charges due agents and brokers.		30,312 78
Due for return premiums and reinsurance		7,150 83
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	542,525 31	
Surplus to policy holders.....		\$742,525 31
Total liabilities.		\$1,554,624 25

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1901.....	\$140,872,389	\$1,430,572 90
Written during the year.....	134,467,085	1,424,674 40
Total	\$275,339,474	\$2,855,247 30
Expired and terminated	141,586,891	1,424,116 53
In force at end of the year.....	\$133,752,583	\$1,431,130 77
Deduct amount reinsured.....	17,291,956	161,463 34
Net amount in force.	\$116,460,627	\$1,269,667 43

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz:

	<i>Deposits.</i>	<i>Liabilities</i>
Ohio	\$100,000 00	\$53,646 65
Oregon	50,000 00	13,748 19
Virginia.....	50,000 00	26,262 47
Georgia	10,000 00	13,055 95

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$429,512 00
Premiums received	3,363 13
Losses paid	2,149 51
Losses incurred.	2,179 76

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

GEO. A. COX, *President.*C. C. FOSTER, *Secretary.*

Deposit Capital, \$201,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.	\$2,736,354 73	\$521,695 56	
Deduct reinsurance, abatement, rebate and re- turn premiums.	734,692 95	82,852 93	
Net premiums.	\$2,001,661 78	\$438,842 63	\$2,440,504 41
Interest on mortgage loans.			\$1,300 00
Interest on bonds and dividends on stocks.		60,541 90	
Interest from all other sources.		6,643 76	68,485 66
Total income.			\$2,508,990 07
Ledger assets Dec. 31, 1901.			2,232,880 95
Total.			\$4,741,871 02

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.	\$1,337,763 44	\$350,964 22	
Deduct salvage and reinsurance.	64,727 89	22,131 67	
Net amount paid for losses.	\$1,273,035 55	\$328,832 55	\$1,601,868 10
Commissions or brokerage.			611,446 63
Salaries, fees and other charges of officers, agents and employes.			87,120 00
Rents.			6,615 00
Taxes, licenses and insurance department fees.			63,677 84
Loss on sale or maturity of ledger assets.			7,367 50
Remitted to home office.			6,671 88
All other disbursements.			133,929 33
Total disbursements.			\$2,418,696 28
Balance.			\$2,323,174 74

LEDGER ASSETS.

Mortgage loans on real estate.	\$20,000 00
Book value of stocks and bonds, excluding interest.	1,667,058 41
Cash in office and in bank.	174,348 57
Agents balances, representing business written subsequent to Oct. 1, last.	419,924 67
Agents balances, representing business written prior to Oct. 1, last.	12,057 33
Bills receivable, not matured, taken for marine and inland risks.	19,385 60
Bills receivable taken for fire risks.	10,405 16
Total ledger assets.	\$2,323,174 74

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$12,057 33	
Bills receivable, past due, taken for fire risks	4,405 16	
Book value of ledger assets over market value.	8,789 91	\$25,252 40
Total admitted assets		\$2,297,922 34

LIABILITIES.

Losses adjusted and unpaid ..	\$28,611 06	
Losses in process of adjustment, or in suspense.....	85,339 49	
Losses resisted.....	6,136 13	
Net amount of unpaid losses		\$120,086 68
Unearned premiums on outstanding risks		1,401,932 30
Deposit capital	\$201,000 00	
Surplus over all liabilities	574,903 36	
Surplus to policy holders		\$775,903 36
Total liabilities		\$2,297,922 34

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1901	\$251,246,067	\$2,618,825 08	\$8,037,777	\$198,895 60
Written during the year.....	232,607,077	2,736,354 73	84,343,080	521,695 56
Total ..	\$483,943,144	\$5,355,179 81	\$92,380,857	\$720,591 16
Expired and terminated.....	251,413,356	2,664,775 59	84,848,513	514,393 92
In force at end of the year.....	\$232,529,788	\$2,090,404 22	\$7,532,344	\$206,197 24
Deduct amount reinsured.....	13,966,469	150,787 12	1,097,315	27,921 95
Net amount in force.....	\$218,563,319	\$2,539,617 10	\$6,435,029	\$178,275 29

Deposited in various States and countries for the exclusive protection of policy holders of such States or countries respectively, viz.:

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$26,393 48
Ohio.....	100,000 00	76,022 56
Virginia	42,000 00	24,147 76
Oregon	50,000 00	14,482 23
California.....	110,000 00	95,092 08

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$1,920,100 00	\$635,281 00	\$25,553 81
Premiums received.....	24,159 12	18,959 80	43,118 92
Losses paid	16,470 15	3,787 28	20,257 43
Losses incurred.....	15,284 55	4,337 28	19,621 83

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1902.

AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

GEORGE W. AUBER, *Secretary.*

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

ASSETS.

Cash deposited in bank	\$132 21
Assessments on premium notes unpaid	29 87
All other assets and property owned by the company, viz.: Application blanks, \$25; proofs of loss, \$11.75; policies, \$15; envelopes, \$2.25; printed notices of policies expiring, \$10.	64 00
Gross assets, not including premium notes	\$226 08
(Balance due on premium notes subject to assessment, \$57,376.95.)	

INCOME.

Cash premiums on policies written or renewed.....	\$943 32
Assessments on premium notes	79 70
Cash loaned to the company, to pay losses or expenses.. ..	200 00
Gross cash income.....	\$1,223 02

EXPENDITURES.

Losses paid during the year	\$871 00
Adjusting losses	16 00
Return premiums on policies cancelled	22 41
Salaries of officers and directors	586 00
Traveling expenses of officers, directors and employes	55 01
Borrowed money repaid	200 00
Interest	10 60
Printing, \$50; postage, \$15.53; stationery, \$1.29	66 82
Gross cash expenditures	\$1,527 84

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$1,043,702 00	\$52,236 22
Written and renewed during the year.. ..	377,335 00	18,866 75
Total	\$1,421,037 00	\$71,102 97
Deduct amount terminated during the year.	147,693 00	7,435 77
Amount in force Dec. 31, 1902.	\$1,273,344 00	\$63,667 20
Losses incurred during the year.		(\$171 00)
Date of last assessment, October 2, 1901; amount collected ..		3,147-60
Largest sum insured in a single risk.		2,000 00

BOOTHBAY MUTUAL, FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. R. MCDUGALL, *President.*

JAMES A. REED, *Secretary.*

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

ASSETS.

Cash deposited in bank	\$206 36
Assessments on premium notes unpaid.	93
Cash premiums on policies issued, due and unpaid.	8 89
Gross assets, not including premium notes	\$216 18
(Balance due on Premium Notes subject to assessment, \$5,573.74)	

LIABILITIES.

Due officers for services	\$1 18
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INCOME.

Cash premiums on policies written or renewed	\$45 44
Interest from all sources	5 00
Gross cash income	\$50 44

EXPENDITURES.

Losses paid during the year	\$15 00
Adjusting losses.	2 25
Return premiums on policies cancelled	1 19
Salaries of officers and directors	1 50
ries of agents and employes.	11 00
Stationery, \$.10; postage, \$1.00	1 10
Gross cash expenditures	\$32 04

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$95,012 00	\$6,191 72
Written and renewed during the year	13,905 00	908 80
Total	\$108,917 00	\$7,100 52
Deduct amount terminated during the year	16,212 00	1,076 72
Amount in force Dec. 31, 1902.	\$92,705 00	\$6,023 80
Losses incurred during the year		\$15 00
Date of last assessment, September, 1899, amount collected		904 32
Largest sum insured in a single risk		1,200 00

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ALBERT J. LINSKOTT, *President.*

JAS. W. CRAWFORD, *Secretary.*

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

ASSETS.

Cash in office	\$7 99
Cash deposited in bank	89 59
Assessments on premium notes unpaid	11 41
Cash premiums due on policies issued	16
Office desk	19 63
Gross assets, not including premium notes	\$139 78
(Balance due on premium notes subject to assessment, \$10,771.15)	

INCOME.

Cash premiums on policies written or renewed	\$132 46
Policy fees	35 50
Assessments on premium notes	411 34
Gross cash income	\$579 30

EXPENDITURES.

Losses paid during the year	\$265 00
Return premiums on policies cancelled	1 94
Salaries of officers and directors	85 50
Borrowed money repaid	150 00
Interest	4 34
Printing, \$1.75; advertising, \$3.50	5 25
Stationery, \$1.00; postage, \$4.75	5 75
Gross cash expenditures	\$517 78

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$234,189 00	\$14,061 34
Written and renewed during the year	68,000 00	4,080 00
Total	\$302,189 00	\$18,141 34
Deduct amount terminated during the year	67,705 00	4,062 30
Amount in force Dec. 31, 1902	\$234,484 00	\$14,079 04
Losses incurred during the year		\$15 00
Assessments, laid or ordered to be laid, on premium notes during the year		421 84
Date of last assessment, January 7, 1902, amount collected		407 39
Largest sum insured in a single risk		1,500 00

CAPE ELIZABETH AND SCARBORO MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

EPHRAIM DYER, *President.*

ELGIN C. VERRILL, *Secretary.*

P. O. Address of the Secretary, Box 422, Portland, Maine.

ASSETS.

Cash in office.....	\$78 12
Cash deposited in bank	201 39
Cash premiums due on policies issued.	10 00
Gross assets, not including premium notes	\$289 51
(Balance due on premium notes subject to assessment, \$9,169.60.)	

INCOME.

Cash premiums on policies written or renewed	\$489 90
Interest from all sources	08
Vacancy permit	7 50
Gross cash income	\$497 48

EXPENDITURES.

Losses paid during the year	\$26 00
Return premiums on policies cancelled	1 48
Salaries of officers and directors	140 00
Borrowed money repaid.....	21 05
Printing, \$8.75; postage, \$7.00.....	15 75
All other expenditures.....	15 00
Gross cash expenditures	\$219 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$95,875 00	\$9,587 50
Written and renewed during the year	46,175 00	4,617 50
Total	\$142,050 00	\$14,205 00
Deduct amount terminated during the year.....	40,275 00	4,027 50
Amount in force Dec. 31, 1902	\$101,775 00	\$10,177 50
Largest sum insured in a single risk.		\$2,500 00

CASCO MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1863.
S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Me.

 ASSETS.

Cash in office	\$3 16
(Balance due on premium notes subject to assessment, \$4,863.65.)	

INCOME.

Policy fees	\$6 00
Income from all other sources	12 04
Gross cash income	\$18 04

EXPENDITURES.

Losses paid during the year	\$11 00
Salaries of agents and employes	6 00
Gross cash expenditures	\$17 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$48,665 00	\$4,931 50
Written or renewed during the year	5,050 00	519 00
Total	\$53,715 00	\$5,450 50
Deduct amount terminated during the year	4,900 00	490 00
Amount in force Dec. 31, 1902	\$48,815 00	\$4,960 50
Date of last assessment October 1, 1901; amount collected		\$96 85
Largest sum insured in a single risk		1,000 00

CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

A. C. FOSSETT, *President.*

E. S. ELLIOTT, *Secretary.*

P. O. Address of the Secretary, Pemaquid Falls, Maine.

ASSETS.

Cash in office	\$113 81
Cash deposited in bank	63 00
Gross assets, not including premium notes	\$176 81
(Balance due on premium notes subject to assessment, \$4,214.54.)	

INCOME.

Cash premiums on policies written or renewed	\$122 40
Interest from all sources	69
Gross cash income	\$123 09

EXPENDITURES.

Losses paid during the year	\$12 25
Return premiums on policies cancelled	56
Making assessments	11 20
Borrowed money repaid	2 60
Printing, \$3.50; postage, \$2.10	5 60
All other expenditures, viz: Justice fees	35
Gross cash expenditures	\$32 56

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$86,550 00	\$5,187 30
Written and renewed during the year	31,600 00	1,896 00
Total	\$118,150 00	\$7,083 30
Deduct amount terminated during the year	28,650 00	1,713 00
Amount in force Dec. 31, 1902	\$89,500 00	\$5,370 30
Largest sum insured in a single risk		\$1,000 00

CUMBERLAND MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HOLLIS TRUE, *President.*

D. L. BLANCHARD, *Secretary.*

P. O. Address of the Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office	\$13 89
Cash deposited in bank	462 21
Gross assets, not including premium notes ..	\$476 10
(Balance due on premium notes subject to assessment, \$15,669.19.)	

INCOME.

Cash premiums on policies written or renewed...	\$80 17
Policy fees	26 90
Interest from all sources...	14 61
Gross cash income	\$121 68

EXPENDITURES.

Return premiums on policies cancelled....	\$ 44
Salaries of officers and directors	25 60
Postage, \$.55; advertising, \$3.75; stationery, \$9.90; blank books, \$9.50...	23 70
Gross cash expenditures	\$49 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$303,147 00	\$17,270 96
Written and renewed during the year	46,624 00	2,707 98
Total ..	\$349,771 00	\$19,978 94
Deduct amount terminated during the year	47,335 00	2,627 09
Amount in force Dec. 31, 1902	\$302,436 00	\$17,351 85
Date of last assessment, November 7, 1901, amount collected		\$1,116 04
Largest sum insured in a single risk		3,575 00

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

EBENEZER JORDAN, *President.*WILLIAM PLUMMER, *Secretary.*

P. O. Address of the Secretary, Auburn, Me., R. F. D. No. 2.

ASSETS.

Cash deposited in bank.	\$368 37
Assessments on premium notes unpaid	17 16
Interest due and accrued.....	11 21
Safe.....	62 50
Gross assets, not including premium notes.....	\$459 24
(Balance due on premium notes subject to assessment, \$7,566.64.)	

INCOME.

Cash premiums on policies written or renewed	\$132 37
Policy fees.....	33 00
Assessments on premium notes.....	1,209 52
Interest from all sources.....	11 21
Gross cash income.....	\$1,386 10

EXPENDITURES.

Losses paid during the year.....	\$1,300 00
Collecting assessments.....	25 00
Return premiums on policies cancelled.....	10 36
Salaries of officers and directors.....	10 11
Salaries of agents and employes.....	16 50
Making assessments.....	3 00
Postage, \$1.00; stationery, \$.50	1 50
Gross cash expenditures.....	\$1,366 47

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$159,595 00	\$9,575 70
Written and renewed during the year.....	36,770 00	2,206 20
Total	\$196,365 00	\$11,781 90
Deduct amount terminated during the year.....	42,766 00	2,565 60
Amount in force Dec. 31, 1902.....	\$153,605 00	\$9,216 30
Losses incurred during the year.....		\$1,300 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,226 68
Date of last assessment, September 25, 1902, amount collected		1,209 52
Largest sum insured in a single risk		2,240 00

DIRIGO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*T. F. MILLETT, *Secretary.*

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

ASSETS.

Cash deposited in bank.....	\$1,843 58
Assessments on premium notes unpaid	409 97
All other assets and property owned by the company, viz.: Office supplies, \$16; rubber stamps and electrotypes, \$2.60; numbering machine, \$12; safe, \$25	55 60
Gross assets, not including premium notes	\$1,809 15

(Balance due on premium notes subject to assessment, \$198,462.89.)

LIABILITIES.

Losses adjusted and not paid	\$500 00
Losses reported, not adjusted, (estimated)	865 50
Due for borrowed money and interest	6,649 19
Gross liabilities	\$8,014 69

INCOME.

Cash premiums on policies written or renewed	\$2,907 83
Policy fees	481 00
Assessments on premium notes.....	4,090 51
Cash loaned to the company, to pay losses or expenses	6,925 16
Vacancy permits and transfers.....	102 82
Gross cash income	\$14,507 32

EXPENDITURES.

Losses paid during the year.....	\$4,477 95
Adjusting losses.....	187 50
Return premiums on policies cancelled	47 18
Salaries of officers and directors	884 50
Salaries of agents and employes	1,121 99
Traveling expenses of officers, directors and employes	571 86
Making assessments	20 00
Borrowed money repaid	5,614 81
Interest	147 91
Printing, \$34.25; advertising, \$10.20	44 45
Postage, \$75.64; blank books, \$1.45; stationery, \$9.36	86 45
Use of telephone, \$5.98; legal advice, \$5; incidentals, \$7.25	18 23
Gross cash expenditures	\$13,222 83

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec, 31, 1901	\$1,524,593 00	\$152,459 30
Written and renewed during the year	1,188,120 00	59,406 00
Total	\$2,712,713 00	\$211,865 30
Deduct amount terminated during the year.	65,900 00	6,308 00
Amount in force Dec. 31, 1902.	\$2,646,813 00	\$205,557 30
Losses incurred during the year... ..		\$5,800 95
Assessments, laid or ordered to be laid, on premium notes during the year		4,282 76
Date of last assessment, September 24, 1902, amount collected		3,939 69
Largest sum insured in a single risk.....		2,400 00

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

SETH D. HOUDLETT, *President.*

JOHN H. MAYERS, *Secretary.*

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

ASSETS.

Cash in office	\$66 58
Cash deposited in bank.....	470 16
Safe	31 00
Gross assets, not including premium notes.	<u>\$567 74</u>
(Balance due on premium notes subject to assessment, \$8,489.30.)	

INCOME.

Cash premiums on policies written or renewed.....	\$130 40
Policy fees.....	29 00
Interest from all sources	21 91
Vacancy and carpenters permits	5 99
Gross cash income.	<u>\$187 30</u>

EXPENDITURES.

Losses paid during the year	\$28 20
Return premiums on policies cancelled	60
Salary of secretary.....	29 00
Postage.....	06
Gross cash expenditures	<u>\$57 86</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$181,950 00	\$8,871 75
Written and renewed during the year	52,145 00	<u>2,607 25</u>
Total	\$234,095 00	\$11,479 00
Deduct amount terminated during the year	50,800 00	<u>2,540 00</u>
Amount in force Dec 31, 1902	\$183,295 00	\$8,939 00
Losses incurred during the year		\$28 20
Date of last assessment, February 17, 1897, amount collected		699 47
Largest sum insured in a single risk.....		<u>2,000 00</u>

EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President*. CHARLES W. CATE, *Secretary*.

P. O. Address of the Secretary, North Edgcomb, Maine.

ASSETS.

Cash in office	\$51 45
Cash deposited in bank.....	324 88
Gross assets, not including premium notes.	\$376 33
(Balance due on premium notes subject to assessment, \$5,894.52.)	

INCOME.

Cash premiums on policies written or renewed	\$169 81
Policy fees.	20 00
Interest from all sources	3 24
Income from all other sources.....	50
Gross cash income.	\$193 55

EXPENDITURES.

Return premiums on policies cancelled.....	\$1 75
Salaries of officers and directors.	20 00
Postage.	25
Gross cash expenditures	\$22 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$74,635 00	\$6,345 50
Written and renewed during the year.....	32,390 00	2,777 00
Total	\$107,025 00	\$9,122 50
Deduct amount terminated during the year	31,925 00	2,651 00
Amount in force Dec. 31, 1902..	\$75,100 00	\$6,471 50
Date of last assessment, July 25, 1899, amount collected.		\$255 32
Largest sum insured in a single risk		1,450 00

ELIOT AND KITTEKY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.*

MOSES E. GOODWIN, *Secretary.*

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

ASSETS.

Assessments on premium notes unpaid.....	\$5,588 72
Cash in the hands of officers or agents.....	458 02
	\$6,046 74
Gross assets, not including premium notes.....	\$6,046 74
(Balance due on premium notes subject to assessment, \$66,120.90.)	

LIABILITIES.

Losses adjusted and not paid	\$1,655 16
Due for borrowed money and interest	4,590 00
Due officers for services, \$231.00; and expenses, \$2.00	293 00
Printing	16 70
Rent	13 00
Stationery, blank books and stamps	25 35
	\$6,563 21
Gross liabilities.....	\$6,563 21

INCOME.

Cash premiums on policies written or renewed.	\$323 96
Cash loaned to the company, to pay losses or expenses.....	1,627 45
	\$1,951 41
Gross cash income	\$1,951 41

EXPENDITURES.

Losses paid during the year.....	\$1,670 00
Return premiums on policies cancelled	3 42
Salaries of officers and directors.....	171 00
Interest	129 00
	\$1,973 42
Gross cash expenditures	\$1,973 42

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$1,104,960 00	\$66,297 60
Written and renewed during the year	206,055 00	12,363 30
	\$1,311,015 00	\$78,660 90
Deduct amount terminated during the year.....	209,000 00	12,540 00
Amount in force Dec. 31, 1902	\$1,102,015 00	\$66,120 90
Losses incurred during the year		
Assessments, laid or ordered to be laid, on premium notes during the year	5,588 72	5,588 72
Date of last assessment, August 27, 1900, amount collected	4,591 30	4,591 30
Largest sum insured in a single risk.....	3,000 00	3,000 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President.*

ARTHUR S. NOYES, *Secretary.*

P. O. Address of the Secretary, West Falmouth, Maine.

ASSETS.

Cash in office.....	\$194 37
Cash deposited in bank	2,189 68
All other assets and property owned by the company, viz.: Safe.....	40 00
Gross assets, not including premium notes.....	\$2,424 05

(Balance due on premium notes subject to assessment, \$40,104.50.)

INCOME.

Cash premiums on policies written or renewed	\$256 69
Policy fees.....	109 50
Interest from all sources.....	75 10
Gross cash income.....	\$441 29

EXPENDITURES.

Losses paid during the year.....	\$350 00
Return premiums on policies cancelled.	8 27
Salaries of officers and directors.	167 30
Printing, \$1.75; postage, \$3.00.....	4 75
All other expenditures, viz.: Legal advice	3 00
Gross cash expenditures.....	\$473 32

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$394,272 00	\$39,427 20
Written and renewed during the year.....	85,490 00	8,549 00
Total	\$479,762 00	\$47,976 20
Deduct amount terminated during the year.....	78,717 00	7,871 70
Amount in force Dec. 31, 1902.....	\$401,045 00	\$40,104 50
Losses incurred during the year.....		\$350 00
Largest sum insured in a single risk		3,835 00

FARMINGTON MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. L. PRESCOTT, *President.*

LOUIS VOTER, *Secretary.*

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

ASSETS.

Cash in office.....	\$35 27
Cash deposited in bank.....	5 90
All other assets and property owned by the company, viz.: Safe.....	41 00
Gross assets, not including premium notes.....	\$82 17

(Balance due on premium notes subject to assessment, \$15,593.58.)

INCOME.

Cash premiums on policies written or renewed.....	\$242 74
Policy fees.....	121 00
Gross cash income.....	\$363 74

EXPENDITURES.

Losses paid during the year.....	\$190 00
Adjusting losses.....	9 70
Return premiums on policies cancelled.....	7 55
Salaries of officers and directors.....	165 00
Advertising, \$16.33; printing, \$15.00; postage, \$8.50.....	39 83
Stationery, \$5.50; express charges, \$.95.....	6 45
Safe.....	41 00
Gross cash expenditures.....	\$459 53

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$130,975 00	\$13,097 50
Written and renewed during the year.....	74,565 00	7,456 50
Total.....	\$205,540 00	\$20,554 00
Deduct amount terminated during the year.....	45,100 00	4,510 00
Amount in force Dec. 31, 1902.....	\$160,440 00	\$16,044 00
Losses incurred during the year.....		\$190 00
Date of last assessment, January 21, 1899, amount collected.....		1,185 03
Largest sum insured in a single risk.....		2,000 00

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

C. H. TOBIN, *President.*

J. S. W. HEWETT, *Secretary.*

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

ASSETS.

Cash in office.....	\$6 00
Cash deposited in bank.....	367 20
All other assets and property owned by the company, viz.: Safe.....	27 00
Gross assets, not including premium notes.....	\$400 20

(Balance due on premium notes subject to assessment, \$6,467.91.)

INCOME.

Cash premiums on policies written or renewed.....	\$74 64
Policy fees.....	8 50
Interest from all sources.....	10 63
Gross cash income.....	\$93 77

EXPENDITURES.

Return premiums on policies cancelled.....	\$6 67
Salaries of officers and directors.....	16 50
Postage.....	46
Gross cash expenditures.....	\$23 63

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$68,005 00	\$6,313 10
Written and renewed during the year.....	10,525 00	1,866 50
Total.....	\$78,530 00	\$8,179 60
Deduct amount terminated during the year.....	17,100 00	1,442 20
Amount in force Dec. 31, 1902.....	\$61,430 00	\$6,737 40
Date of last assessment, May 23, 1879, amount collected.....		\$661 12
Largest sum insured in a single risk.....		1,515 00

FREEPORT AND YARMOUTH MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN L. TAYLOR, *President.*

JOHN A. SEABURY, *Secretary.*

P. O. Address of the Secretary, Yarmouth, Me.

ASSETS.

Cash in office.....	\$3 66
Safe	55 00
Gross assets, not including premium notes	\$58 66
(Balance due on premium notes subject to assessment, \$21,167.43.)	

INCOME.

Cash premiums on policies written or renewed	\$160 95
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EXPENDITURES.

Losses paid during the year.....	\$161 50
Return premiums on policies cancelled	1 00
Salaries of officers and directors.....	78 50
Traveling expenses of officers, directors and employes.....	1 15
Postage, \$1.50; stationery, \$1.30	2 80
Gross cash expenditures	\$244 95

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$435,220 00	\$22,034 75
Written and renewed during the year	80,475 00	4,023 75
Total	\$515,695 00	\$26,058 50
Deduct amount terminated during the year	64,055 00	3,472 75
Amount in force Dec. 31, 1902	\$451,640 00	\$22,585 75
Losses incurred during the year.....		\$161 50
Date of last assessment, June 27, 1899, amount collected.....		1,082 92
Largest sum insured in a single risk.....		2,500 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

E. C. BUZZELL, *President.*

DAVID H. CHANDLER, *Secretary.*

P. O. Address of the Secretary, North Fryeburg, Maine.

ASSETS.

Cash in office.....	\$159 49
Assessments on premium notes unpaid	8 52
Gross assets, not including premium notes.....	\$168 01

(Balance due on premium notes subject to assessment, \$20,322.77.)

INCOME.

Policy fees.....	\$127 00
Assessments on premium notes.....	1,004 50
Gross cash income.....	\$1,131 50

EXPENDITURES.

Losses paid during the year.....	\$1,021 00
Adjusting losses	7 50
Collecting assessments.....	20 00
Salaries of officers and directors.....	6 00
Salaries of agents and employes.....	127 00
Traveling expenses of officers, directors and employes	8 00
Printing, \$9.50; postage, \$12.10; stationery, \$.85; express charges, \$.30...	22 75
Gross cash expenditures.....	\$1,212 25

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$429,410 00	\$21,470 50
Written and renewed during the year.....	100,400 00	5,020 00
Total.....	\$529,810 00	\$26,490 50
Deduct amount terminated during the year.....	70,975 00	3,548 75
Amount in force Dec. 31, 1902.....	\$458,835 00	\$22,941 75
Losses incurred during the year.....		\$1,021 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,013 02
Date of last assessment, November 1, 1902, amount collected.....		1,004 50
Largest sum insured in a single risk		1,500 00

GARDINER AND RICHMOND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

EDWIN TOTMAN, *President.*

DANIEL BROWN, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 2, Gardiner Maine.

ASSETS.

Cash deposited in bank	\$450 61
Cash in hands of officers or agents.	50 41
Safe..	19 00
Books and supplies	10 00
Gross assets, not including premium notes.	\$530 02

(Balance due on premium notes subject to assessment, \$17,163.78.)

INCOME.

Cash premiums on policies written or renewed	\$119 71
Policy fees	76 00
Interest from all sources	10 33
Vacancy permits	33 10
Gross cash income.....	\$239 14

EXPENDITURES.

Losses paid during the year	\$3 50
Salaries of agents and employes	73 80
Traveling expenses of officers, directors and employes	1 70
Printing, \$1.50; advertising, \$4.25.....	5 75
Stationery, \$2.30; postage, \$1.70.	4 00
Gross cash expenditures	\$88 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$200,150 00	\$15,896 80
Written and renewed during the year.....	49,375 00	3,988 75
Total ..	\$249,525 00	\$19,885 55
Deduct amount terminated during the year..	44,600 00	2,340 00
Amount in force Dec. 31, 1902..	\$204,925 00	\$17,545 55
Losses incurred during the year		\$3 50
Date of last assessment, August 14, 1899, amount collected ..		622 04
Largest sum insured in a single risk		2,000 00

GORHAM FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

JOSEPH W. KNIGHT, *President.* VAN W. CARLL, *Secretary.*

P. O. Address of the Secretary, White Rock, Maine.

ASSETS.

Cash deposited in bank	\$163 41
(Balance due on premium notes subject to assessment, \$29,976.29.)	

LIABILITIES.

Total liabilities	\$ 06
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INCOME.

Policy fees	\$49 00
Assessments on premium notes	1,006 17
Gross cash income	\$1,055 17

EXPENDITURES.

Losses paid during the year	\$675 00
Collecting assessments	20 00
Salaries of officers and directors	49 00
Making assessments	6 00
Borrowed money repaid	125 00
Interest	6 25
Printing, \$3.00; postage, \$2.99	5 99
Blank books, \$7.00; express charges, \$.15	7 15
Gross cash expenditures	\$894 39

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$347,630 00	\$34,763 00
Written and renewed during the year	52,350 00	5,235 00
Total	\$399,980 00	\$39,998 00
Deduct amount terminated during the year	56,030 00	5,608 00
Amount in force Dec. 31, 1902.. . . .	\$343,950 00	\$34,395 00
Losses incurred during the year		\$675 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,006 17
Date of last assessment, May 17, 1902, amount collected.		1,006 17
Largest sum insured in a single risk		2,000 00

GRAY AND NEW GLOUCESTER MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN W. TRUE, *President.*

SETH F. SWEETSIR, *Secretary.*

P. O. Address of the Secretary, New Gloucester, Maine.

ASSETS.

Cash in office	\$192 37
Cash deposited in bank	116 94
Gross assets, not including premium notes	\$309 31
(Balance due on premium notes subject to assessment, \$23,753.60.)	

INCOME.

Cash premiums on policies written or renewed.....	\$286 12
Policy fees	58 00
Assessments on premium notes	1,109 15
Gross cash income	\$1,453 27

EXPENDITURES.

Losses paid during the year	\$1,107 27
Collecting assessments	22 35
Return premiums on policies cancelled	12 33
Salaries of agents and employes	96 00
Travelling expenses of officers, directors and employes	4 50
Printing, \$6.25; postage, \$1.40; blank books, \$9.50	17 15
Stationery, \$1.00; express charges, \$.30	1 30
Gross cash expenditures	\$1,260 90

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$248,745 00	\$25,024 00
Written and renewed during the year.....	99,175 00	9,997 50
Total	<u>\$347,920 00</u>	<u>\$35,021 50</u>
Deduct amount terminated during the year	91,500 00	9,223 80
Amount in force Dec. 31, 1902	\$256,420 00	\$25,797 70
Losses incurred during the year		\$1,107 27
Assessments, laid or ordered to be laid, on premium notes during the year		1,109 15
Date of last assessment, August 16, 1902, amount collected.....		370 43
Largest sum insured in a single risk		1,500 00

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

I. C. YORK, *President.*

HENRY PIERCE, *Secretary.*

P. O. Address of the Secretary, Hampden Center, Maine.

ASSETS.

Cash in office	\$36 72
Cash deposited in bank	150 00
Safe	35 00
Gross assets, not including premium notes	\$221 72
(Premium notes subject to assessment, \$31,354.50.)	

INCOME.

Policy fees	\$112 00
Interest from all sources	4 50
Gross cash income	\$116 50

EXPENDITURES.

Salaries of officers and directors	\$89 00
Printing, \$4.50; postage, \$2.00; stationery, \$1.00.....	7 50
Gross cash expenditures..	\$96 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$279,950 00	\$29,359 50
Written and renewed during the year.	146,770 00	15,269 50
Total.	<u>\$426,720 00</u>	<u>\$44,629 00</u>
Deduct amount terminated during the year.	127,320 00	13,274 50
Amount in force Dec. 31, 1902	\$299,400 00	\$31,354 50
Date of last assessment, October, 1901, amount collected.....		\$427 00
Largest sum insured in a single risk.		2,000 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

T. E. SKOLFIELD, *President.*

C. L. SKOLFIELD, *Secretary.*

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

ASSETS.

Cash deposited in bank	\$90 39
Assessments on premium notes unpaid	21 17
Gross assets, not including premium notes	\$111 56
(Balance due on premium notes subject to assessment, \$12,971.45.)	

INCOME.

Cash premiums on policies written or renewed	\$85 66
Policy fees	10 50
Interest from all sources	2 71
Gross cash income	\$98 87

EXPENDITURES.

Losses paid during the year	\$12 50
Return premiums on policies cancelled	3 76
Salaries of officers and directors	25 42
Postage	2 00
Gross cash expenditures	\$43 68

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$224,415 16	\$13,410 21
Written and renewed during the year	33,075 00	1,997 50
Total	\$257,490 16	\$15,407 71
Deduct amount terminated during the year	38,571 00	2,436 26
Amount in force Dec. 31, 1902	\$218,919 16	\$12,971 45
Losses incurred during the year... ..		\$12 50
Date of last assessment, July 1, 1899, amount collected		368 31
Largest sum insured in a single risk		1,500 00

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

GEO. H. GREEN, *President.*

JAMES P. BLAKE, *Secretary.*

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

ASSETS.

Cash in office.....	\$11 65
Cash deposited in bank	475 04
Cash value of notes, bonds or other securities.....	1,400 00
Interest due and accrued.....	50 80
Stamped envelopes and postal cards.....	1 45
Safe.....	45 00
Gross assets, not including premium notes	\$1,983 94

(Balance due on premium notes subject to assessment, \$28,563.17.)

INCOME.

Cash premiums on policies written or renewed.....	\$708 25
Policy fees	107 59
Assessments on premium notes	51
Interest from all sources.....	76 69
Income from all other sources	15 15
Gross cash income.....	\$908 10

EXPENDITURES.

Losses paid during the year	\$141 50
Adjusting losses.....	8 25
Commissions for collecting cash premiums	84 80
Return premiums on policies cancelled.....	36 37
Salaries of officers and directors	76 70
Salaries of agents and employes	146 60
Rent, \$.50; printing, \$5.50; postage, \$5.61.	11 61
Stationery, \$.87; express charges, \$.15	1 02
Safe.....	45 00
All other expenditures	4 25
Gross cash expenditures	\$556 10

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$581,630 00	\$32,499 62
Written and renewed during the year	126,810 00	7,660 15
Total	\$708,440 00	\$40,159 77
Deduct amount terminated during the year	117,060 00	6,749 00
Amount in force Dec. 31, 1902	\$591,380 00	\$33,410 77
Losses incurred during the year		\$116 50
Date of last assessment, July 1, 1901, amount collected.....		1,810 25
Largest sum insured in a single risk.....		4,300 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*

RUFUS C. STONE, *Secretary.*

P. O. Address of Secretary, Livermore Falls, Maine.

ASSETS

Cash in office.....	\$42 11
Books and blanks	5 00
Gross assets, not including premium notes.....	\$47 11
(Balance due on premium notes subject to assessment, \$10,720.99.)	

INCOME.

Cash premiums on policies written or renewed..	\$136 84
Policy fees	23 00
Assessments on premium notes	882 20
Interest from all sources.....	51
Income from all other sources, viz.: Transfer of policies, etc..	1 00
Gross cash income	\$1,043 55

EXPENDITURES.

Losses paid during the year	\$960 00
Adjusting losses	3 75
Collecting assessments..	25 00
Return premiums on policies cancelled	17 91
Salaries of officers and directors.	55 15
Making assessments	6 00
Printing, \$1.50; postage, \$2.09; stationery, \$.45..	4 04
All other expenditures	15
Gross cash expenditures.	\$1,072 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$199,895 00	\$12,462 10
Written or renewed during the year.....	42,315 00	2,735 55
Total	\$242,210 00	\$15,197 65
Deduct amount terminated during the year	37,075 00	2,323 00
Amount in force Dec. 31, 1902.....	\$205,135 00	\$12,874 65
Losses incurred during the year.		\$960 00
Assessments, laid or ordered to be laid on premium notes during the year		\$82 20
Date of last assessment November 14, 1902, amount collected.....		882 20
Largest sum insured in a single risk.....		1,500 00

JEFFERSON FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALONZO D. KENNEDY, *President.* SAM'L T. JACKSON, *Secretary.*

P. O. Address of the Secretary, East Jefferson, Maine.

ASSETS.

Cash in office.	\$19 28
Cash deposited in bank.	784 28
Gross assets, not including premium notes	\$803 56
(Balance due on premium notes subject to assessment, \$5,755.50.)	

INCOME.

Cash premiums on policies written or renewed	\$84 20
Policy fees	15 00
Interest from all sources.	25 28
Gross cash income	\$124 48

EXPENDITURES.

Losses paid during the year.	\$166 40
Return premiums on policies cancelled	4 00
Postage	98
Justice fees	25
Policy fees to secretary	15 00
Gross cash expenditures	\$186 63

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$127,350 00	\$6,414 00
Written and renewed during the year	16,700 00	842 00
Total	\$144,050 00	\$7,256 00
Deduct amount terminated during the year.	16,800 00	861 00
Amount in force Dec. 31, 1902	\$127,250 00	\$6,395 00
Losses incurred during the year.		\$166 40
Largest sum insured in a single risk.		1,000 00

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*

F. M. IRVING, *Secretary.*

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

ASSETS.

Cash in office	\$78 04
Cash deposited in bank.....	1,037 74
	\$1,115 78
Gross assets, not including premium notes	
	\$1,115 78
(Balance due on premium notes subject to assessment, \$21,913.65.)	

INCOME.

Cash premiums on policies written or renewed.....	\$122 50
Policy fees.....	17 00
Interest from all sources	33 16
	\$172 66
Gross cash income.	
	\$172 66

EXPENDITURES.

Losses paid during the year	\$15 00
Salaries of agents and employes	50 00
Printing.....	4 00
	\$69 00
Gross cash expenditures	
	\$69 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$222,620 00	\$22,262 00
Written and renewed during the year	25,500 00	2,550 00
Total.....	\$248,120 00	\$24,812 00
Deduct amount terminated during the year	17,450 00	1,745 00
Amount in force Dec. 31, 1902	\$230,670 00	\$23,067 00
Losses incurred during the year		\$15 00
Largest sum insured in a single risk		3,000 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

A. M. PATTERSON, *President.*

J. E. CHASE, *Secretary.*

P. O. Address of the Secretary, Litchfield Corners, Maine.

ASSETS.

Cash in office	\$3 15
(Balance due on premium notes subject to assessment, \$10,522.55.)	

LIABILITIES.

Due for adjusting losses	\$1 50
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INCOME.

Cash premiums on policies written or renewed	\$74 25
Policy fees	42 50
Gross cash income	\$116 75

EXPENDITURES.

Losses paid during the year	\$74 50
Adjusting losses	1 50
Salaries of officers and directors	68 00
Salaries of agents and employes	3 00
Gross cash expenditures	\$147 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$198,575 00	\$10,681 50
Written and renewed during the year.	69,640 00	3,692 00
Total	\$268,215 00	\$14,373 50
Deduct amount terminated during the year	70,350 00	3,744 00
Amount in force Dec. 31, 1902.	\$197,865 00	\$10,629 50
Losses incurred during the year		\$74 50
Date of last assessment, Sept. 13, 1900, amount collected ..		263 12
Largest sum insured in a single risk		2,200 00

LOVELL MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1864. COMMENCED BUSINESS IN 1865.
MELLEN EASTMAN, *President.*J. F. STEARNS, *Secretary.*

P. O. Address of the Secretary, Center Lovell, Maine.

 ASSETS.

Cash in the hands of officers or agents.. .. .	\$32 65
Interest due and accrued	75
All other assets and property owned by the company, viz: Safe	50 00
Gross assets, not including premium notes	\$83 40

(Balance due on premium notes subject to assessment, \$4,663.85.)

INCOME.

Cash premiums on policies written or renewed	\$11 79
Policy fees	4 20
Interest from all sources	75
Gross cash income	\$16 74

EXPENDITURES.

Losses paid during the year	\$22 50
Salaries of officers and directors	8 40
Gross cash expenditures	\$30 90

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.. . . .	\$79,240 00	\$4,601 75
Written and renewed during the year	9,825 00	589 50
Total	\$89,065 00	\$5,191 25
Deduct amount terminated during the year	8,790 00	527 40
Amount in force Dec. 31, 1902	\$80,275 00	\$4,663 85
Losses incurred during the year		\$22 50
Date of last assessment, January 13, 1900, amount collected		299 22
Largest sum insured in a single risk		1,000 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

W. H. LEVENSALE, *President.*

O. D. CASTNER, *Secretary.*

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

ASSETS.

Cash in office.....	\$2 94
Cash deposited in bank	1,147 48
Interest due and accrued.	9 88
Check for deposit	100 00
Cash premiums on policies, due and unpaid	59 13
Gross assets, not including premium notes ..	<u>\$1,319 43</u>

(Balance due on premium notes subject to assessment, \$17,038.68.)

LIABILITIES.

Due officers for services.....	\$25 00
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INCOME.

Cash premiums on policies written or renewed.....	\$343 58
Policy fees.....	76 50
Interest from all sources.....	9 88
Gross cash income	<u>\$429 96</u>

EXPENDITURES.

Losses paid during the year	\$28 26
Return premiums on policies cancelled.....	3 45
Salaries of officers and directors	118 50
Traveling expenses of officers, directors and employes	7 00
Advertising, \$1.75; printing, \$24.25; postage, \$3.43	29 43
Stationery, \$2.60; express charges, \$.45	3 05
Gross cash expenditures	<u>\$189 69</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$338,500 00	\$16,925 00
Written and renewed during the year	125,300 00	6,265 00
Total	<u>\$463,800 00</u>	<u>\$23,190 00</u>
Deduct amount terminated during the year	101,275 00	5,063 75
Amount in force Dec. 31, 1902.....	<u>\$362,525 00</u>	<u>\$18,126 25</u>
Losses incurred during the year ..	\$28 26	
Largest sum insured in a single risk.....		1,200 00

MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.
A. G. PRENTISS, *President.*M. H. KELLY, *Secretary.*

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

 ASSETS.

Cash in office	\$1,892 03
Cash deposited in bank	4,000 00
Book value of notes, bonds or other securities.	78,791 00
All other assets and property owned by the company, viz.: Real estate	3,500 00
Gross assets, not including premium notes.	\$88,183 93

(Balance due on premium notes subject to assessment, \$11,940.63.)

LIABILITIES.

Fifty per cent. cash premiums on policies in force	\$5,970 31
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INCOME.

Cash premiums on policies written or renewed	\$4,062 54
Interest from all sources.	5,876 73
Rents	258 00
Gross cash income.	\$10,197 27

EXPENDITURES.

Losses paid during the year	\$2,604 22
Return premiums on policies cancelled.	198 96
Salaries of officers and directors	800 00
Salaries of agents and employes	301 00
Rent, \$100; taxes, \$324	424 00
Premiums on bonds purchased	114 07
All other expenditures	188 96
Gross cash expenditures.	\$4,631 21

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$1,175,600 00	\$12,210 47
Written and renewed during the year	356,960 00	4,062 54
Total.	\$1,532,560 00	\$16,273 01
Deduct amount terminated during the year.	407,360 00	4,332 38
Amount in force Dec. 31, 1902	\$1,125,200 00	\$11,940 63
Losses incurred during the year		\$2,604 22
Largest sum insured in a single risk		5,000 00

NEWBURGH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

L. A. PACKARD, *President.*

J. J. STAPLES, *Secretary.*

P. O. Address of the Secretary, North Newburgh, Maine.

ASSETS.

Cash in office.	\$19 37
Cash deposited in bank.	100 00
Gross assets, not including premium notes	\$119 37
(Balance due on premium notes subject to assessment, \$8,948.06.)	

LIABILITIES.

Due officers for services, \$24.00; and expenses, \$13.80.	\$37 80
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INCOME.

Cash premiums on policies written or renewed.....	\$25 50
Policy fees	32 50
Assessments on premium notes.	1,701 44
Gross cash income	\$1,759 44

EXPENDITURES.

Losses paid during the year	\$1,725 00
Collecting assessments.	22 00
Salaries of officers and directors	32 50
Salaries of agents and employes.	2 00
Postage, \$4.42; stationery, \$.40	4 82
Gross cash expenditures	\$1,786 32

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$92,940 00	\$9,684 50
Written and renewed during the year.	45,400 00	4,715 50
Total	\$138,340 00	\$14,400 00
Deduct amount terminated during the year	35,825 00	3,750 50
Amount in force Dec. 31, 1902	\$102,515 00	\$10,649 50
Losses incurred during the year		\$1,800 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,701 44
Date of last assessment, July 5, 1902, amount collected		1,701 44
Largest sum insured in a single risk,		1,000 00

NEWCASTLE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

J. M. TUKEY, *President.*

JONATHAN DODGE, *Secretary.*

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

ASSETS.

Cash in office	\$29 30
(Balance due on premium notes subject to assessment, \$6,805.50.)	

LIABILITIES.

Losses adjusted and not paid	\$138 16
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INCOME.

Cash premiums on policies written or renewed	\$123 00
Policy fees	15 00
Gross cash income.....	\$138 00

EXPENDITURES.

Losses paid during the year	\$106 20
Salaries of officers and directors	15 00
Interest	8 80
Printing	5 00
Gross cash expenditures	\$135 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$83,400 00	\$7,435 00
Written and renewed during the year.....	24,600 00	1,722 00
Total	\$108,000 00	\$9,157 00
Deduct amount terminated during the year.....	16,100 00	1,892 00
Amount in force Dec. 31, 1902..	\$91,900 00	\$7,265 00
Largest sum insured in a single risk.....		\$1,500 00

NEW PORTLAND MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

H. F. WEYMOUTH, *President.*

J. KNOWLTON, JR., *Secretary.*

P. O. Address of the Secretary, East New Portland, Maine.

ASSETS.

Cash in office.	\$21 97
Cash deposited in bank.	208 13
Cash in hands of Treasurer.	25 00
Gross assets, not including premium notes.	\$255 10
(Balance due on premium notes subject to assessment, \$10,894.17.)	

LIABILITIES.

Due officers for services, \$22.00; and expenses, \$.30.	\$22 30
--	---------

INCOME.

Cash premiums on policies written or renewed.	\$52 98
Policy fees.	34 00
Interest from all sources.	3 58
Income from all other sources, viz: Transfer of policy.	25
Gross cash income.	\$90 81

EXPENDITURES.

Salaries of officers and directors.	\$20 00
Salaries of employes.	17 75
Printing, \$6.50; postage, \$1.84.	8 34
Stationery.	5 85
Gross cash expenditures.	\$51 94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$101,375 00	\$10,137 50
Written and renewed during the year.	26,490 00	2,649 00
Total.	\$127,865 00	\$12,786 50
Deduct amount terminated during the year.	16,700 00	1,670 00
Amount in force Dec. 31, 1902.	\$111,165 00	\$11,116 50
Date of last assessment, August 2, 1899, amount collected.		\$200 00
Largest sum insured in a single risk.		1,500 00

NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHAS. H. HODSDON, *President.*

JAMES LAWRENCE, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS

Cash in office.....	\$46 06
Safe	29 25
Books	15 00
Gross assets, not including premium notes.	\$90 31
(Balance due on premium notes subject to assessment, \$11,594.78.)	

LIABILITIES.

Losses reported, not adjusted (estimated)	\$5 00
Due for borrowed money and interest	100 00
All other debts, claims and demands against the company.	8 28
Gross Liabilities	\$113 28

INCOME.

Cash premiums on policies written or renewed.	\$148 77
Assessments on premium notes	370 77
Gross cash income	\$519 54

EXPENDITURES.

Losses paid during the year	\$219 74
Adjusting losses	8 00
Collecting assessments.	21 13
Return premiums on policies cancelled	25 11
Salaries of officers and directors.	20 00
Salaries of agents and employes.	47 44
Borrowed money repaid	116 64
Interest	8 00
Postage	3 65
All other expenditures	3 77
Gross cash expenditures	\$473 48

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$284,541 00	\$15,293 75
Written and renewed during the year.	69,212 00	3,718 98
Total ..	\$353,753 00	\$19,012 73
Deduct amount terminated during the year ..	71,167 00	3,799 29
Amount in force Dec. 31, 1902.	\$282,586 00	\$15,213 44
Losses incurred during the year.		\$172 00
Date of last assessment, November 21, 1901, amount collected		1,379 58
Largest sum insured in a single risk ..		2,500 00

OXFORD COUNTY PATRONS OF HUSBANDRY
MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

HENRY D. HAMMOND, *President.* CHAS. EDWARDS, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

ASSETS.

Cash in office.. .. .	\$208 63
Assessments on premium notes unpaid .. .	106 23
All other assets and property owned by the company, viz.: Safe .. .	40 00
Gross assets, not including premium notes.	\$354 86
(Balance due on premium notes subject to assessment, \$91,146.75.)	

LIABILITIES.

Losses adjusted and not paid .. .	\$925 00
Due officers for services .. .	150 00
Gross liabilities .. .	\$1,075 00

INCOME.

Cash premiums on policies written or renewed .. .	\$1,470 37
Assessments on premium notes.. .. .	8,373 66
Cash loaned to the company, to pay losses or expenses.	1,600 00
Gross cash income.	\$11,444 03

EXPENDITURES.

Losses paid during the year .. .	\$8,284 15
Collecting assessments .. .	21 35
Commissions for collecting cash premiums .. .	55
Dividends to policy holders .. .	22 50
Salaries of agents and employes.	200 00
Borrowed money repaid .. .	2,743 00
Interest .. .	50 10
Advertising, \$8.75; printing, \$38.70; postage, \$81.59; stationery, \$8.48 .. .	129 52
All other expenditures .. .	25
Gross cash expenditures.. .. .	\$11,451 45

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901 .. .	\$1,519,390 00	\$75,978 05
Written and renewed during the year.	559,447 00	29,399 50
Total .. .	\$2,078,837 00	\$105,377 55
Deduct amount terminated during the year.	304,809 00	14,230 80
Amount in force Dec. 31, 1902 .. .	\$1,774,028 00	\$91,146 75
Losses incurred during the year.....		\$8,260 15
Assessments, laid or ordered to be laid, on premium notes during the year .. .		8,470 49
Date of last assessment, November 25, amount collected.....		8,373 66
Largest sum insured in a single risk .. .		2,000 00

PATRONS ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

R. D. LEAVITT, *President.*

W. S. ROGERS, *Secretary.*

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

ASSETS.

Cash in office	\$229 77
Cash deposited in bank	1,325 78
Assessments on premium notes unpaid.....	3 23
Safe, \$85; desk, \$15; letter press, \$4.00.....	104 00
Gross assets, not including premium notes	\$1,662 78

(Balance due on premium notes subject to assessment, \$233,610.25.)

LIABILITIES.

Losses adjusted and not paid.....	\$3,433 33
Losses reported, not adjusted, (estimated)	600 00
Due for borrowed money and interest.....	2,231 90
Gross liabilities	\$6,265 23

INCOME.

Cash premiums on policies written or renewed.....	\$2,225 48
Assessments on premium notes	5,511 48
Cash loaned to the company, to pay losses or expenses	2,175 00
Gross cash income	\$9,911 96

EXPENDITURES.

Losses paid during the year	\$8,159 84
Adjusting losses	70 00
Collecting assessments.....	216 66
Return premiums on policies cancelled	87 99
Salaries of officers and directors	861 75
Salaries of agents and employes	9 50
Traveling expenses of officers, directors and employes	259 53
Rent, \$2.00; advertising, \$2.00	4 00
Postage, \$201.61; stationery and printing, \$76.51; express charges, \$.25 ..	278 37
Legal services	56 92
Overpaid assessments returned	6 86
Gross cash expenditures	\$10,011 22

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$5,458,346 00	\$275,531 29
Written and renewed during the year.....	1,462,042 00	74,183 00
Total	\$6,920,388 00	\$349,714 29
Deduct amount terminated during the year.....	1,093,475 00	55,377 17
Amount in force Dec. 31, 1902	\$5,826,913 00	\$294,337 12
Losses incurred during the year		\$11,493 17
Assessments, laid or ordered to be laid, on premium notes during the year		5,497 66
Date of last assessment, September 1, 1902, amount collected		5,494 43
Largest sum insured in a single risk.....		2,000 00

PITTSTON AND WHITEFIELD MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOHN H. BAILEY, *President*.

LORE H. FORD, *Secretary*.

P. O. Address of the Secretary, South Windsor, Maine.

ASSETS.

Cash in office.....	\$35 71
Cash deposited in bank.....	497 68
Gross assets, not including premium notes.....	\$533 39
(Balance due on premium notes subject to assessment, \$28,029.80.)	

INCOME.

Cash premiums on policies written or renewed.....	\$208 23
Policy fees.....	47 00
Assessments on premium notes.....	5 14
Interest from all sources.....	9 87
Gross cash income.....	\$270 24

EXPENDITURES.

Return premiums on policies cancelled.....	\$4 88
Salaries of officers and directors.....	57 00
Printing, \$3.10; postage, \$3.93; stationery, \$2.25; express charges, \$.20...	9 48
All other expenditures.....	1 50
Gross cash expenditures.....	\$72 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$342,695 00	\$29,513 00
Written and renewed during the year.....	65,202 00	5,961 16
Total.....	\$407,897 00	\$35,474 16
Deduct amount terminated during the year.....	52,815 00	4,802 20
Amount in force Dec. 31, 1902.....	\$355,082 00	\$30,671 96
Date of last assessment, June, 1901, amount collected.....		\$580 10
Largest sum insured in a single risk.....		2,000 00

UNION FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President*.

O. N. BUTLER, *Secretary*.

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

ASSETS.

Cash in office.....	\$35 42
(Balance due on premium notes subject to assessment, \$7,735.35.)	

INCOME.

Cash premiums on policies written or renewed.....	\$57 90
Policy fees	25 00
Assessments on premium notes	853 50
Gross cash income	<u>\$936 40</u>

EXPENDITURES.

Losses paid during the year.....	\$1,000 00
Collecting assessments.....	20 00
Commissions for collecting cash premiums	25 00
Return premiums on policies cancelled	2 48
Salaries of officers and directors.....	10 00
Making assessments	3 00
Printing, \$2.25; postage, \$1.00; stationery, \$1.75.....	5 00
Gross cash expenditures.....	<u>\$1,065 48</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$87,000 00	\$8,700 00
Written and renewed during the year	19,300 00	1,930 00
Total	<u>\$106,300 00</u>	<u>\$10,630 00</u>
Deduct amount terminated during the year	18,250 00	1,825 00
Amount in force Dec. 31, 1902.....	<u>\$88,050 00</u>	<u>\$8,805 00</u>
Losses incurred during the year		\$1,000 00
Assessments, laid or ordered to be laid, on premium notes during the year		853 50
Date of last assessment, August 25, 1902, amount collected		853 50
Largest sum insured in a single risk		1,000 00

WARREN FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

ERASTUS KALLOCK, *President.* I. P. STARRETT, *Secretary.*

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

ASSETS.

Cash in office	\$53 76
Cash deposited in bank	1,524 41
Cash premiums on policies issued, due and unpaid	15 75
Gross assets, not including premium notes	\$1,593 92

(Balance due on premium notes subject to assessment, \$9,186.30.)

LIABILITIES.

Due officers for services	\$1 00
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INCOME.

Cash premiums on policies written or renewed	}	\$215 07
Policy fees			
Interest from all sources			14 34
Gross cash income			\$229 41

EXPENDITURES.

Losses paid during the year	\$16 15
Adjusting losses	1 00
Return premiums on policies cancelled	50
Salaries of officers and directors	64 00
Postage and stationery	50
Gross cash expenditures	\$82 15

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$199,495 00	\$10,186 80
Written and renewed during the year	41,765 00	2,088 25
Total	\$241,260 00	\$12,275 05
Deduct amount terminated during the year	37,725 00	1,886 25
Amount in force Dec. 31, 1902	\$203,535 00	\$10,388 80
Losses incurred during the year		\$16 15
Largest sum insured in a single risk		1,200 00

WELLS MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.
WOODBURY BENNETT, *President.*LEWIS WEST, *Secretary.*

P. O. Address of the Secretary, North Berwick, Maine.

 ASSETS.

Cash in office	\$98 86
Cash deposited in bank	262 20
Assessments on premium notes unpaid	110 41
Gross assets, not including premium notes	\$471 47

(Balance due on premium notes subject to assessment, \$12,939.46.)

LIABILITIES.

Losses reported, not adjusted (estimated)	\$150 00
Due for borrowed money and interest	522 80
All other debts, claims and demands against the company	5 00
Gross liabilities	\$677 80

INCOME.

Cash premiums on policies written or renewed	\$152 12
Policy fees	45 50
Assessments on premium notes	2,305 47
Cash loaned to the company, to pay losses or expenses	264 49
Income from all other sources	1 53
Gross cash income	\$2,769 11

EXPENDITURES.

Losses paid during the year	\$1,950 00
Adjusting losses	20 00
Collecting assessments	30 00
Return premiums on policies cancelled	31
Salaries of officers and directors	273 00
Making assessments	24 00
Borrowed money repaid	64 49
Interest	10 22
Rent, \$5.00; advertising, \$3.00	8 00
Printing, \$13.14; postage, \$3.54; blank books, \$1.75	18 43
Express charges	50
All other expenditures	9 10
Gross cash expenditures	\$2,408 05

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$247,427 75	\$15,101 94
Written and renewed during the year	80,220 00	5,070 80
Total	\$327,647 75	\$20,172 74
Deduct amount terminated during the year	68,275 00	4,128 00
Amount in force Dec. 31, 1902	\$259,372 75	\$16,044 74
Losses incurred during the year		\$1,950 00
Assessments, laid or ordered to be laid, on premium notes during the year		2,415 88
Date of last assessment, October 9, 1902, amount collected		2,305 47
Largest sum insured in a single risk		2,000 00

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.*

J. M. TAYLOR, *Secretary.*

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

ASSETS.

Cash in office	\$40 64
Cash deposited in bank.....	76 45
Gross assets, not including premium notes.	<u>\$117 09</u>
(Balance due on premium notes subject to assessment, \$14,231.04.)	

LIABILITIES.

Due officers for services	\$25 00
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INCOME.

Policy fees.....	\$50 00
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EXPENDITURES.

Salaries of officers and directors.....	\$53 50
Postage, \$1.25; blank books, \$.20; stationery, \$1.23.....	2 68
Gross cash expenditures	<u>\$56 18</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$143,560 00	\$14,356 00
Written and renewed during the year	31,600 00	3,160 00
Total.....	<u>\$175,160 00</u>	<u>\$17,516 00</u>
Deduct amount terminated during the year	23,535 00	2,353 50
Amount in force Dec. 31, 1902.....	\$151,625 00	\$15,162 50
Largest sum insured in a single risk.....		\$1,550 00

WEST GARDINER MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.*

B. M. SMALL, *Secretary.*

P. O. Address of the Secretary, Gardiner, Maine, R. F. D. No. 1.

ASSETS.

Cash in office.....	\$49 49
(Balance due on premium notes subject to assessment, \$5,464.00.)	

INCOME.

Cash premiums on policies written or renewed.....	\$66 66
Policy fees.....	45 00
Gross cash income	\$111 66

EXPENDITURES.

Losses paid during the year ...	\$5 00
Salaries of officers and directors	17 60
Salaries of agents and employes	45 00
Printing, \$14.75; postage, \$1.10	15 85
Gross cash expenditures.....	\$83 45

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$104,125 00	\$5,403 25
Written and renewed during the year.	64,520 00	3,332 50
Total	\$168,645 00	\$8,735 75
Deduct amount terminated during the year	55,845 00	2,884 75
Amount in force Dec. 31, 1902.....	\$112,800 00	\$5,851 00
Losses incurred during the year		\$5 00
Date of last assessment, October 4, 1899, amount collected		1,241 34
Largest sum insured in a single risk,		1,200 00

WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President.*

E. P. PACKARD, *Secretary.*

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

ASSETS.

Cash in office.....	\$90 36
Cash premiums on policies issued, due and unpaid	1 40
Gross assets, not including premium notes.....	\$91 76
(Balance due on premium notes subject to assessment, \$14,766.10.)	

LIABILITIES.

Due officers for services	\$60 00
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INCOME.

Cash premiums on policies written or renewed.....	\$65 32
Policy fees.....	28 50
Transfer fees.....	5 25
Gross cash income.....	\$99 07

EXPENDITURES.

Salaries of officers and directors	\$88 50
Advertising, \$3.00; postage, \$1.00; stationery, \$.40.....	4 40
All other expenditures.....	12
Gross cash expenditures.....	\$93 02

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$232,490 00	\$14,490 85
Written and renewed during the year.....	48,750 00	3,215 50
Total	\$281,240 00	\$17,706 35
Deduct amount terminated during the year.....	40,975 00	2,643 50
Amount in force Dec. 31, 1902.....	\$240,265 00	\$15,062 85
Date of last assessment, Sept. 12, 1896, amount collected.....		\$613 24
Largest sum insured in a single risk		1,500 00

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH W. DOUGHTY, *President.*

JOHN N. SWETT, *Secretary.*

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

ASSETS.

Cash in office	\$8 99
Cash deposited in bank	1 05
Cash premiums due on policies issued	17 22
Gross assets, not including premium notes	<u>\$27 26</u>
(Balance due on premium notes subject to assessment, \$16,061.22.)	

LIABILITIES.

Due for borrowed money and interest	\$40 00
Due officers for services	11 54
Gross liabilities	<u>\$51 54</u>

INCOME.

Cash premiums on policies written or renewed	\$143 88
Policy fees	38 00
Cash loaned to the company, to pay losses or expenses	40 00
Gross cash income	<u>\$221 88</u>

EXPENDITURES.

Return premiums on policies cancelled	\$3 50
Salaries of officers and directors	35 50
Borrowed money repaid	210 00
Interest	7 80
Gross cash expenditures	<u>\$256 80</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901	\$222,950 65	\$15,557 23
Written and renewed during the year	54,279 00	3,961 29
Total	<u>\$277,229 65</u>	<u>\$19,518 52</u>
Deduct amount terminated during the year	49,618 65	3,457 30
Amount in force Dec. 31, 1902	\$227,611 00	\$16,061 22
Largest sum insured in a single risk		\$1,700 00

WOOLWICH MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

HENRY A. CARD, *President.*

WINSHIP. R. LILLY, *Secretary.*

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

ASSETS.

Cash in office	\$10 30
Cash deposited in bank	128 53
Cash premiums on policies issued, due and unpaid	1 40
Books, blanks, etc.	5 50
Gross assets, not including premium notes.	\$145 73

(Balance due on premium notes subject to assessment, \$10,438.48.)

LIABILITIES.

Due officers for services	\$5 00
All other debts, claims and demands against the company.	5 00
Gross liabilities	\$10 00

INCOME.

Cash premiums on policies written or renewed	\$58 88
Policy fees	17 25
Interest from all sources.	2 21
Income from all other sources	1 95
Gross cash income	\$80 29

EXPENDITURES.

Return premiums on policies cancelled.	\$2 30
Salaries of officers and directors	22 25
Postage, \$.11; stationery, \$.30	41
All other expenditures	7 25
Gross cash expenditures.	\$32 21

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.	\$156,625 00	\$10,576 86
Written and renewed during the year.	18,975 00	1,306 00
Total	\$175,600 00	\$11,882 86
Deduct amount terminated during the year	14,200 00	994 49
Amount in force Dec. 31, 1902.	\$161,400 00	\$10,888 37
Date of last assessment, April 9, 1901, amount collected		\$526 54
Largest sum insured in a single risk		2,000 00

YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

F. H. HARGRAVES, *President.*

CHAS. BUTLER, *Secretary.*

P. O. Address of the Secretary, West Buxton, Maine.

ASSETS.

Cash in office	\$101 84
Cash deposited in bank	293 18
Assessments on premium notes unpaid	667 70
Typewriter	81 05
Safe, \$46; desk, \$25; office supplies, \$310.92 ..	381 92
Stationery and postage stamps	35 55
Gross assets, not including premium notes	\$1,561 24

(Balance due on premium notes subject to assessment, \$170,423.00.)

LIABILITIES.

Due for borrowed money and interest.....	\$1,186 00
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INCOME.

Cash premiums on policies written or renewed.....	\$2,677 27
Policy fees	452 00
Assessments on premium notes.....	5,837 39
Interest from all sources	26 00
Cash loaned to the company, to pay losses or expenses.....	4,400 00
Vacancy permits	87 75
Gross cash income	\$13,480 41

EXPENDITURES.

Losses paid during the year	\$5,332 88
Adjusting losses	50 97
Return premiums on policies cancelled.....	45 55
Salaries of officers and directors	1,110 00
Salaries of agents and employes	1,224 00
Traveling expenses of officers, directors and employes	12 40
Borrowed money repaid	4,839 00
Interest	167 87
Rent, \$50.00; advertising, \$45.55	95 55
Printing, \$72.30; postage, \$324.49; blank books, \$4.45 ..	401 24
Stationery, \$.60; express charges, \$4.65	5 25
Inspection of risks	74 45
Directors meetings	18 00
Incidental expenses	228 19
Clerical work	39 00
Gross cash expenditures	\$13,694 35

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1901.....	\$1,707,150 00	\$170,715 00
Written and renewed during the year	892,425 00	89,242 50
Total	<u>\$2,599,575 00</u>	<u>\$259,957 50</u>
Deduct amount terminated during the year	696,345 00	69,634 50
Amount in force Dec. 31, 1902.....	\$1,903,230 00	\$190,323 00
Losses incurred during the year.....		\$5,382 88
Assessments,laid or ordered to be laid,on premium notes during the year		6,437 24
Date of last assessment, October 31, 1902, amount collected.....		5,769 54
Largest sum insured in a single risk		2,000 00

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, 1902.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$286,990 22	
Dividends applied to purchase paid-up additions and annuities.....	28,201 59	
Surrender values applied to purchase paid-up insurance and annuities	20,591 74	
Consideration for original annuities involving life contingencies.	1,826 50	
Total new premiums	\$337,610 05	
Renewal premiums..	1,483,496 72	
Dividends applied to pay renewal premiums.	23,711 47	
Surrender values applied to pay renewal premiums.	3,461 24	
Total renewal premiums	\$1,510,669 43	
Total premium income.....		\$1,848,279 48
Consideration for supplementary contracts <i>not</i> involving life contingencies	\$7,090 80	
Interest on mortgage loans.	69,067 97	
Interest on collateral loans.....	40,030 65	
Interest on bonds and dividends on stocks..	219,166 74	
Interest on premium notes, policy loans or liens	5,303 91	
Interest on other debts due the company.....	2,789 93	
Discount on claims paid in advance..	113 15	
Rents—including company's own occupancy	52,868 61	389,340 96
Total income		\$2,244,711 24
Ledger assets Dec. 31, 1901		8,426,296 29
Total		\$10,671,007 53

DISBURSEMENTS.

Death claims and additions..	\$657,847 03	
Matured endowments and additions.	150,596 68	
Total death claims and endowments..		\$808,443 71
Annuities involving life contingencies.		1,333 23
Short time notes voided by lapse..		17,393 60

Surrender values paid in cash.	\$57,868 12
Surrender values applied to pay renewal premiums.	3,461 24
Surrender values applied to purchase paid-up insurance and annuities	20,591 74
Collateral loan notes voided by lapse	7,372 65
Dividends paid policy holders in cash.	8,238 96
Dividends applied to pay renewal premiums.	23,711 47
Dividends applied to purchase paid-up additions and annuities	28,201 59
<hr/>	
Total paid policy holders	\$976,616 31
Supplementary contracts <i>not</i> involving life contingencies.	3,589 56
Commissions and bonuses to agents.	276,689 22
Commuting renewal commissions	2,294 66
Salaries and allowances for agencies, including managers, agents and clerks.	83,181 46
Agency supervision, traveling and all other agency expenses	28,566 51
Medical examiners fees	33,945 50
Salaries and all other compensation of officers and home office employees	70,317 55
Rent—including company's own occupancy.	26,892 67
Advertising, printing, stationery and postage	29,134 77
Legal expenses.	6,955 43
Furniture, fixtures and safes	1,065 14
Insurance taxes, licenses and department fees.	36,739 62
Taxes on real estate	12,368 80
Repairs and expenses (other than taxes) on real estate	11,717 21
Loss on sale or maturity of ledger assets.	27,782 71
All other disbursements.	49,381 28
<hr/>	
Total disbursements.	\$1,677,238 40
Balance	\$8,963,769 13

LEDGER ASSETS.

Book value of real estate.	\$1,313,079 00
Mortgage loans on real estate	1,122,904 68
Loans secured by collateral	671,707 50
Loans on company's policies assigned as collateral	63,187 38
Premium notes on policies in force, including \$50,288.66 short time notes taken in settlement of premiums	153,398 66
Book value of stocks and bonds—excluding interest.	5,599,368 15
Deposited in trust companies and banks on interest	869 67
Cash in office and deposited in banks, not on interest.	42,605 68
Bills receivable	9,933 22
Agents' balances	16,278 34
Cash in transit Dec. 31, 1902 (since received).	436 85
<hr/>	
Total ledger assets	\$8,963,769 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.. .. .	\$18,093 75		
Interest accrued on stocks and bonds	37,555 54		
Interest due and accrued on collateral loans.....	4,257 16		
Interest due and accrued on premium notes, loans or liens..	5,277 89		
Interest accrued on other assets.....	807 87		
Rents accrued on company's property.	1,303 35		\$67,295 56
Market value of stocks and bonds over book value			371,170 47
		<i>New</i>	
		<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported	\$3,031 13	\$116,777 81	
Gross deferred premiums	17,724 98	114,850 11	
Total	\$20,756 11	\$231,627 92	
Deduct loading	4,151 22	46,325 58	
Net uncollected and deferred premiums	\$16,604 89	\$185,302 34	\$201,907 23
All other assets, viz.: Forborne premiums to be deducted in settle- ment of policy claims, included in liabilities			385 28
Gross assets.....			<u>\$9,634,527 67</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$16,278 34		
Bills receivable and interest.....	10,132 62		\$26,410 96
Total admitted assets			<u>\$9,608,116 71</u>

STOCKS, BONDS AND OTHER SECURITIES (EXCEPT MORTGAGES)
 HYPOTHECATED AS COLLATERAL SECURITY FOR CASH ACTUALLY
 LOANED, THE PAR AND MARKET VALUE OF SAME AND AMOUNT
 LOANED, DECEMBER 31, 1902.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
First National Bank, Wiscasset, Me., 5 shares.....	\$500 00	\$500 00	\$495 00
Central Wharf, Portland, Me., 9 shares.....	9,000 00	9,000 00	4,200 00
National Shoe & Leather Bank, Auburn, Me., 110 shares.....	11,000 00	11,000 00	9,000 00
Portland Water Co., Me., 52 shares.....	5,200 00	6,500 00	5,000 00
Portland Railroad Co., Me., 90 shares.....	9,000 00	10,800 00	9,500 00
Mt. Vernon Water Co., 6s.....	1,000 00	1,000 00	681 17
State Publishing Association, Me., 50 shares.....	5,000 00	5,000 00	3,500 00
Sandy River R. R. Co., 5s.....	12,000 00	13,200 00	10,000 00
Rockland-Rockport Lime Co., Common, 225 shares..	22,500 00	22,500 00	10,000 00
P. H. & J. M. Brown Co., Me., 300 shares.....	30,000 00	30,000 00	15,000 00
Rockland Building Syndicate, Me., 400 shares.....	40,000 00	40,000 00	15,000 00
Certificate of Deposit, Chapman National Bank, Me.	1,218 00	1,218 42	1,000 00
Aroostook Trust & Banking Co., Me., 8 shares.....	800 00	1,120 00	750 00
First National Bank, Portland, Me., 4 shares.....	400 00	440 00	100 00
Maine Steamship Co., Me., 6s.....	500 00	550 00	500 00
Merchants National Bank, Portland, Me., 200 shares.	15,000 00	21,000 00	18,000 00
Kennebec Light & Heat Co., Me., 40 shares.....	4,000 00	4,400 00	
Bar Harbor Electric Lt. Co., Common Stock, 15 shares	750 00	750 00	3,800 00
" " " " Preferred " 8 shares	400 00	400 00	
John Bird Co., Rockland, Me., 25 shares.....	25,000 00	25,000 00	25,000 00
The Lewiston Journal Co., Me., 120 shares.....	12,000 00	12,000 00	10,000 00
The Torrington Co., Class A, 150 shares.....	3,750 00	4,500 00	
United States Steel Corp., Preferred, 200 shares.....	20,000 00	18,000 00	
Amalgamated Copper Co., 100 shares.....	10,000 00	6,700 00	
Rockland-Rockport Lime Co., Preferred, 10 shares..	1,000 00	1,000 00	33,756 96
International Paper Co., Preferred, 10 shares.....	1,000 00	750 00	
Union Electric Co., 6s.....	500 00	500 00	
Sanford Power Co., 5s.....	500 00	500 00	
Kennebec Light & Heat Co., 5s.....	500 00	540 00	
The Torrington Co., Class A, 50 shares.....	1,250 00	1,500 00	1,100 00
" " " " B, 40 shares.....	1,000 00	1,200 00	180 00
New England Cotton Yarn Co., Preferred, 10 shares..	1,000 00	895 00	
Athol Water Co., 40 shares.....	4,000 00	4,000 00	4,000 00
United States Steel Corp., Preferred, 25 shares.....	2,500 00	2,250 00	
Bar Harbor Electric Lt. Co., 4 1/2s.....	4,000 00	4,000 00	12,000 00
Springfield Water Works Co., 6s.....	11,000 00	11,000 00	
Portland Water Co., 24 shares.....	2,400 00	3,000 00	4,000 00
Standish Water & Cons. Co., 17 shares.....	1,700 00	2,125 00	
Portland R. R. Co., 50 shares.....	5,000 00	6,000 00	5,000 00
Rockland-Rockport Lime Co., Preferred, 50 shares..	5,000 00	5,000 00	6,420 00
" " " " Common, 30 shares.....	3,000 00	3,000 00	
" " " " Preferred, 10 shares.....	1,000 00	1,000 00	800 00
" " " " Preferred, 478 shares..	47,800 00	47,800 00	47,800 00
Camden & Rockland Water Co., 200 shares.....	20,000 00	20,000 00	
Rockland-Rockport Lime Co., Preferred, 100 shares.	10,000 00	10,000 00	19,000 00
" " " " Common, 112 shares..	11,200 00	11,200 00	
Portland R. R. Co., 12 shares.....	1,200 00	1,440 00	1,200 00
United States Steel Corp., Preferred, 370 shares.....	37,000 00	33,300 00	
Amalgamated Copper Co., 50 shares.....	5,000 00	3,350 00	
Oxford Paper Co., 5s.....	10,000 00	10,500 00	58,610 00
American Realty Co., 1st Mortg. 5s.....	4,000 00	4,000 00	
United States Steel Corp., Common, 300 shares.....	30,000 00	11,250 00	
Rockland-Rockport Lime Co., 5s.....	5,000 00	5,250 00	
Consolidated Electric Lt. Co. of Me., 5s.....	1,500 00	1,500 00	5,000 00
Standish Water & Cons. Co., 5s.....	3,500 00	3,850 00	
Goodall Worsted Co., 5 shares.....	500 00	550 00	500 00
York Light & Heat Co., Preferred, 21 shares.....	2,100 00	2,100 00	1,500 00
United States Steel Corp., Preferred, 110 shares.....	11,000 00	9,900 00	7,500 00
Rockland-Rockport Lime Co., Common, 350 shares..	35,000 00	35,000 00	5,000 00
Leadville, Colorado, Warrants.....	623 00	623 30	
Central Oil Co., 25 shares.....	625 00	250 00	
United States Steel Corp., Common, 41 shares.....	4,100 00	1,537 50	4,485 00
Rockport Water Works Co., Me., 6s.....	1,500 00	1,500 00	
Bridgton & Saco River R. R. Co., 4s.....	2,000 00	2,040 00	
American Writing Paper Co., 5s.....	7,000 00	5,390 00	
Harpwell Steamboat Co., 5 shares.....	500 00	500 00	8,000 00
Cumberland Oil Co., 200 shares.....	2,000 00	1,800 00	
Richmond Water & Light Co., 5s.....	2,000 00	2,000 00	

STOCKS, BONDS, ETC.—CONCLUDED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
United States Steel Corp., Common, 100 shares.....	\$10,000 00	\$3,750 00	\$4,362 50
Amalgamated Copper Co., 25 shares.....	2,500 00	1,675 00	
United States Steel Corp., Preferred, 50 shares.....	5,000 00	4,500 00	3,300 00
Rockland-Rockport Lime Co., Preferred, 100 shares.	10,000 00	10,000 00	10,000 00
Rockland Trust Co., 10 shares.....	1,000 00	1,100 00	
Springfield Water Works Co., 6s.....	1,000 00	1,000 00	1,700 00
Bar Harbor Electric Light Co., 4½s.....	1,000 00	1,600 00	
United States Steel Corp., Preferred, 25 shares.....	2,500 00	2,250 00	3,451 25
Amalgamated Copper Co., 10 shares.....	1,000 00	670 00	
Camden & Rockland Water Co., 19 shares.....	1,900 00	1,900 00	8,040 00
United States Steel Corp., Preferred, 100 shares.....	10,000 00	9,000 00	
“ “ “ “ “ 12 shares.....	1,200 00	1,080 00	844 00
“ “ “ “ “ 100 shares.....	10,000 00	9,000 00	9,537 50
“ “ “ “ “ 5 shares.....	500 00	450 00	358 75
Amalgamated Copper Co., 25 shares.....	2,500 00	1,675 00	3,000 00
N. Y. C. & H. R. R. Co., 5 shares.....	500 00	795 00	
American Realty Co., 5s.....	1,000 00	1,000 00	2,250 00
United States Steel Corp., Preferred, 25 shares.....	2,500 00	2,250 00	
Amalgamated Copper Co., 25 shares.....	2,500 00	1,675 00	8,978 62
Metropolitan St. Ry. Co., 25 shares.....	2,500 00	3,550 00	
N. Y. & N. E. R. R. Co., 7s.....	1,000 00	1,100 00	1,648 00
Portland R. R. Co., 20 shares.....	2,000 00	2,400 00	
Rockland Building Syndicate, 500 shares.....	50,000 00	50,000 00	20,000 00
Rockland-Rockport Lime Co., Preferred, 33 shares..	3,300 00	3,300 00	5,000 00
Eastern Telephone Co., 5s.....	2,000 00	2,000 00	
Portland R. R. Co., 154 shares.....	15,400 00	15,480 00	15,400 00
Kokomo Water Works Co., 6s.....	1,000 00	1,000 00	800 00
Bar Harbor Electric Lt. Co., 4½s.....	500 00	500 00	1,200 00
Winterport Water Co., 4s.....	750 00	750 00	
Seattle Electric Lt. Co., Common, 75 shares.....	7,500 00	6,150 00	1,133 00
“ “ “ “ “ preferred, 11 shares.....	1,100 00	1,133 00	
Yoik Lt. & Heat Co., Preferred, 42 shares.....	4,200 00	4,200 00	10,000 00
New England Cotton Yarn Co., Preferred, 20 shares.	2,000 00	1,750 00	
Hawkes Brick Works, 200 shares.....	2,000 00	2,000 00	2,100 00
Richmond Water & Light Co., 5s.....	2,100 00	2,100 00	
Rensselaer Water Co., 4½s.....	500 00	500 00	1,000 00
Raton Water Works Co., 6s.....	1,000 00	1,000 00	
Richmond Water & Lt. Co., 5s.....	1,500 00	1,500 00	500 00
Bridgton & Saco River R. R. Co., 4s.....	500 00	500 00	
Calumet & Arizona Mining Co., 50 shares.....	500 00	4,600 00	1,050 00
Western Telephone & Telegraph Co., 5s.....	1,000 00	1,050 00	
Standish Water & Con. Co., 4s.....	500 00	540 00	4,800 00
Certificate of deposit Michigan Telephone Co., 5s....	6,000 00	4,800 00	
Rensselaer Water Co., 4½s.....	500 00	500 00	20,000 00
American Realty Co., 5s.....	20,000 00	20,000 00	
First National Bank, Boothbay Harbor, Me., 10 shares	1,000 00	1,000 00	800 00
Limerick National Bank, Limerick, Me., 140 shares.	14,000 00	24,500 00	20,000 00
Portland & Rumford Falls Ry., 500 shares.....	50,000 00	100,000 00	50,000 00
Rensselaer Water Co., 4½s.....	31,000 00	31,000 00	27,483 75
Portland R. R. Co., 22 shares.....	2,200 00	2,640 00	5,000 00
Illinois Valley Traction Co., 5s.....	4,000 00	4,000 00	
Dana Warp Mills, 5s.....	35,000 00	35,000 00	23,000 00
Bangor & Aroostook R. R., 5s.....	6,000 00	6,900 00	
Indianapolis Water Co., 5s.....	3,000 00	3,000 00	2,100 00
Cleveland City Cable Ry., 5s.....	2,000 00	2,100 00	
Scranton Suburban Ry. Co., 6s.....	2,000 00	2,200 00	20,000 00
Akron Water Works Co., 5s.....	1,000 00	1,050 00	
Sterling Water Co., 5s.....	1,000 00	1,000 00	2,000 00
Maine Water Co., 5s.....	2,000 00	2,000 00	
Ellsworth Electric Illuminating Co., 5s.....	1,500 00	1,500 00	1,500 00
Clifton Forge Lt. & Water Co., 6s.....	1,500 00	1,500 00	
Union Pacific R. R. Co., Common, 100 shares.....	10,000 00	10,200 00	8,000 00
United States Steel Corp., Preferred, 100 shares.....	10,000 00	9,000 00	
Hudson Valley R. R. Co., 5s.....	2,000 00	2,000 00	8,425 00
Portland Trust Co., 17 shares.....	1,700 00	3,400 00	2,500 00
“ “ “ “ “ 10 shares.....	1,000 00	2,000 00	1,500 00
		\$956,702 22	\$671,707 50

BONDS AND STOCKS OWNED BY THE COMPANY, DECEMBER 31, 1902.

Description.	YEAR OF		Book value.	Par value.	Market value. (ex interest.)
	Maturity.	Option.			
United States, Gold	1925		\$293,900 07	\$242,000	\$333,960 00
State of Maine (Registered)	1917			25,000	
State of Maine (Registered)	1918			18,000	
State of Maine (Registered)	1919		48,718 75	5,000	50,000 00
State of Maine (Registered)	1920			2,000	
Province of New Brunswick	1930			3,000	
Province of New Brunswick	1930		60,577 37	3,500	66,900 00
Province of New Brunswick	1930			48,500	
Province of New Brunswick	1931			5,000	
Montreal Harbour (Debentures)	1917				
Montreal Harbour (Debentures)	1918		30,432 50	30,000	31,800 00
Province of Ontario, Annuities, 1903 to 1925, \$7,000 payable semi-annually ...					
Province of Ontario, Annuities, 1903 to 1932, \$4,000 payable semi-annually ...			340,050 62		344,255 52
Province of Manitoba, Gold	1930		106,000 00	100,000	108,000 00
National War Loan of Great Britain ...	1910		8,645 36		8,645 36
British Consols			45,584 25		45,584 25
Imperial Japanese Government			21,948 75		21,948 75
Berlin, N. H. (Funding)	1917		7,306 25	7,000	7,420 00
Caribou, Me. (School House Dist. No. 2 Bldg.)	1903		1,000 00	1,000	1,000 00
Caswell Plantation, Me. (Notes)			800 00	800	800 00
Cheboygan, Mich. (Water Works)	1914		18,846 00	18,000	19,620 00
Cote St. Antoine, Can	1934		48,773 50	45,000	47,700 00
Colorado Springs, Colo. (City Hall, Gold Fort Kent, Me.	1916	1911	27,510 30	27,000	27,270 00
Helena, Mont. (Funding)	1922		3,120 00	3,000	3,120 00
Morris, Ill. (Water Works)	1911	1901	26,937 50	25,000	25,000 00
Morris, Ill. (Water Works)	1905	1904		2,000	
Morris, Ill. (Water Works)	1906	1904		3,000	
Morris, Ill. (Water Works)	1910	1904		3,000	
Morris, Ill. (Water Works)	1911	1904	20,596 00	3,000	20,000 00
Morris, Ill. (Water Works)	1912	1904		3,000	
Morris, Ill. (Water Works)	1913	1904		3,000	
Morris, Ill. (Water Works)	1914	1904		3,000	
Piqua, Ohio (Street Imp.)	1903				
Piqua, Ohio (Street Imp.)	1904		7,297 50	7,000	7,000 00
Piqua, Ohio (Street Imp.)	1905				
Pueblo, Colo. (Deficiency) ..	1906		11,325 00	10,000	10,500 00
Richmond, Va. (Currency, Registered) ..	1926		10,735 00	11,000	11,550 00
Richmond, Va. (Currency, Registered) ..	1927				
Rockland, Me.	1916		3,161 85	3,000	3,150 00
Shelburne, N. H. (Notes)	1903				
Shelburne, N. H. (Notes)	1904		1,500 00	1,500	1,500 00
Shelburne, N. H. (Notes)	1905				
St. Henri, Can. (Debentures)	1949		82,662 36	76,000	80,560 00
St. John, N. B.	1937		110,653 59	100,000	106,000 00
Salt Lake City, Utah (Refunding)	1921		25,850 00	25,000	25,875 00
Vancouver, B. C., Local Imp. (Debent.)	1910			37,600	
Vancouver, B. C., Local Imp. (Debent.)	1938		71,121 06	31,300	70,950 75
West Duluth, Minn. (General Fund) Gold	1911		27,875 00	25,000	28,750 00
RAILROAD BONDS.					
Bridgton & Saco River, 1st Mortg., Gold	1928		10,000 00	10,000	10,200 00
Knox & Lincoln Ry. Co.	1921		10,750 00	10,000	11,000 00
Lime Rock R. R. Co	1929		99,980 00	99,000	103,950 00
Norway & Paris St. Ry., 1st Mortg., Gold	1916		18,900 00	18,000	18,000 00
Chicago, Wisconsin & Minn. R. R., 1st Mortg., Gold	1916		4,740 00	4,000	4,400 00
Joliet, Ill., Railroad Co., 1st Con. Mortg., Gold	1918		5,000 00	5,000	5,000 00
Middlesex Valley R. R., 1st Mortg., Gold	1942		1,950 00	2,000	2,000 00
Rockland, Thomaston & Camden St. Ry.	1921		8,000 00	8,000	8,000 06
Toronto, Hamilton & Buffalo R. R. Co., 1st Mortg., Gold	1946		45,000 00	45,000	45,000 00
Wladikawkas Ry. Co., Russia, Gold	1957		26,000 00	26,000	26,000 00

BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book value.	Par value.	Market value, (ex-interest.)
	Maturity.	Option.			
Bangor & Aroostook (Con. Ref. Mortg.), Gold ...	1951		\$38,000 00	\$40,000	\$40,000 00
Canadian Northern Ry. Co., 1st Mortg., Guaranteed by Prov. of Manitoba...	1930		81,906 00	81,906	84,363 18
Hudson Valley Ry. (Con. Mortg.) Gold...	1951		70,000 00	70,000	70,000 00
N. Y. C. & H. R. R. E. (Coll. Trust) ...	1998		74,162 81	75,000	74,162 81
Seaboard Air Line Ry., 1st Mortg., Gold	1950		21,575 00	25,000	22,500 00
CORPORATION BONDS.					
American Realty Co., 1st Mortg., Gold.	1941	1903	121,000 00	121,000	121,000 00
Augusta, Me., Water Co.	1904		23,797 50	23,500	23,500 00
Biddeford & Saco Water Co.	1904		11,000 00	11,000	11,000 00
Bar Harbor Electric Lt., 1st Mortg., Gold	1921		4,875 00	5,000	5,000 00
Consolidated Electric Light Co. of Me., 1st Con. Mortg., 30 year, Gold ...	1925		17,640 00	18,000	18,000 00
Caribou, Me., Water Co., 1st Mortg., Gold	1916		10,180 00	10,000	7,500 00
Camden & Rockland Water Co.	1922	1912	32,500 00	32,500	34,125 00
Dana Warp Mills, 1st Mortg.	1922		28,000 00	28,000	28,000 00
Ellsworth Water Co., W. & E. Lt. Prop- erties	1918		7,955 00	8,000	8,000 00
Freeport, Me., Water Co.	1911		20,000 00	20,000	20,000 00
Hebron Water Co., 1st Mortg.	1922	1903	5,000 00	5,000	5,000 00
Knox, Me., Gas & Electric Co.	1903		11,150 00	11,100	11,100 00
Kennebec Light & Heat Co., 1st Mortg., Gold.	1918		24,990 00	25,000	27,000 00
Maine Water Co., 1st Con. Mortg.	1931		21,000 00	21,000	21,000 00
Mousam Water Co.	1921		35,000 00	35,000	35,000 00
New England Elevator Co., 1st Mortg., Gold	1903 to 1941		122,000 00	122,000	122,000 00
Standish Water & Con. Co., 1st Mortg., Gold	1929		100,700 00	95,000	100,700 00
Portland Elevator Co., Gold, G'd by G. T. Ry. Co.	1903	1933	35,000 00	35,000	36,750 00
Umbagog Paper Co., 1st Mortg., Gold..	1918	1903	56,000 00	56,000	56,000 00
Rumford Falls Power Co. (Coll. Trust) Gold	1922		225,000 00	225,000	225,000 00
Rumford Falls Realty Co., 1st Mortg. ...	1922 1903		97,500 00	100,000	100,000 00
Stevens Electric Co., 1st Mortg.	to 1917		14,500 00	14,500	14,500 00
Sagadahock Light & Power Co., 1st Mortg., Gold	1922		25,000 00	25,000	25,000 00
Warren Water Co., 1st Mortg.	1919		4,900 00	5,000	2,500 00
York Shore Water Co., 1st Mortg., Gold	1916		6,000 00	6,000	6,300 00
York Light & Heat Co., 1st Mortg., Gold	1920		30,120 00	30,000	30,900 00
Athol Water Co., 1st Mortg., Gold ...	1912		18,800 00	19,000	19,000 00
Arkansas Water Co., Ark. Con. Sink- ing Fund, Gold	1909	1894	10,100 00	10,000	10,000 00
American Writing Paper Co., 1st Mortg., Sinking Fund, Gold	1919	1909	21,754 60	23,000	17,710 00
American Telephone & Telegraph Co., Coll. Trust	1929		49,500 00	50,000	50,000 00
Berlin, N. H., Water Co., 1st Mortg., Gold	1917	1902	25,000 00	25,000	25,000 00
Bethlehem, N. H., Electric Lt. Co., 1st Mortg.	1919	1904	2,940 00	3,000	3,000 00
Crystal Water Co., Edgewater, N. Y., 1st Mortg.	1910		31,620 00	35,000	26,250 00
Central Foundry Co., Sinking Fund, Gold, Deb.	1919	1901	31,521 50	35,000	26,250 00
Cascade Electric Lt. & Power Co., 1st Mortg.	1921		9,800 00	10,000	10,000 00
Kalispel Water & Electric Co., 1st Mortg., Gold	1912		1,500 00	3,000	2,700 00
Le Mars Water & Light Co., 1st Mortg. ...	1904		24,500 00	25,000	25,000 00
Leadville Water Co., 1st Mortg., Gold ..	1916		20,000 00	20,000	20,000 00
Lancaster & Jefferson Electric Co., 1st Mortg.	1922	1907	9,800 00	10,000	10,000 00
Municipal Water Works Co.	1922	1903	20,250 00	20,250	20,250 00

BONDS AND STOCKS OWNED BY THE COMPANY—CONCLUDED.

Description.	YEAR OF		Book value.	Par value.	Market value. (ex interest.)
	Maturity.	Option.			
Manitowoc Water Works Co. (Wis.), 1st Mortg., Gold	1922		\$23,003 75	\$25,000	\$25,000 00
Norfolk Ry. & Light Co., 1st Mortg., Gold	1949		33,750 00	35,000	35,000 00
Richmond Water & Lt. Co., Income	1951	1906	3,600 00	3,600	3,600 00
Richmond Water & Light Co., Ky., 1st Mortg., Gold	1921		5,500 00	5,500	5,500 00
Raton Water Works Co., N. M., 1st Mortg., Gold	1912		14,700 00	15,000	15,000 00
Council Bluffs Gas & Electric Co., 1st Mortg., Gold	1928		20,200 00	20,000	20,600 00
RAILROAD STOCK.					
Boston & Maine R. R., Common, with dividend, 2423 Sh			438,014 38	242,300	484,600 00
New York Central & Hudson River R. R. Co., with dividend, 1772 Sh			267,788 00	177,200	281,748 00
Maine Central R. R. Co. with dividend, 2541 Sh			434,366 53	254,100	457,380 00
Portland & Rumford Falls Ry., 800 Sh			98,000 00	80,000	160,000 00
Hereford Railway Co., 200 Sh			19,400 00	20,000	20,000 00
Pennsylvania R. R. Co., 900 Sh			72,443 75	45,000	72,000 00
Rumford Falls & Rangeley Lakes R.R., Pref. 100 Sh.			10,000 00	10,000	10,000 00
CORPORATION STOCK.					
Biddeford & Saco Water Co., 31 Sh			3,193 00	3,100	3,100 00
Rockland-Rockport Lime Co., Pref. 500 Sh			50,000 00	50,000	50,000 00
Dixfield & Peru Bridge Co., Maine, 141 Sh			14,100 00	14,100	14,100 00
Mechanic Falls Water & Electric Light & Power Co., 1 Sh			100 00	100	100 00
New England Cotton Yarn Co., Pref. 500 Sh, with dividend			46,000 00	50,000	44,750 00
Portland Water Co., 300 Sh			36,550 00	30,000	37,500 00
United States Steel Corp., Pref. 800 Sh			77,400 00	80,000	72,000 00
Union Mills, Pref. 500 Sh			47,500 00	50,000	47,500 00
Massachusetts Gas Co., Pref. 250 Sh			20,906 25	25,000	21,250 00
BANK STOCK.					
Canal National Bank, Portland, Me., 150 Sh			18,000 00	15,000	15,750 00
Cumberland National Bank, Portland, Me., 29 Sh			2,900 00	2,900	3,045 00
First National Bank, Portland, Me., 21 Sh			2,205 00	2,100	2,310 00
Merchants National Bank, Portland, Me., 36 Sh			4,176 00	2,700	3,780 00
National Traders Bank, Portland, Me., 17 Sh			1,700 00	1,700	1,700 00
Portland National Bank, Portland, Me., 1473 Sh			192,905 00	147,300	235,680 00
Union Safe Deposit & Trust Co., Portland, Me., 2183 Sh			218,500 00	218,500	349,600 00
Biddeford National Bank, Biddeford, Me., 20 Sh			2,400 00	2,000	2,000 00
First National Bank, Wiscasset, Me., 10 Sh			900 00	1,000	1,000 00
First National Bank, Bangor, Me., 12 Sh			1,560 00	1,200	1,740 00
First National Bank, Biddeford, Me., 50 Sh			7,000 00	5,000	7,000 00
Manufacturers Nat'l Bank, Lewiston, Me., 50 Sh			5,000 00	5,000	5,000 00
North National Bank, Rockland, Me., 50 Sh			6,670 00	5,000	7,000 00
Northern National Bank, Hallowell, Me., 100 Sh			12,500 00	10,000	11,000 00
Norway National Bank, Norway, Me., 5 Sh			540 00	500	550 00
Richmond National Bank, Richmond, Me., 535 Sh			580 00	560	560 00
Rumford Falls Trust Co., Rumford Falls, Me., 50 Sh			5,000 00	5,000	6,250 00
Westbrook Trust Co., Westbrook, Me., 75 Sh			7,550 00	7,500	7,875 00
Commercial National Bank, Omaha, Neb., 50 Sh			3,500 00	5,000	5,000 00
National Shawmut Bank, Boston, Mass., 100 Sh			15,000 00	10,000	25,500 00
National Bank of Commerce, Omaha, Neb., 20 Sh			2,000 00	2,000	800 00
First National Bank, Buchanan Co., Mo., 15 Sh			1,500 00	1,500	1,800 00
Sioux Falls National Bank, Sioux Falls, Dak., 20 Sh			2,000 00	2,000	1,400 00
			\$5,599,368 15		\$5,970,538 62

LIABILITIES.

Net present value of outstanding policies	\$8,611,092 00	
Same for reversionary additions.....	199,976 00	
Same for annuities	7,284 00	
Total	\$8,818,352 00	
Deduct net value of risks reinsured.....	3,541 00	
Net reserve		\$8,814,811 00
Present value of supplementary contracts, <i>not</i> involving		
life contingencies		26,973 00
Death losses in process of adjustment.....	\$54,486 05	
Death losses reported, no proofs received	34,894 17	
Matured endowments due and unpaid.....	5,969 47	
Total policy claims		\$95,349 69
Premiums paid in advance, including surrender values so applied.....		\$,289 29
Commissions due agents on premium notes, when paid.. ..		1,000 00
Dividends or other profits due policy holders		5,101 94
Other liabilities		22 00
Unassigned funds (surplus).....		661,569 79
Total liabilities.....		\$9,608,116 71

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$116,877 00	
Received during the year on old policies	5,279 00	\$122,156 00
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,838 00	
Used in purchase of surrendered policies	4,259 00	
Used in payment of dividends to policy holders.....	3,200 00	
Redeemed by maker in cash.....	1,749 00	
Total reduction of premium note account.....		\$19,046 00
Balance, note assets at end of the year.....		\$103,110 00

EXHIBIT OF POLICIES.

The Following is a Correct Statement of the Business of the Year on Policy Account as it Stood at Close of Business December 31, According to Home Office Books:

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UNION MUTUAL LIFE INSURANCE COMPANY.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RETURN PREMIUMS AND REVER-SIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number	Amount.
At end of previous year.....	22,792	\$32,739,994	8,512	\$12,392,116 00	3,980	\$7,127,901	\$685,032 56	35,284	\$52,945,043 56
New policies taking effect.....	2,740	3,246,987	1,720	1,925,652 00	909	1,913,500	-	5,369	7,086,139 00
Old policies revived.....	45	65,914	15	13,500 00	5	5,000	459 46	65	84,873 46
Old changed and increased.....	11	15,000	51	20,506 44	-	-	-	62	35,506 44
Additions by dividends.....	-	-	-	-	-	-	88,329 53	-	88,329 53
Add policies transferred to Maine and Massachusetts N. F. law extensions.....	-	-	-	-	453	687,311	-	453	687,311 00
Totals	25,588	\$36,067,895	10,298	\$14,351,774 44	5,347	\$9,733,712	\$773,821 55	41,233	\$60,927,202 99
<i>Deduct Ceased.</i>									
By death	243	\$455,869	80	\$152,245 00	33	\$56,550	\$6,866 06	366	\$671,530 06
By maturity and discount.....	-	-	145	139,461 95	-	-	12,744 07	145	152,206 02
By expiry	-	-	-	-	449	756,216	-	449	756,216 00
By surrender.....	166	267,231	82	137,290 00	15	20,000	9,478 29	263	433,999 29
By lapse.....	1,527	1,921,234	539	552,450 00	471	1,034,750	407 79	2,537	3,508,841 79
By change and decrease.....	141	213,000	104	131,474 49	97	235,500	18,498 76	342	598,473 25
By policies transferred to Maine and Massachusetts N. F. law extensions	354	542,311	79	107,000 00	20	38,000	-	453	687,311 00
Total terminated	2,431	\$3,399,645	1,039	\$1,219,921 44	1,085	\$2,141,016	\$47,994 97	4,555	\$6,808,577 41
Outstanding end of year	23,157	\$32,668,250	9,259	\$13,131,853 00	4,262	\$7,592,696	\$725,826 58	36,678	\$54,118,625 58
Policies reinsured	1	5,000	-	-	14	100,000	-	15	105,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	8,074	\$9,055,173 43
Policies issued during the year.....	1,454	1,401,475 96
Total	9,528	\$10,456,649 39
Deduct policies ceased to be in force.....	1,109	1,130,095 16
Policies in force in Maine, December 31, 1902.....	8,419	\$9,326,554 23
Losses and claims unpaid December 31, of the previous year...	9	\$9,597 34
Losses and claims incurred during the year	76	88,610 84
Total	85	\$98,208 18
Losses and claims settled during the year	79	91,478 98
Losses and claims unpaid Dec. 31, 1902.....	6	\$6,729 20
Premiums received		\$871,417 54

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES AUTHOR-
IZED TO TRANSACT BUSINESS IN THE STATE OF
MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1902.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$1,750,000.

INCOME.

First year's premiums on original policies	\$1,144,782 30	
Surrender values applied to pay first year's premiums.. .	2,808 49	
Total first year's premiums on original policies.....	\$1,147,590 79	
Dividends applied to purchase paid-up additions and annuities	5,438 71	
Surrender values applied to purchase paid-up insurance and annuities.	277,529 24	
Consideration for supplementary contracts involving life contingencies	9,788 13	
Total new premiums	\$1,440,346 87	
Renewal premiums	6,457,241 39	
Dividends applied to pay renewal premiums	506,878 48	
Total renewal premiums	\$6,964,119 87	
Total premium income		\$8,404,466 74
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		62,949 00
Premium notes, loans or liens restored by revival of policies		223 90
Interest on mortgage loans	\$1,194,972 18	
Interest on collateral loans.	36,292 10	
Interest on bonds and dividends on stocks	913,135 46	
Interest on premium notes, policy loans or liens	161,429 30	
Interest on other debts due the company	69,219 07	
Discount on claims paid in advance	2,576 15	
Rents—including company's own occupancy	37,172 80	2,414,797 06
Profit on sale or maturity of ledger assets.....		177,527 51
From other sources.		214 59
Total income, life department		\$11,060,178 80
Premium income, accident department.....		1,756,621 29
Total income		\$12,816,800 09
Ledger assets Dec. 31, 1901.....		56,160,854 22
Total		\$68,977,654 31

DISBURSEMENTS.

Death claims and additions.	\$2,738,976 37
Matured endowments and additions.	1,788,794 00
Total death claims and endowments.	\$4,527,770 37
Surrender values paid in cash.	155,428 99
Surrender values applied to pay new premiums	2,808 49
Surrender values applied to purchase paid-up insurance and annuities	277,529 24
Dividends paid policy holders in cash	202,126 07
Dividends applied to pay renewal premiums	506,878 48
Dividends applied to purchase paid-up additions and annuities	5,438 71
Total paid policy holders	\$5,677,980 35
Dividends to stockholders.	175,000 00
Commissions and bonuses to agents	1,004,967 06
Salaries and allowances for agencies, including managers, agents and clerks	28,876 53
Agency supervision, traveling and all other agency expenses	20,165 36
Medical examiners fees and inspection of risks	82,786 47
Salaries and all other compensation of officers and home office employees	180,554 34
Rent—including company's own occupancy.	39,760 40
Advertising, printing, stationery and postage	72,977 21
Legal expenses	10,656 55
Furniture, fixtures and safes	10,996 36
Insurance taxes, licenses and department fees.	275,024 14
Taxes on real estate	8,718 74
Repairs and expenses (other than taxes) on real estate	31,175 09
All other disbursements	61,362 41
Total disbursements, life department	\$7,681,001 01
Total disbursements, accident department	1,527,688 34
Total disbursements	\$9,208,689 55
Balance	\$59,768,964 76

LEDGER ASSETS.

Book value of real estate.	\$669,543 12
Mortgage loans on real estate.	27,303,046 82
Loans secured by collateral.	1,009,024 17
Loans on company's policies assigned as collateral	2,379,915 00
Premium notes on policies in force.	396,153 38
Book value of stocks and bonds—excluding interest.	22,692,301 57
Deposited in trust companies and banks on interest.	3,003,570 99
Cash in office and deposited in banks, not on interest	2,293,540 03
Bills receivable.	21,869 68
Total ledger assets.	\$59,768,964 76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$423,789 26
Interest due and accrued on stocks and bonds.	147,513 36
Interest due and accrued on collateral loans	11,292 94
Interest due and accrued on premium notes, loans or liens	244,646 34
Interest due and accrued on other assets	220 76
Rents due and accrued on company's property.	2,345 33
Market value of stocks and bonds over book value.	\$829,807 99
	2,232,663 17

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$9,348 60	\$395,700 04	
Gross deferred premiums	48,392 63	315,178 14	
Total	<u>\$57,741 23</u>	<u>\$710,878 18</u>	
Deduct loading	11,548 25	142,175 63	
Net uncollected and deferred premiums	\$46,192 98	\$568,702 55	\$614,895 53
Gross assets			<u>\$63,445,731 45</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$18,373 28	
Bills receivable	25,384 22	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	759 88	\$44,517 38
Total admitted assets		<u>\$63,401,214 07</u>

LIABILITIES.

Net present value of outstanding policies	\$53,879,691 13	
Deduct net value of risks reinsured	54,582 00	
Net reserve		\$53,825,139 13
Present value of supplementary contracts <i>not</i> involving life contingencies		62,833 00
Surrender values claimable on policies cancelled		17,781 00
Death losses in process of adjustment	\$121,185 00	
Death losses reported, no proofs received	32,171 00	
Matured endowments due and unpaid	57,635 00	
Death losses and other policy claims resisted	22,820 00	
Total policy claims		\$233,811 00
Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies		125 00
Premiums paid in advance, including surrender values so applied ..	21,042 84	
Commissions due agents on premium notes, when paid	2,423 22	
Salaries, rents, commissions and other accounts, due or accrued	10,000 00	
Dividends or other profits due policy holders	89,983 20	
Dividends apportioned, payable to policy holders during 1903	290,700 14	
Dividends apportioned, payable to policy holders subsequent to 1903	445,904 27	
Special reserve		2,113,933 00
Liabilities, accident department		789,001 88
Cash capital		1,750,000 00
Unassigned funds (surplus)		3,748,536 39
Total liabilities		<u>\$63,401,214 07</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$417,911 39	
Received during the year on new policies	15,869 75	
Received during the year on old policies	15,356 39	
Restored by revival of policies	223 90	\$449,361 43
Deductions during the year as follows:		
Used in payment of losses and claims	\$18,956 42	
Used in purchase of surrendered policies	4,837 13	
Used in payment of dividends to policy holders	10,236 58	
Redeemed by maker in cash	19,177 92	
Total reduction of premium note account		<u>\$53,208 05</u>
Balance, note assets at end of the year		<u>\$396,153 38</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	40,904	\$63,466,118 00		
Endowment	65,326	112,889,547 00		
All other	9,840	22,062,968 00	116,070	\$198,418,633 00

NEW POLICIES ISSUED.

Whole life	4,996	\$9,695,393 00		
Endowment	8,264	13,684,074 00		
All other	879	1,991,760 00	14,139	\$25,371,227 00

OLD POLICIES REVIVED.

Whole life	14	\$31,835 00		
Endowment	26	60,813 00		
All other	4	6,500 00	44	\$99,148 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	5	\$8,310 00		
Endowment	5	36,521 00		
All other	266	476,100 00	276	\$520,931 00

Total 130,529 \$224,409,939 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	2,499	\$4,070,272 00		
Endowment	4,239	7,335,402 00		
All other	789	1,822 200 00	7,527	\$13,227,874 00

HOW TERMINATED.

By death	1,585	\$2,713,285 00		
maturity	1,288	1,788,317 00		
expiry	140	279,400 00		
surrender	1,048	1,756,726 00		
lapse	3,143	5,937,049 00		
change and decrease	323	753,097 00		
Total	7,527	\$13,227,874 00		

* POLICIES IN FORCE, DEC. 31, 1902.

Whole life	43,420	\$69,131,384 00		
Endowment	69,382	119,335,553 00		
All other	10,200	22,715,128 00	123,002	\$211,192,065 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,626	\$2,165,110 00
Policies issued during the year	76	87,337 00
Total	1,702	\$2,252,447 00
Deduct policies ceased to be in force	82	107,941 00
Policies in force in Maine, December 31, 1902 ...	1,620	\$2,144,506 00
Losses and claims unpaid December 31, of the previous year	9	\$2,544 00
Losses and claims incurred during the year	66	77,201 00
Total	75	\$79,745 00
Losses and claims settled during the year	69	78,983 87
Losses and claims unpaid Dec. 31, 1902	6	\$1,279 00
Premiums received		\$75,088 13

* Policies re-insured, 41, \$292,699.

CONNECTICUT MUTUAL LIFE INSURANCE
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JACOB L. GREENE, *President.*

HERBERT H. WHITE, *Secretary.*

INCOME.

First year's premiums on original policies	\$399,933 05	
Surrender values applied to pay first year's premiums....	3,302 51	
Total first year's premiums on original policies	\$403,235 56	
Surrender values applied to purchase paid-up insurance and annuities.....	74,193 42	
Consideration for original annuities involving life con- tingencies	53,318 55	
Total new premiums	\$530,747 53	
Renewal premiums.....	3,641,344 41	
Dividends applied to pay renewal premiums	1,085,875 27	
Surrender values applied to pay renewal premiums	13,714 21	
Total renewal premiums	\$4,740,993 89	
Total premium income.....	\$5,271,681 42	
Premium notes, loans or liens restored by revival of policies		86 00
Interest on mortgage loans	\$1,242,106 11	
Interest on collateral loans	115 00	
Interest on bonds and dividends on stocks	1,132,173 29	
Interest on premium notes, policy loans or liens.....	40,608 21	
Interest on other debts due the company	10,148 49	
Discount on claims paid in advance	2,257 80	
Rents	462,484 18	2,889,898 08
Total income.....		\$8,161,660 50
Ledger assets Dec 31, 1901.		62,649,582 92
Total		\$70,811,243 42

DISBURSEMENTS.

Death claims.....	\$4,049,466 00	
Matured endowments.....	322,144 00	
Total death claims and endowments	\$4,371,610 00	
Annuities involving life contingencies.....	5,718 44	
Premium notes voided by lapse	395 00	
Surrender values paid in cash.....	409,030 57	
Surrender values applied to pay new premiums	3,302 51	
Surrender values applied to pay renewal premiums	13,714 21	
Surrender values applied to purchase paid-up insurance and annuities	74,193 42	
Dividends paid policy holders in cash.....	228,974 84	
Dividends applied to pay renewal premiums.....	1,085,875 27	
Total paid policy holders		\$6,192,814 26

Commissions and bonuses to agents	\$409,167 92
Salaries and allowances for agencies, including managers, agents and clerks	17,041 63
Agency supervision, traveling and all other agency expenses.	18,945 33
Medical examiners fees	24,037 11
Salaries and all other compensation of officers and home office employees	166,617 55
Rent.....	8,008 82
Advertising, printing, stationery and postage	79,663 08
Legal expenses.....	14,454 71
Furniture, fixtures and safes	3,756 27
Insurance taxes, licenses and department fees	217,283 57
Taxes on real estate.....	177,239 32
Repairs and expenses (other than taxes) on real estate	224,423 20
Loss on sale or maturity of ledger assets	57,257 98
All other disbursements.....	17,741 85
Total disbursements	\$7,628,452 10
Balance.....	\$63,182,791 32

LEDGER ASSETS.

Book value of real estate	\$11,932,836 80
Mortgage loans on real estate.....	24,256,739 50
Loans secured by collateral	2,300 00
Premium notes on policies in force	641,884 78
Book value of stocks and bonds—excluding interest.	25,740,745 94
Deposited in trust companies and banks on interest	511,050 52
Cash in office and deposited in banks, not on interest	87,202 19
Bills receivable.....	2,404 04
Agents' balances	7,627 55
Total ledger assets	\$63,182,791 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$504,588 94	
Interest due and accrued on stocks and bonds	257,253 35	
Interest accrued on collateral loans.....	28 75	
Interest due and accrued on premium notes, loans or liens	133,147 31	
Rents due and accrued on company's property	11,558 38	\$906,576 73
Market value of stocks and bonds over book value		1,202,252 86*
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported.....	\$2,250 53	\$57,180 78
Gross deferred premiums	31,162 08	333,943 86
Total	\$33,442 61	\$391,124 64
Deduct loading	6,688 52	78,224 93
Net uncollected and deferred premiums	\$26,754 09	\$312,899 71
Gross assets.....		\$65,631,274 71

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$7,627 55	
Bills receivable.....	2,404 04	\$10,031 59
Total admitted assets.....		\$65,621,243 12

LIABILITIES.

Net present value of outstanding policies.....	\$57,468,064 00	
Same for annuities	94,965 00	
		<hr/>
Net reserve		\$57,563,029 00
Surrender values claimable on policies cancelled		155,640 00
Death losses due and unpaid	\$44,990 50	
Death losses in process of adjustment	129,356 00	
Death losses reported, no proofs received	88,842 00	
Matured endowments due and unpaid	9,394 30	
Death losses and other policy claims resisted	6,000 00	
		<hr/>
Total policy claims		\$278,582 80
Premiums paid in advance, including surrender values so applied ..		20,741 81
Dividends or other profits due policy holders		1,223,257 08
Unassigned funds (surplus)		6,379,992 43
		<hr/>
Total liabilities		\$65,621,243 12

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$697,032 91	
Restored by revival of policies	86 00	\$697,118 91
		<hr/>
Deductions during the year as follows:		
Used in payment of losses and claims	\$16,677 04	
Used in purchase of surrendered policies	2,871 00	
Voided by lapse	395 00	
Used in payment of dividends to policy holders	27,647 63	
Redeemed by maker in cash	7,643 46	
		<hr/>
Total reduction of premium note account.....		\$55,234 13
Balance, note assets at end of the year		\$641,884 78

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	60,865	\$145,444,198 00		
Endowment	7,146	15,626,986 00		
All other.....	705	1,795,960 00	68,716	\$162,867,144 00
		<hr/>		

NEW POLICIES ISSUED.

Whole life	2,811	\$7,436,981 00		
Endowment.....	954	2,343,950 00		
All other.....	229	639,000 00	3,994	\$10,419,931 00
		<hr/>		

OLD POLICIES REVIVED.

Whole life	11	\$15,500 00		
Endowment.....	3	3,000 00	14	\$18,500 00
		<hr/>		

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	\$31,895 00		
Endowment.....	6	16,230 00		
All other.....	2	7,000 00	8	\$55,125 00
		<hr/>		
Total			72,732	\$173,860,700 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,644	\$6,854,760 00		
Endowment	399	931,215 00		
All other	150	370,800 00	3,193	\$8,156,775 00

HOW TERMINATED.

By death	1,645	\$4,119,423 00		
maturity	146	325,538 30		
expiry	-	5,331 70		
surrender	634	1,491,140 00		
lapse	760	1,637,050 00		
change and decrease	8	578,292 00		
Total	3,193	\$8,156,775 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	61,043	\$146,073,814 00		
Endowment	7,710	17,058,951 00		
All other	786	2,071,160 00	69,539	\$165,203,925 00
Annuities in force Dec. 31, 1902			34	\$10,737 79

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,270	\$3,309,856 00
Policies issued during the year	49	63,800 00
Total	2,319	\$3,373,656 00
Deduct policies ceased to be in force	89	114,609 00
Policies in force in Maine, December 31, 1902	2,230	\$3,259,047 00
Losses and claims incurred during the year		\$65,714 00
Losses and claims settled during the year		65,714 00
Premiums received		107,796 05

EQUITABLE LIFE ASSURANCE SOCIETY,
NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JAMES W. ALEXANDER, *President.*

WM. ALEXANDER, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies.....	\$7,930,949 87	
Dividends applied to purchase paid-up additions and annuities	785,729 45	
Surrender values applied to purchase paid-up insurance and annuities	1,687,108 00	
Consideration for original annuities involving life contingencies	1,489,746 11	
Consideration for supplementary contracts involving life contingencies	73,605 00	
Total new premiums	\$11,967,138 43	
Renewal premiums	41,965,285 01	
Total premium income	\$58,932,423 44	
Consideration for supplementary contracts <i>not</i> involving life contingencies	225,633 32	
Interest on mortgage loans.....	\$2,822,554 89	
Interest on collateral loans.....	550,196 18	
Interest on bonds and dividends on stocks.....	7,137,716 83	
Interest on premium notes, policy loans or liens	696,265 27	
Interest on other debts due the company	996,918 14	
Rents—including company's own occupancy	1,911,675 07	14,115,326 38
Profit on sale or maturity of ledger assets	1,192,754 57	
Total income	\$69,466,137 71	
Ledger assets, Dec. 31, 1901	307,291,048 88	
Total	\$376,757,186 59	

DISBURSEMENTS.

Death claims and additions	\$15,281,961 73	
Matured endowments and additions	2,225,930 84	
Total death claims and endowments.	\$17,507,892 57	
Annuities involving life contingencies	768,095 09	
Surrender values paid in cash.	4,750,230 98	
Surrender values applied to purchase paid-up insurance and annuities	1,687,108 00	
Dividends paid policy holders in cash.....	3,692,194 70	
Dividends applied to purchase paid-up additions and annuities	785,729 45	
Total paid policy holders	\$29,191,250 79	

Supplementary contracts <i>not</i> involving life contingencies	\$15,173 51
Dividends to stockholders	7,000 00
Commissions and bonuses to agents	6,313,011 29
Commuting renewal commissions.....	1,076,003 95
Salaries and allowances for agencies, including managers, agents and clerks.....	477,903 05
Agency supervision, traveling and all other agency expenses	411,343 55
Medical examiners fees and inspection of risks	570,292 61
Salaries and all other compensation of officers and home office employes.....	987,999 51
Rent—including company's own occupancy.....	293,192 00
Advertising, printing, stationery and postage.....	584,201 70
Legal expenses.....	122,542 16
Furniture, fixtures and safes	23,924 52
Insurance taxes, licenses and department fees	543,753 20
Taxes on real estate.....	373,357 38
Repairs and expenses (other than taxes) on real estate	565,873 59
Loss on sale or maturity of ledger assets	459,125 46
Reduction in book value of bonds purchased at a premium	344,206 00
All other disbursements	347,072 64
Total disbursements ...	\$42,707,226 91
Balance	\$334,049,959 68

LEDGER ASSETS.

Book value of real estate.....	\$37,193,568 75
Mortgage loans on real estate.....	70,006,274 15
Loans secured by collateral	17,621,000 00
Loans on company's policies assigned as collateral.....	14,108,674 51
Book value of stocks and bonds—excluding interest.....	168,289,748 00
Deposited in trust companies and banks on interest.....	25,842,619 66
Cash in office	9,821 64
Agents' balances	978,252 97
Total ledger assets	\$334,049,959 68

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$323,718 28
Interest accrued on stocks and bonds.....	2,275,407 00
Interest accrued on collateral loans	86,798 00
Interest due on other assets	135,720 64
Rents due and accrued on company's property.....	160,512 78
	<u>\$2,982,066 70</u>
Less paid in advance	339,158 66
Market value of stocks and bonds over book value.....	\$2,642,908 04
	<u>15,797,955 00</u>

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$75,123 00	\$4,047,064 00		
Gross deferred premiums	272,127 00	2,607,896 00		
Total	\$347,250 00	\$6,654,960 00		
Deduct loading	69,450 00	1,330,992 00		
Net uncollected and deferred premiums.....	\$277,800 00	\$5,323,968 00		\$5,601,768 00
Gross assets				\$358,092,590 72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances	\$978,252 97
Total admitted assets	\$357,114,337 75

LIABILITIES.

Net present value of outstanding policies.....	\$264,975,473 00
Same for reversionary additions.....	4,287,277 00
Same for annuities.....	<u>9,092,621 00</u>
Net reserve	\$278,355,371 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....	1,250,594 00
Death losses due and unpaid	\$108,823 00
Death losses in process of adjustment.....	860,987 00
Death losses reported, no proofs received	1,745,084 00
Matured endowments due and unpaid.....	269,253 53
Death losses and other policy claims resisted.....	37,300 00
Annuity claims, involving life contingencies, due and unpaid.....	<u>65,165 98</u>
Total policy claims.....	\$2,586,613 51
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies	565 26
Premiums paid in advance, including surrender values so applied....	378,794 00
Dividends or other profits due policy holders.....	600,721 18
Cash capital	100,000 00
Unassigned funds (surplus)	<u>73,841,678 80</u>
Total liabilities	\$357,114,337 75

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	300,654	\$867,616,060 00		
Endowment.....	92,262	258,053,403 00		
All other	6,602	15,282,331 00		
Reversionary additions.....	-	<u>6,628,149 00</u>	399,518	\$1,147,579,943 00

NEW POLICIES ISSUED.

Whole life	45,637	\$114,379,167 00		
Endowment.....	30,759	72,555,010 00		
All other.....	<u>4,723</u>	<u>14,237,688 00</u>	81,119	\$201,171,865 00

OLD POLICIES REVIVED.

Whole life	1,289	\$4,088,857 00		
Endowment.....	654	1,647,172 00		
All other.....	<u>16</u>	<u>35,460 00</u>	1,989	\$5,771,489 00
Additions by dividends			-	\$1,174,676 00
Total			482,626	\$1,355,697,973 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	23,710	\$63,243,199 00		
Endowment.....	9,490	23,490,432 00		
All other.....	2,745	8,715,369 00		
Reversionary additions.....	-	1,199,393 00	35,945	\$96,648,393 00

HOW TERMINATED.

By death.....	4,742	\$15,504,841 00		
maturity.....	644	2,320,709 00		
expiry.....	2,345	7,730,913 00		
surrender.....	7,280	25,681,147 00		
lapse.....	20,918	44,389,360 00		
change and decrease.....	16	1,021,423 00		
Total.....	35,945	\$96,648,393 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	323,870	\$922,840,885 00		
Endowment.....	114,215	308,765,153 00		
All other.....	8,586	20,840,110 00		
Reversionary additions.....	-	6,603,432 00	446,681	\$1,259,049,580 00
Annuities in force Dec. 31, 1902.....			2,991	\$978,970 49

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	5,542	\$8,995,569 00
Policies issued during the year.....	852	1,060,717 00
Total.....	6,394	\$10,056,286 00
Deduct policies ceased to be in force.....	431	1,113,717 00
Policies in force in Maine, December 31, 1902....	5,963	\$8,942,569 00
Losses and claims unpaid December 31, of the previous year	2	\$400 00
Losses and claims incurred during the year.....	48	70,905 00
Total.....	50	\$71,305 00
Losses and claims settled during the year.....	45	67,100 00
Losses and claims unpaid Dec. 31, 1902.....	5	\$4,205 00
Premiums received.....		\$349,772 17

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

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

GEO. E. IDE, *President.*

ELLIS W. GLADWIN, *Secretary.*

Cash Capital, \$125,000.

INCOME.

First year's premiums on original policies.....	\$420,137 68	
Dividends applied to purchase paid-up additions and annuities	159,161 74	
Surrender values applied to purchase paid-up insurance and annuities.....	461 00	
Consideration for original annuities involving life contingencies.....	54,533 79	
Consideration for supplementary contracts involving life contingencies.....	6,651 16	
Total new premiums	\$640,945 37	
Renewal premiums	1,840,334 42	
Dividends applied to pay renewal premiums.....	27,857 00	
Renewal premiums for deferred annuities.....	28,134 09	
Total renewal premiums.....	\$1,896,325 51	
Total premium income	\$2,537,270 88	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		7,355 00
Interest on mortgage loans.....	\$186,630 69	
Interest on collateral loans.....	1,178 16	
Interest on bonds and dividends on stocks	258,434 89	
Interest on premium notes, policy loans or liens.....	84,009 39	
Rents—including company's own occupancy.....	99,406 52	629,659 65
Profit on sale or maturity of ledger assets.....		43,081 78
Total income	\$3,217,367 31	
Ledger assets Dec. 31, 1901		12,722,598 68
Total.....		\$15,939,965 99

DISBURSEMENTS.

Death claims and additions.....	\$718,135 91	
Matured endowments and additions.....	226,643 79	
Total death claims and endowments	\$944,779 70	
Annuities involving life contingencies	28,470 98	
Surrender values paid in cash.....	152,236 84	
Surrender values applied to purchase paid-up insurance and annuities	461 00	
Dividends paid policy holders in cash.....	24,716 20	
Dividends applied to pay renewal premiums.....	27,857 00	
Dividends applied to purchase paid-up additions and annuities	159,161 74	
Total paid policy holders	\$1,337,683 46	

Supplementary contracts <i>not</i> involving life contingencies.	\$2,250 00
Dividends to stockholders.	15,000 00
Commissions and bonuses to agents.....	349,475 21
Commuting renewal commissions	22,620 00
Salaries and allowances for agencies, including managers, agents and clerks	129,826 58
Agency supervision, traveling and all other agency expenses.....	2,488 05
Medical examiners fees and inspection of risks.....	37,265 24
Salaries and all other compensation of officers and home office em- ployes.....	110,471 33
Rent—including company's own occupancy.	24,000 00
Advertising, printing, stationery and postage.....	39,367 01
Legal expenses.. ..	12,490 11
Insurance taxes, licenses and department fees.....	36,847 22
Taxes on real estate.....	16,102 36
Repairs and expenses (other than taxes) on real estate	34,835 45
All other disbursements.	13,029 05
Total disbursements.....	\$2,183,751 07
Balance	\$13,756,214 92

LEDGER ASSETS.

Book value of real estate.....	\$1,671,719 59
Mortgage loans on real estate.....	4,223,725 00
Loans secured by collateral	25,950 00
Loans on company's policies assigned as collateral	742,707 30
Premium notes on policies in force.....	504,333 70
Book value of stocks and bonds—excluding interest	6,124,565 39
Deposited in trust companies and banks on interest	403,664 09
Cash in office and deposited in banks, not on interest.....	28,353 87
Agents' balances.....	31,255 98
Total ledger assets.....	\$13,756,214 92

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$15,797 20		
Interest due and accrued on stocks and bonds.....	46,552 25		
Interest due and accrued on collateral loans.....	463 75		
Interest due and accrued on other assets	500 00		
Rents due and accrued on company's property.....	3,867 76	\$67,180 96	
Market value of real estate over book value		95,516 68	
Market value of stocks and bonds over book value.		259,429 02	
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported.	-	\$129,255 61	
Gross deferred premiums.....	\$19,095 48	130,908 77	
Total.....	\$19,095 48	\$260,164 38	
Deduct loading	4,010 05	54,634 52	
Net uncollected and deferred premiums	\$15,085 43	\$205,529 86	\$220,615 29
Gross assets.			\$14,398,956 87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$31,255 98
Total admitted assets.....	<u>\$14,367,700 89</u>

LIABILITIES.

Net present value of outstanding policies	\$11,543,896 00	
Same for reversionary additions	1,008,877 00	
Same for annuities	319,562 00	
Total	\$12,867,335 00	
Deduct net value of risks reinsured.....	53,898 00	
Net reserve		\$12,813,437 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		20,422 00
Death losses reported, no proofs received	\$65,183 80	
Matured endowments due and unpaid	2,044 60	
Death losses and other policy claims resisted	9,000 00	
Total policy claims		\$76,228 40
Premiums paid in advance, including surrender values so applied...	38,796 85	
Dividends or other profits due policy holders	6,113 51	
Reserve for contingencies	100,000 00	
Cash capital	125,000 00	
Unassigned funds (surplus)	1,187,703 13	
Total liabilities		<u>\$14,367,700 89</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$501,344 63	
Received during the year on new policies	37 37	
Received during the year on old policies	83,458 21	\$584,840 21
Deductions during the year as follows:		
Used in payment of losses and claims	\$24,063 93	
Used in purchase of surrender policies	16,879 31	
Used in payment of dividends to policy holders.....	19,793 71	
Redeemed by maker in cash	19,769 56	
Total reduction of premium note account		\$80,506 51
Balance, note assets at end of the year.....		<u>\$504,333 70</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	24,895	\$44,767,403 00		
Endowment	5,035	8,442,678 00		
All other	1,339	2,960,201 00		
Reversionary additions	-	1,404,482 00	31,269	\$57,574,764 00

NEW POLICIES ISSUED.					
	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>	
Whole life.....	4,454	\$7,869,231 01			
Endowment.....	1,576	2,260,526 00			
All other ..	427	840,260 90			
Reversionary additions.....	-	206,858 79	6,457	\$11,176,876 70	
<hr/>					
OLD POLICIES REVIVED.					
Whole life.....	70	\$138,000 00			
Endowment.....	19	23,000 00			
All other.....	8	16,000 00	97	\$177,000 00	
<hr/>					
OLD POLICIES CHANGED AND INCREASED.					
Whole life.....	-	\$55,704 00			
Endowment.....	20	41,194 00			
All other.....	-	2,000 00	20	\$98,898 00	
Total.....			37,843	\$69,027,538 70	

POLICIES TERMINATED DURING THE YEAR.					
Whole life.....	2,353	\$4,137,790 01			
Endowment.....	648	958,205 00			
All other.....	223	602,223 90			
Reversionary additions.....	-	36,175 79	3,224	\$5,714,394 70	
<hr/>					
HOW TERMINATED.					
By death.....	351	\$718,135 91			
maturity.....	114	226,643 79			
expiry.....	23	77,000 00			
surrender.....	401	804,647 00			
lapse.....	2,315	3,581,144 00			
change and decrease.....	20	306,824 00			
Total.....	3,224	\$5,714,394 70			

* POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	27,066	\$48,692,548 00			
Endowment.....	6,002	9,829,193 00			
All other.....	1,551	3,216,238 00			
Reversionary additions.....	-	1,575,165 00	34,619	\$63,313,144 00	
Annuities in force Dec. 31, 1902.....			79	\$32,594 20	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	87	\$132,070 00
Policies issued during the year.....	104	121,481 20
Total.....	191	\$253,551 20
Deduct policies ceased to be in force.....	37	43,981 20
Policies in force in Maine, December 31, 1902.....	154	\$209,620 00
Losses and claims incurred during the year.....	2	\$1,431 20
Losses and claims settled during the year.....	2	1,431 20
Premiums received.....		\$9,197 75

* Policies reinsured, 47—\$619,775.00.

MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

ORGANIZED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*J. H. GIFFIN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies	\$418,832 65	
Surrender values applied to pay first year's premiums...	5,996 95	
Total first year's premiums on original policies.	\$424,829 60	
Dividends applied to purchase paid-up additions and annuities.. ..	2,704 49	
Surrender values applied to purchase paid-up insurance and annuities	51,923 64	
Consideration for original annuities involving life contingencies.	3,551 59	
Total new premiums	\$483,009 32	
Renewal premiums.....	1,723,722 44	
Dividends applied to pay renewal premiums.	41,640 44	
Surrender values applied to pay renewal premiums.	5,894 15	
Total renewal premiums	\$1,771,257 08	
Total premium income.....	\$2,254,266 35	
Premium notes, loans or liens restored by revival of policies.		1,977 00
Interest on mortgage loans.	\$275,976 49	
Interest on collateral loans.....	29,977 84	
Interest on bonds and dividends on stocks.. ..	163,149 85	
Interest on premium notes, policy loans or liens	70,704 78	
Interest on other debts due the company.....	6,556 74	
Interest charged to office building account.. ..	20,391 89	
Rents.....	246,171 18	812,928 77
Profit on sale or maturity of ledger assets.....		57,240 86
Surrender values from reinsurance.		106 40
Total income	\$3,126,519 33	
Ledger assets Dec. 31, 1901		15,873,346 01
Total	\$18,999,865 39	

DISBURSEMENTS.

Death claims and additions.	\$1,157,995 88	
Matured endowments and additions.	287,254 35	
Total death claims and endowments.....	\$1,445,250 23	
Annuities involving life contingencies.	9,524 52	
Premium notes voided by lapse.	12,940 31	
Surrender values paid in cash.	159,782 69	
Surrender values applied to pay new premiums.....	5,996 95	
Surrender values applied to pay renewal premiums.. ..	5,894 15	
Surrender values applied to purchase paid-up insurance and annuities	51,923 64	
Dividends paid policy holders in cash.	7,039 63	
Dividends applied to pay renewal premiums.....	41,640 44	
Dividends applied to purchase paid-up additions and annuities	2,704 49	
Total paid policy holders.....	\$1,742,697 05	

LIABILITIES.

Net present value of outstanding policies	\$15,112,861 00	
Same for reversionary additions	30,099 00	
Same for annuities	87,387 00	
Total	\$15,230,347 00	
Deduct net value of risks reinsured	31,390 00	
Net reserve		\$15,198,957 00
Surrender values claimable on policies cancelled		6,717 00
Death losses in process of adjustment	\$20,312 00	
Death losses reported, no proofs received	39,534 00	
Matured endowments due and unpaid	1,342 00	
Death losses and other policy claims resisted	20,000 00	
Annuity claims, involving life contingencies, due and unpaid	235 46	
Total policy claims		\$81,423 46
Premiums paid in advance, including surrender values so applied...	24,237 33	
Commissions due agents on premium notes, when paid	8,313 02	
Dividends or other profits due policy holders	15,778 09	
Reserve for contingencies	100,000 00	
Cash capital	100,000 00	
Unassigned funds (surplus)	1,656,070 57	
Total liabilities		\$17,191,496 47

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$384,511 97	
Received during the year on new policies	232,840 35	
Received during the year on old policies		
Restored by revival of policies	795 00	\$618,147 32
Deductions during the year as follows:		
Used in payment of losses and claims	\$34,342 15	
Used in purchase of surrendered policies	14,097 92	
Voided by lapse	12,940 31	
Used in payment of dividends to policy holders	1,488 86	
Redeemed by maker in cash	205,420 04	
Total reduction of premium note account		\$288,289 28
Balance, note assets at end of the year		\$349,858 04

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	24,961	\$54,236,415 00		
Endowment	2,691	5,744,927 00		
All other	379	982,100 00		
Reversionary additions	-	709,067 00	28,031	\$61,672,509 00

NEW POLICIES ISSUED.

Whole life	3,424	\$9,443,911 00		
Endowment	631	1,301,560 00		
All other	37	118,500 00	4,092	\$10,863,971 00

OLD POLICIES REVIVED.			<i>Total</i>	<i>Total</i>
	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Amount.</i>
Whole life.....	148	\$292,316 00		
Endowment.....	29	83,725 00		
All other.....	13	24,939 00	190	\$400,980 00

OLD POLICIES CHANGED AND INCREASED.				
Whole life.....	-	\$16,100 00		
Endowment.....	-	750 00		
Reversionary additions.....	-	60,688 00	-	\$77,538 00
Additions by dividends.....			-	2,222 00
Total.....			32,313	\$73,017,220 00

POLICIES TERMINATED DURING THE YEAR.				
Whole life.....	2,233	\$6,722,722 00		
Endowment.....	413	1,013,859 00		
All other.....	83	287,055 00		
Reversionary additions.....	-	15,789 00	2,729	\$8,039,425 00

HOW TERMINATED.				
By death.....	447	\$1,125,382 00		
maturity.....	135	378,253 00		
expiry.....	40	52,437 00		
surrender.....	452	789,471 00		
lapse.....	1,612	5,152,941 00		
change and decrease.....	43	540,941 00		
Total.....	2,729	\$8,039,425 00		

* POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	26,300	\$57,266,020 00		
Endowment.....	2,938	6,117,103 00		
All other.....	346	838,484 00		
Reversionary additions.....	-	756,188 00	29,584	\$64,977,795 00
Annuities in force Dec. 31, 1902.....			32	\$10,042 41

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	237	\$316,067 00
Policies issued during the year.....	63	83,920 00
Total.....	300	\$399,987 00
Deduct policies ceased to be in force.....	48	68,690 00
Policies in force in Maine, December 31, 1902....	252	\$531,297 00
Losses and claims incurred during the year.....	6	\$4,086 00
Losses and claims settled during the year.....	6	4,086 00
Premiums received.....		\$12,769 79

* Policies reinsured, \$859,970.00.

MASSACHUSETTS MUTUAL LIFE INSURANCE
 COMPANY,
 SPRINGFIELD MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*

H. M. PHILLIPS, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$769,491 52	
Dividends applied to purchase paid-up additions	71,580 77	
Total new premiums	<u>\$841,072 29</u>	
Renewal premiums.....	4,135,622 02	
Dividends applied to pay renewal premiums	634,041 01	
Total renewal premiums	<u>\$4,769,663 03</u>	
Total premium income.....		\$5,610,735 32
Consideration for supplementary contracts <i>not</i> involving		
life contingencies.....		14,289 25
Premium notes, loans or liens restored by revival of policies		3,525 49
Interest on mortgage loans	\$555,354 98	
Interest on bonds and dividends on stocks.....	459,537 03	
Interest on premium notes, policy loans or liens.....	202,849 80	
Interest on other debts due the company	788 93	
Discount on claims paid in advance	632 91	
Rents—including company's own occupancy	16,269 68	1,235,433 33
From other sources.....		<u>40,102 29</u>
Total income.....		\$6,904,085 68
Ledger assets Dec. 31, 1901		26,280,054 15
Total.....		<u>\$33,184,139 83</u>

DISBURSEMENTS.

Death claims and additions.....	\$1,564,242 04	
Matured endowments and additions.....	275,365 00	
Total death claims and endowments		\$1,839,607 04
Premium notes voided by lapse	27,546 21	
Surrender values paid in cash.....	290,529 43	
Surrender values applied to pay interest on premium notes, policy		
loans or liens		769 83
Dividends paid policy holders in cash.....	20,180 28	
Dividends applied to pay renewal premiums.....	634,041 01	
Dividends applied to purchase paid-up additions and annuities	71,580 77	
Dividends applied in payment of premium notes.....	59,336 13	
Total paid policy holders.....	<u>\$2,943,590 70</u>	

Supplementary contracts <i>not</i> involving life contingencies.....	\$18,611 92
Commissions to agents.....	659,666 43
Salaries and allowances for agencies, including managers, agents and clerks.....	76,980 50
Agency supervision, traveling and all other agency expenses.....	10,239 21
Medical examiners fees.....	53,183 50
Salaries and all other compensation of officers and home office employees.....	139,373 93
Rent—including company's own occupancy.....	33,778 81
Advertising, printing, stationery and postage.....	59,512 86
Legal expenses.....	2,372 04
Furniture, fixtures and safes.....	5,387 16
Insurance taxes, licenses and department fees.....	98,454 55
Taxes on real estate.....	4,640 98
Repairs and expenses (other than taxes) on real estate.....	6,397 61
Premiums on securities purchased.....	44,140 08
All other disbursements.....	26,081 86
	<hr/>
Total disbursements.....	\$4,183,212 14
Balance.....	\$29,000,927 69

LEDGER ASSETS.

Book value of real estate.....	\$341,484 07
Mortgage loans on real estate.....	13,325,352 69
Loans on company's policies assigned as collateral.....	2,826,530 00
Premium notes on policies in force.....	786,541 70
Book value of stocks and bonds—excluding interest.....	11,166,085 53
Deposited in trust companies and banks on interest.....	373,615 03
Cash in office and deposited in banks, not on interest.....	231,318 67
	<hr/>
Total ledger assets.....	\$29,000,927 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$224,083 50	
Interest due and accrued on stocks and bonds.....	162,778 72	
Interest accrued on premium notes, loans or liens.....	68,054 54	\$454,916 76
	<hr/>	
Market value of stocks and bonds over book value.....	761,928 47	
		<hr/>
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported.....	\$5,444 21	\$212,535 78
Gross deferred premiums.....	54,845 86	546,851 30
	<hr/>	<hr/>
Total.....	\$60,290 07	\$759,387 08
Deduct loading.....	12,058 01	151,877 42
	<hr/>	<hr/>
Net uncollected and deferred premiums.....	\$48,232 06	\$607,509 66
		<hr/>
Total admitted assets.....		\$30,873,514 64

LIABILITIES.

Net present value of outstanding policies	\$27,623,898 00	
Same for reversionary additions.	482,966 00	
Total	\$28,106,864 00	
Deduct net value of risks reinsured	387,372 00	
Net reserve		\$27,719,492 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.		182,538 93
Death losses and matured endowments in process of adjustment.	\$11,107 00	
Death losses reported, no proofs received	73,969 00	
Death losses and other policy claims resisted	13,000 00	
Total policy claims		\$98,076 00
Premiums paid in advance, including surrender values so applied...		18,423 66
Salaries, rents, commissions and other accounts, due or accrued.....		14,441 50
Dividends or other profits due policy holders		97,438 83
Dividends apportioned, payable to policy holders on demand or at maturity of policy		129,282 05
Dividends apportioned payable to policy holders on payment of future premiums		27,421 00
Unassigned funds (surplus)		2,586,400 67
Total liabilities		\$30,873,514 64

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$720,741 79	
Received during the year on old policies	154,331 35	
Restored by revival of policies.....	3,525 49	\$878,598 63
Deductions during the year as follows:		
Used in payment of losses and claims	\$25,132 86	
Used in purchase of surrendered policies.. ..	27,546 21	
Used in payment of dividends to policy holders	59,336 13	
Redeemed by maker in cash.....	25,507 19	
Total reduction of premium note account		\$137,522 39
Balance, note assets at end of the year		\$741,076 24

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	52,227	\$124,640,425 00		
Endowment	6,521	13,206,799 00		
All other.....	1,699	4,530,087 00		
Reversionary additions.....	-	899,692 00	60,447	\$143,277,003 00

NEW POLICIES ISSUED.

Whole life	8,008	\$16,933,129 00		
Endowment	939	1,692,014 00		
All other.....	758	2,316,950 00	9,705	\$20,942,093 00

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OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life	52	\$106,509 00		
Endowment	1	1,000 00		
All other	5	7,000 00	58	\$114,509 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$87,491 00		
Endowment	-	4,337 00		
Reversionary additions	-	2,120 00	-	\$93,948 00
Additions by dividends			-	139,555 00
Total			70,210	\$164,567,108 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	3,117	\$6,581,075 00		
Endowment	522	946,969 00		
All other	426	1,199,547 00		
Reversionary additions	-	36,635 00	4,065	\$8,764,226 00

HOW TERMINATED.

By death	622	\$1,620,941 00		
maturity	109	274,853 00		
expiry	13	33,500 00		
surrender	1,292	2,024,842 00		
lapse	2,029	3,334,607 00		
change and decrease	-	875,483 00		
Total	4,065	\$8,764,226 00		

*POLICIES IN FORCE DEC. 31, 1902.

Whole life	57,231	\$135,358,479 00		
Endowment	6,947	13,988,181 00		
All other	1,967	5,451,490 00		
Reversionary additions	-	1,004,732 00	66,145	\$155,802,882 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,509	\$2,085,595 00
Policies issued during the year	133	193,700 00
Total	1,642	\$2,279,295 00
Deduct policies ceased to be in force	104	119,442 00
Policies in force in Maine, December 31, 1902	1,538	\$2,159,853 00
Losses and claims unpaid December 31, of the previous year	1	\$500 00
Losses and claims incurred during the year	24	35,445 00
Total	25	\$35,945 00
Losses and claims settled during the year	22	29,914 00
Losses and claims unpaid Dec. 31, 1902	3	\$6,031 00
Premiums received		\$73,530 16

* Policies reinsured, \$2,881,806.00.

METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN R. HEGEMAN, *President.*JAMES S. ROBERTS, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies	\$6,016,358 79	
Consideration for original annuities involving life contingencies	117,250 19	
Total new premiums	\$6,133,608 98	
Renewal premiums	33,520,116 05	
Total premium income		\$39,653,725 03
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		24,957 00
Interest on mortgage loans	\$1,128,079 18	
Interest on bonds and dividends on stocks	1,640,728 96	
Interest on premium notes, policy loans or liens	65,088 94	
Interest on other debts due the company	36,320 56	
Rents—including company's own occupancy	548,866 57	3,419,084 21
Profit on sale or maturity of ledger assets.....		193,671 29
From other sources.....		44,846 08
Total income.....		\$43,336,283 61
Ledger assets Dec. 31, 1901.....		70,701,595 79
Total		\$114,037,879 40

DISBURSEMENTS.

Death claims	\$11,320,966 52	
Matured endowments.....	33,492 41	
Total death claims and endowments.....		\$11,354,458 93
Annuities involving life contingencies.....		42,874 49
Surrender values paid in cash.....		409,470 11
Dividends paid policy holders in cash		555,360 50
Total paid policy holders	\$12,382,164 03	
Supplementary contracts <i>not</i> involving life contingencies.....		1,904 51
Dividends to stockholders.....		140,000 00
Commissions and bonuses to agents		6,121,456 73
Commuting renewal commissions		1,729,764 84
Salaries and allowances for agencies, including managers, agents and clerks		3,045,731 12
Agency supervision, traveling and all other agency expenses		553,431 83

Medical examiners fees and inspection of risks.....	\$785,901 18
Salaries and all other compensation of officers and home office employees	1,659,003 38
Rent—including company's own occupancy	430,831 55
Advertising, printing, stationery and postage	533,382 08
Legal expenses	62,416 33
Furniture, fixtures and safes	43,931 55
Insurance taxes, licenses and department fees.	557,268 05
Taxes on real estate	122,722 17
Repairs and expenses (other than taxes) on real estate	196,868 63
All other disbursements.....	150,930 88
Total disbursements	\$28,497,108 86
Balance.....	\$85,540,770 54

LEDGER ASSETS.

Book value of real estate.	\$11,251,482 49
Mortgage loans on real estate.....	25,669,500 40
Loans on company's policies assigned as collateral	872,657 32
Premium notes on policies in force.	654,845 62
Book value of stocks and bonds—excluding interest.....	42,559,057 17
Deposited in trust companies and banks on interest.....	4,402,483 38
Cash in office and deposited in banks, not on interest	116,050 02
Agents' balances.....	14,634 14
Total ledger assets.....	\$85,540,770 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$436,909 41	
Interest due and accrued on stocks and bonds.. . . .	38,665 68	
Interest due and accrued on premium notes, loans or liens	3,128 20	
Interest due on other assets	1,588 54	
Rents due and accrued on company's property.	9,737 53	\$490,029 36
Market value of stocks and bonds over book value.....		616,614 02
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported	\$114,159 96	\$516,908 25
Gross deferred premiums	626,405 67	1,430,725 88
Total	\$740,565 63	\$1,947,634 13
Deduct loading	140,490 48	369,479 24
Net uncollected and deferred premiums	\$600,075 15	\$1,578,154 89
Unpaid industrial premiums		373,430 06
Gross assets.....		\$89,193,474 02

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$14,634 14	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	241,667 89	\$256,302 03
Total admitted assets.....		\$88,942,171 99

LIABILITIES.

Net present value of outstanding policies...	\$76,172,476 00	
Same for annuities.....	442,393 00	
Total	\$76,614,869 00	
Deduct net value of risks reinsured.....	52,575 00	
Net reserve		\$76,562,294 00
Present value of supplementary contracts <i>not</i> involving life contingencies.		24,515 00
Surrender values claimable on policies cancelled, } Death losses due and unpaid, } Death losses in process of adjustment, }	\$118,700 74	
Death losses reported, no proofs received.	114,474 50	
Death losses and other policy claims resisted	52,212 20	
Total policy claims.		\$285,387 44
Premiums paid in advance, including surrender values so applied. .	199,576 56	
Salaries, rents, commissions and other accounts, due or accrued.....	164,277 08	
Dividends or other profits due policy holders, Dividends apportioned, payable to policy holders during 1903, {	35,885 54	
Special reserve.....		1,219,627 00
Other liabilities.....		87,486 91
Cash capital.....		2,000,000 00
Unassigned funds (surplus) .		8,363,124 46
Total liabilities		\$88,942,171 99

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$653,167 67	
Received during the year on old policies	71,094 57	\$724,262 24
Deductions during the year as follows:		
Used in payment of losses and claims	\$16,367 57	
Used in purchase of surrendered policies	21,560 04	
Voided by lapse	26,065 12	
Used in payment of dividends to policy holders.....	14 79	
Redeemed by maker in cash	5,409 10	
Total reduction of premium note account		69,416 62
Balance, note assets at end of the year		\$654,845 62

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	115,885	\$110,224,964 00		
Endowment.....	92,489	66,595,897 00		
All other.....	1,412	6,735,521 00	209,786	\$183,556,382 00

NEW POLICIES ISSUED.

Whole life	38,908	\$38,511,835 00		
Endowment	63,994	38,345,271 00		
All other	360	3,961,545 00	103,262	\$80,818,651 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	2,637	\$2,274,618 00		
Endowment	2,004	1,279,658 00		
All other	69	119,368 00	4,710	\$3,673,644 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$37,362 00		
Endowment	-	15,542 00		
All other	-	1,239 00	-	\$54,143 00

ADDITIONS BY DIVIDENDS.

Whole life	-	\$3,359 00		
Endowment	-	7,621 00	-	10,980 00
Total			317,758	\$268,113,800 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	22,614	\$20,036,709 00		
Endowment	25,839	16,445,100 00		
All other	314	1,636,258 00	48,767	\$38,118,067 00

HOW TERMINATED.

By death	1,947	\$1,669,997 60		
maturity	39	33,432 00		
expiry	63	114,093 00		
surrender	2,725	4,713,933 00		
lapse	42,300	29,066,161 00		
change and decrease	1,693	2,520,391 00		
Total	48,767	\$38,118,067 00		

* POLICIES IN FORCE, DEC. 31, 1902.

Whole life	134,816	\$131,015,429 00		
Endowment	132,648	89,798,889 00		
All other	1,527	9,181,415 00	268,991	\$229,995,733 00
Annuities in force Dec. 31, 1902			69	\$60,497 00
Industrial policies in force Dec. 31, 1902			6,698,291	\$981,676,306 00

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

Whole life	2,855,505	\$383,390,476 00		
Endowment	2,988,021	492,995,954 00		
All other	165,136	5,105,021 00	6,008,662	\$881,491,451 00

NEW POLICIES ISSUED.

Whole life	406,887	\$58,894,887 00		
Endowment	1,543,370	253,242,788 00		
All other	25,895	852,663 00	1,976,152	\$312,990,338 00
Total			7,984,814	\$1,194,481,789 00

* Policies reinsured, 35—\$698,148 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	270,972	\$34,257,903 00		
Endowment.....	1,012,351	178,430,886 00		
All other.....	3,200	116,694 00	1,286,523	\$212,805,483 00

HOW TERMINATED.

By death.....	95,609	\$9,645,380 00		
expiry.....	184	7,979 00		
surrender.....	52,535	8,247,242 00		
lapse.....	1,137,949	194,897,014 00		
change and decrease.....	246	7,868 00		
Total.....	1,286,523	\$212,805,483 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	2,991,420	\$408,027,460 00		
Endowment.....	3,519,040	567,807,856 00		
All other.....	187,831	5,840,990 00	6,698,291	\$981,676,306 00

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,936	\$1,912,991 00
Policies issued during the year.....	1,920	1,184,153 00
Total.....	4,856	\$3,097,144 00
Deduct policies ceased to be in force.....	915	531,471 00
Policies in force in Maine, December 31, 1902 ...	3,941	\$2,565,673 00
Losses and claims unpaid December 31, of the previous year	4	\$2,000 00
Losses and claims incurred during the year.....	25	14,017 80
Total	29	\$16,017 80
Losses and claims settled during the year.....	27	15,017 80
Losses and claims unpaid Dec. 31, 1902.....	2	\$1,000 00
Premiums received.....		\$111,581 72

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	41,512	\$6,973,903 00
Policies issued during the year.....	20,494	3,623,809 00
Total	62,006	\$10,602,712 00
Deduct policies ceased to be in force.....	12,853	2,344,312 00
Policies in force in Maine, December 31, 1902.....	49,153	\$8,258,400 00
Losses and claims unpaid December 31, of the previous year....	4	\$259 50
Losses and claims incurred during the year	710	66,661 06
Total.....	714	\$66,920 56
Losses and claims settled during the year.....	710	66,606 81
Losses and claims unpaid Dec. 31, 1902.....	4	\$313 75
Premiums received.....		\$249,666 18

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

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

INCOME.

First year's premiums on original policies	\$8,934,546	20
Surrender values applied to pay first year's premiums..	30,684	52
Total first year's premiums on original policies.	\$8,965,230	72
Dividends applied to purchase paid-up additions and annuities	1,976,939	56
Consideration for original annuities involving life contingencies ...	4,246,715	63
Consideration for supplementary contracts involving life contingencies	696,951	04
Total new premiums	\$15,885,836	95
Renewal premiums.....	40,349,658	27
Dividends applied to pay renewal premiums	23,488	28
Surrender values applied to pay renewal premiums.....	585,280	53
Renewal premiums for deferred annuities	29,798	12
Total renewal premiums	\$40,988,225	20
Total premium income..	\$56,874,062	15
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		301,073 98
Interest on mortgage loans	\$3,774,395	93
Interest on collateral loans.....	550,460	16
Interest on bonds and dividends on stocks.....	7,960,849	97
Interest on premium notes, policy loans or liens.....	696,450	88
Interest on other debts due the company.....	441,571	37
Rents—including company's own occupancy	1,382,943	26
		14,806,671 57
Profit on sale or maturity of ledger assets.		1,234,462 72
Total income.....	\$73,216,270	42
Ledger assets Dec. 31, 1901		321,081,002 99
Total.....	\$394,297,273	41

DISBURSEMENTS.

Death claims and additions.....	\$17,529,455	51
Matured endowments and additions.	4,063,384	33
Total death claims and endowments.	\$21,592,839	84
Annuities involving life contingencies	1,805,506	68
Surrender values paid in cash	2,570,256	13
Surrender values applied to pay new premiums.....	30,684	52
Surrender values applied to pay renewal premiums.....	585,280	53
Dividends paid policy holders in cash	486,362	48
Dividends applied to pay renewal premiums	23,488	28
Dividends applied to purchase paid-up additions and annuities.....	1,976,939	56
Total paid policy holders.....	\$29,071,353	02

Supplementary contracts <i>not</i> involving life contingencies.....	\$38,299 09
Commissions and bonuses to agents.....	8,590,550 92
Salaries and allowances for agencies, including managers, agents and clerks	938,814 76
Agency supervision, traveling and all other agency expenses	237,163 83
Medical examiners fees and inspection of risks	733,369 18
Salaries and all other compensation of officers and home office em- ployes.....	891,048 26
Rent—including company's own occupancy.	419,627 03
Advertising, printing, stationery and postage	994,265 33
Legal expenses.	254,492 13
Furniture, fixtures and safes	112,134 50
Insurance taxes, licenses and department fees	697,529 97
Taxes on real estate	358,436 23
Repairs and expenses (other than taxes) on real estate	621,274 62
All other disbursements.....	192,003 71
Total disbursements	\$44,150,307 58
Balance	\$350,146,965 83

LEDGER ASSETS.

Book value of real estate	\$32,833,323 45
Mortgage loans on real estate.....	81,566,584 60
Loans secured by collateral	10,278,000 00
Loans on company's policies assigned as collateral	14,620,874 79
Book value of stocks and bonds—excluding interest.....	194,776,395 69
Deposited in trust companies and banks on interest	15,405,955 64
Cash in office and deposited in banks, not on interest.....	271,970 14
Agents' balances	393,861 62
Total ledger assets.....	\$350,146,965 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$906,810 23	
Interest accrued on stocks and bonds.....	1,727,008 30	
Interest due and accrued on collateral loans	16,006 88	
Interest accrued on other assets	45,175 03	
Rents due and accrued on company's property	142,203 92	
Total	\$2,837,204 36	
Less interest not yet earned on policy loans or liens	296,427 31	
Market value of stocks and bonds over book value.....	25,363,910 33	
	<i>New</i>	
	<i>Business.</i>	
	<i>Renewals.</i>	
Gross premiums due and unreported..	\$68,962 65	\$3,281,688 30
Gross deferred premiums	239,073 68	2,379,629 72
Total	\$308,036 33	\$5,661,318 02
Deduct loading	61,607 27	1,132,263 60
Net uncollected and deferred premiums.....	\$246,429 06	\$4,529,054 42
Gross assets	\$382,827,136 69	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.	\$394,455 39
Total admitted assets	\$382,432,681 30

LIABILITIES.

Net present value of outstanding policies.....	\$275,381,689 00	
Same for reversionary additions.....	13,783,008 00	
Same for annuities.....	22,153,733 00	
Total	\$311,318,430 00	
Deduct net value of risks reinsured.....	15,183 00	
Net reserve	\$311,303,247 00	
Present value of supplementary contracts, not involving		
life contingencies		852,342 22
Death losses in process of adjustment.....	\$1,160,460 53	
Death losses reported, no proofs received.....	27,142 00	
Matured endowments due and unpaid.....	235,281 49	
Death losses and other policy claims resisted.....	54,272 00	
Annuity claims, involving life contingencies, due and unpaid.....	151,030 18	
Total policy claims.....	\$1,688,186 20	
Premiums paid in advance, including surrender values so applied...	\$09,055 27	
Dividends or other profits due policy holders.....	140,627 50	
Reserve for contingencies.....	65,119,223 11	
Dividends payable during 1903.....	3,020,000 00	
Total liabilities.....	\$382,432,681 30	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	396,509	\$1,007,954,944 00		
Endowment.....	89,853	206,034,521 00		
All other.....	2,251	6,514,140 00		
Reversionary additions.....	-	21,184,825 00	488,613	\$1,241,688,430 00

NEW POLICIES ISSUED.

Whole life	71,876	\$160,397,620 00		
Endowment.....	18,285	36,828,594 00		
All other.....	1,341	4,518,873 00		
Reversionary additions.....	-	2,955,219 00	91,502	\$204,700,306 00

OLD POLICIES REVIVED.

Whole life	713	\$1,456,224 00		
Endowment.....	230	491,797 00		
All other.....	8	27,618 00		
Reversionary additions.....	-	240 00	951	\$1,975,879 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	16	-		
Endowment.....	39	-		
All other.....	29	-	84	-
Total			581,150	\$1,448,364,615 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	29,860	\$84,788,481 00		
Endowment	7,368	17,547,907 00		
All other	728	2,065,408 00		
Reversionary additions	-	3,214,160 00	37,956	\$107,615,956 00

HOW TERMINATED.

By death	5,641	\$18,298,960 00
maturity	1,755	4,975,906 00
expiry	204	860,549 00
surrender	4,387	11,149,372 00
lapse	25,969	61,701,961 00
change and decrease	-	10,629,208 00
Total	37,956	\$107,615,956 00

* POLICIES IN FORCE DEC. 31, 1902.

Whole life	439,254	\$1,085,020,307 00		
Endowment	101,039	225,807,005 00		
All other	2,901	8,995,223 00		
Reversionary additions	-	20,926,124 00	543,194	\$1,340,748,659 00
Annuities in force Dec. 31, 1902			7,819	\$2,163,403 31

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous	6,705	\$12,121,908 00
Policies issued during the year	821	1,406,338 00
Total	7,526	\$13,528,246 00
Deduct policies ceased to be in force	220	467,662 00
Policies in force in Maine, December 31, 1902	7,306	\$13,060,584 00
Losses and claims unpaid December 31, of the previous year	2	\$1,087 00
Losses and claims incurred during the year	79	166,395 08
Total	81	\$167,432 08
Losses and claims settled during the year	78	165,522 74
Losses and claims unpaid Dec. 31, 1902	3	\$1,909 34
Premiums received		\$436,245 11

* Policies reinsured, \$2,360,299.00.

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President*. EDWARD L. DOBBINS, *Secretary*.

INCOME.

First year's premiums on original policies ...	\$1,533,162 72	
Surrender values applied to pay first year's premiums ...	1,437 84	
Total first year's premiums on original policies	\$1,534,600 11	
Dividends applied to purchase paid-up additions and annuities.....	358,030 89	
Consideration for original annuities involving life contingencies	232,915 67	
Total new premiums	\$2,125,546 67	
Renewal premiums	8,661,139 70	
Dividends applied to pay renewal premiums ..	1,132,032 30	
Surrender values applied to pay renewal premiums	10,162 16	
Renewal premiums for deferred annuities	4,061 56	
Total renewal premiums	\$9,807,395 72	
Total premium income		\$11,932,942 39
Interest on mortgage loans	\$1,789,662 79	
Interest on collateral loans...	215,403 98	
Interest on bonds and dividends on stocks	790,500 29	
Interest on premium notes, policy loans or liens ..	669,590 01	
Interest on other debts due the company.	2,964 52	
Discount on claims paid in advance	1,207 77	
Rents	189,572 50	\$3,658,901 86
Profit on sale or maturity of ledger assets		13,174 29
Total income.....		\$15,605,018 54
Ledger assets Dec. 31, 1901		74,788,136 77
Total.....		\$90,393,155 31

DISBURSEMENTS.

Death claims and additions ..	\$4,372,501 56	
Matured endowments and additions	1,048,664 03	
Total death claims and endowments.....		\$5,421,165 59
Annuities involving life contingencies	93,263 91	
Premium notes voided by lapse	5,221 09	
Surrender values paid in cash	1,336,405 47	
Surrender values applied to pay new premiums ..	1,437 84	
Surrender values applied to pay renewal premiums ..	10,162 16	
Dividends paid policy holders in cash	311,164 84	
Dividends applied to pay renewal premiums	1,132,032 30	
Dividends applied to purchase paid-up additions and annuities	358,030 89	
Total paid policy holders.....	\$8,668,884 09	

MUTUAL BENEFIT LIFE INSURANCE COMPANY. 283

Commissions and bonuses to agents.....	\$1,188,175 44
Salaries and allowances for agencies, including managers, agents and clerks ..	52,487 72
Agency supervision, traveling and all other agency expenses	2,824 47
Medical examiners fees and inspection of risks.....	125,965 07
Salaries and all other compensation of officers and home office employees	275,097 99
Advertising, printing, stationery and postage	69,440 51
Legal expenses	48,320 26
Insurance taxes, licenses and department fees.....	365,321 27
Taxes on real estate	49,999 77
Repairs and expenses (other than taxes) on real estate	60,306 60
Investment expenses.....	107,696 08
Miscellaneous office expenses	58,783 12
Premiums on bonds purchased.....	94,649 29
Total disbursements.....	\$11,167,951 08
Balance.....	\$79,225,204 23

LEDGER ASSETS.

Book value of real estate	\$3,055,693 27
Mortgage loans on real estate.....	42,072,192 44
Loans secured by collateral	3,174,450 00
Loans on company's policies assigned as collateral	6,987,069 75
Premium notes on policies in force.	4,711,527 79
Par value of bonds - excluding interest	18,361,364 87
Deposited in trust companies and banks on interest.....	228,859 23
Cash in office and deposited in banks, not on interest.....	616,874 27
Agents' balances	23,232 61
Total ledger assets.....	\$79,225,204 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages..	\$906,653 82		
Interest accrued on stocks and bonds	159,968 32		
Interest accrued on collateral loans	255 29		
Interest accrued on premium notes, loans or liens.....	272,692 13	\$1,339,569 56	
Market value of stocks and bonds over par value.....	1,335,750 00		
	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$14,737 38	\$303,440 39	
Gross deferred premiums ..	93,374 52	692,640 93	
Total	\$108,111 90	\$996,081 32	
Deduct loading	21,622 38	199,216 26	
Net uncollected and deferred premiums.....	\$86,489 52	\$796,865 06	\$888,354 58
Gross assets.....			\$82,783,878 37

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$24,694 24
Total admitted assets	\$82,759,184 13

LIABILITIES.

Net present value of outstanding policies.....	\$70,627,421 37	
Same for reversionary additions.....	2,844,364 00	
Same for annuities.....	891,133 00	
Net reserve.....		\$74,362,918 37
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		259,505 10
Death losses in process of adjustment.....	\$152,560 97	
Death losses reported, no proofs received.....	250,000 00	
Matured endowments due and unpaid.....	41,483 41	
Death losses and other policy claims resisted.....	41,500 00	
Total policy claims.....		\$485,544 38
Premiums paid in advance, including surrender values so applied...		56,058 55
Cost of collection on uncollected and deferred premiums in excess of loading.....		22,703 50
Salaries, rents, commissions and other accounts, due or accrued....		25,000 00
Dividends or other profits due policy holders.....		279,180 40
Special reserve on policies issued since 1899 on 3 per cent basis.....		612,370 00
Unassigned funds (surplus).....		6,655,894 83
Total Liabilities.....		\$82,759,184 13

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$4,693,063 02	
Received during the year on new policies.....	34,544 74	
Received during the year on old policies.....	634,437 99	
Restored by revival of policies.....	7,151 30	\$5,369,197 05
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$197,774 77	
Used in purchase of surrendered policies.....	223,355 17	
Voided by lapse.....	12,372 39	
Used in payment of dividends to policy holders.....	5,757 17	
Redeemed by maker in cash.....	218,409 76	
Total reduction of premium note account.....		\$657,669 26
Balance, note assets at end of the year.....		\$4,711,527 79

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	89,654	\$216,558,065 00		
Endowment.....	25,885	59,343,082 00		
All other.....	3,878	7,602,076 00		
Reversionary additions.....	-	4,985,678 00	119,417	\$288,488,901 00

NEW POLICIES ISSUED.

Whole life.....	13,353	\$27,980,698 00		
Endowment.....	3,393	7,188,832 00		
All other.....	1,105	2,257,049 00	17,851	\$37,421,579 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	90	\$211,500 00		
Endowment	28	50,207 00		
All other	2	1,509 00		
Reversionary additions	-	7,131 00	120	\$270,347 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	16	\$47,992 00		
Endowment	69	135,154 00		
Reversionary additions	-	66 00	85	\$183,212 00
Additions by dividends			-	661,948 00
Total			137,473	\$327,025,987 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	5,713	\$11,901,644 00		
Endowment	1,863	4,171,462 00		
All other	1,245	2,677,648 00		
Reversionary additions	-	227,064 00	8,821	\$18,977,818 00

HOW TERMINATED.

By death	1,663	\$4,391,079 00		
maturity	430	1,071,865 00		
expiry	1,006	2,287,992 00		
surrender	2,022	4,654,513 00		
lapse	2,443	3,728,348 00		
change and decrease	1,257	2,844,021 00		
Total	8,821	\$18,977,818 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	97,400	\$232,896,611 00		
Endowment	27,512	62,540,813 00		
All other	3,740	7,182,986 00		
Reversionary additions	-	5,427,759 00	128,652	\$308,048,169 00
Annuities in force Dec. 31, 1902			367	\$124,859 68

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,877	\$4,199,108 00
Policies issued during the year	317	440,305 00
Total	3,194	\$4,639,413 00
Deduct policies ceased to be in force	149	169,141 00
Policies in force in Maine, December 31, 1902	3,045	\$4,470,272 00
Losses and claims unpaid December 31, of the previous year	10	\$9,410 00
Losses and claims incurred during the year	49	53,601 00
Total	59	\$62,411 00
Losses and claims settled during the year	48	56,016 00
Losses and claims unpaid Dec. 31, 1902.	11	\$6,395 00
Premiums received		\$176,461 99

MUTUAL RESERVE LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

FREDERICK A. BURNHAM, *President.* CHARLES W. CAMP, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$367,567 04	
Surrender values applied to purchase paid-up insurance and annuities	7,514 37	
Total new premiums.	\$375,081 41	
Renewal premiums	4,154,338 85	
Dividends applied to pay renewal premiums	50,261 63	
Surrender values applied to pay renewal premiums.....	126 93	
Total renewal premiums	\$4,204,727 41	
Total premium income		\$4,579,808 82
Premium notes, loans or liens restored by revival of policies.....		3,212 52
Interest on mortgage loans	\$18,235 71	
Interest on bonds and dividends on stocks	15,073 72	
Interest on premium notes, policy loans or liens	241,084 90	
Interest on other debts due the company	19,361 09	
Rents—including company's own occupancy	148,644 36	442,399 78
From other sources		441 87
Total income		\$5,025,862 99
Ledger assets, Dec. 31, 1901		4,634,610 50
Total		\$9,660,473 49

DISBURSEMENTS.

Death claims.....	\$2,878,068 88
Premium notes voided by lapse.	373,140 70
Surrender values paid in cash.	61,969 37
Surrender values applied to pay renewal premiums..	126 93
Surrender values applied to purchase paid-up insurance and annuities	7,514 37
Dividends paid policy holders in cash	180 68
Dividends applied to pay renewal premiums..	50,261 63
Total paid policy holders	\$3,371,262 56
Commissions and bonuses to agents	300,991 88
Commuting renewal commissions.....	74,500 00
Salaries and allowances for agencies, including managers, agents and clerks.....	150,674 39
Agency supervision, traveling and all other agency expenses	69,784 02
Medical examiners fees and inspection of risks	33,894 95
Salaries and all other compensation of officers and home office em- ployes	285,727 44
Rent—including company's own occupancy.....	72,286 68
Advertising, printing, stationery and postage	90,960 26

Legal expenses	\$43,327 51
Furniture, fixtures and safes	5,389 11
Insurance taxes, licenses and department fees	64,512 63
Taxes on real estate	27,009 47
Repairs and expenses (other than taxes) on real estate	105,313 29
All other disbursements	359,103 39
Total disbursements	<u>\$5,054,537 58</u>
Balance	\$4,605,935 91

LEDGER ASSETS.

Book value of real estate	\$682,448 04
Mortgage loans on real estate	461,750 00
Loans on company's policies assigned as collateral	2,040,869 42
Premium notes on policies in force	66,330 31
Book value of bonds—excluding interest	508,247 53
Deposited in trust companies and banks on interest	569,204 57
Cash in office and deposited in banks, not on interest	143,699 04
On deposit in collecting banks and with bonded collectors	133,387 00
Total ledger assets	<u>\$4,605,935 91</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,344 83	
Interest due and accrued on stocks and bonds	4,076 83	
Interest accrued on premium notes, loans and liens	90,835 00	
Rents due on company's property	5,060 65	\$103,317 31
Market value of real estate over book value		59,382 38
Market value of stocks and bonds over book value		3,189 10
	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross deferred premiums	\$141,657 00	\$967,045 00
Deduct loading	67,443 00	208,665 00
Net uncollected and deferred premiums	\$74,214 00	\$758,380 00
Net premiums in transit, reserve charged in liabilities		137,260 00
Total admitted assets		<u>\$5,741,678 70</u>

LIABILITIES.

Net present value of outstanding policies	\$4,050,329 00
Surrender values claimable on policies cancelled	2,740 00
Death losses in process of adjustment	\$705,567 35
Death losses reported, no proofs received	331,712 05
Death losses and other policy claims resisted	50,868 17
Total policy claims	<u>\$1,088,147 57</u>
Premiums paid in advance, including surrender values so applied	1,073 07
Salaries, rents, commissions and other accounts, due or accrued	51,702 86
Dividends or other profits due policy holders	26,771 35
Dividends apportioned, payable to policy holders during 1903	5,894 43
Unassigned funds (surplus)	515,020 42
Total liabilities	<u>\$5,741,678 70</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$2,020,048 02	
Received during the year on new policies	185,095 11	
Received during the year on old policies.....	419,696 72	
Restored by revival of policies	3,212 52	\$2,628,052 37
Deductions during the year as follows:		
Used in payment of losses and claims	\$119,027 38	
Used in purchase of surrendered policies	25,856 52	
Voided by lapse	373,140 70	
Redeemed by maker in cash	2,828 04	
Total reduction of premium note account		\$520,852 64
Balance, note assets at end of the year.....		\$2,107,199 73

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	17,759	\$34,765,087 00		
Endowment.....	11	61,400 00		
All other	46,377	107,365,064 00	64,047	\$142,191,551 00

NEW POLICIES ISSUED.

Whole life	16,793	\$12,550,965 00		
Endowment.....	965	589,428 00		
All other	752	1,742,936 00	18,510	\$14,888,327 00

OLD POLICIES REVIVED.

Whole life	549	\$827,079 00		
Endowment.....	5	20,400 00		
All other	2,077	4,824,627 00	2,634	\$5,672,106 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	638	\$1,703,712 00		
Endowment	2	1,250 00		
All other	36	65,845 00	676	\$1,790,807 00
Total			85,867	\$164,527,791 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	12,595	\$15,841,098 00		
Endowment.....	172	117,572 00		
All other	8,399	20,618,933 00	21,166	\$36,577,603 00

HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
By death.	1,258	\$3,066,274 00		
surrender.	2,782	5,184,165 00		
lapse.	16,555	26,575,641 00		
change and decrease.	571	1,751,523 00		
Total.	21,166	\$36,577,603 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	23,144	\$34,005,745 00		
Endowment.....	814	554,904 00		
All other.....	40,743	93,399,539 00	64,701	\$127,960,188 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	414	\$825,535 00
Policies issued during the year.	160	368,000 00
Total	574	\$1,193,535 00
Deduct policies ceased to be in force	157	330,249 00
Policies in force in Maine, December 31, 1902....	417	\$863,286 00
Losses and claims unpaid December 31, of the previous year	3	\$7,000 00
Losses and claims incurred during the year.	4	14,748 10
Total	7	\$21,748 10
Losses and claims settled during the year.	7	21,748 10
Premiums received.....		\$30,766 00

NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

JOSEPH A. DEBOER, *President.*OSMAN D. CLARK, *Secretary.*

INCOME.

First year's premiums on original policies.. .. .	\$669,967 43	
Dividends applied to purchase paid-up additions and annuities	5,734 30	
Consideration for original annuities involving life contingencies.	506,043 20	
Total new premiums	\$1,181,744 93	
Renewal premiums	3,655,314 86	
Dividends applied to pay renewal premiums.	88,681 82	
Renewal premiums for deferred annuities.....	280 48	
Total renewal premiums	\$3,744,277 16	
Total premium income		\$4,926,022 09
Consideration for supplementary contracts <i>not</i> involving life contingencies		7,862 00
Interest on mortgage loans.	\$103,033 14	
Interest on collateral loans.	1,703 17	
Interest on bonds and dividends on stocks	326,676 33	
Interest on premium notes, policy loans or liens.....	177,660 33	
Interest on other debts due the company.....	21,379 25	
Discount on claims paid in advance.....	614 10	
Rents—including company's own occupancy.....	137,738 50	1,068,834 82
Profit on sale or maturity of ledger assets.		2,327 22
From other sources		560 78
Total income		\$6,005,606 91
Ledger assets Dec. 31, 1901		21,091,705 82
Total.		\$27,097,312 73

DISBURSEMENTS.

Death claims and additions.	\$1,037,333 03	
Matured endowments and additions.....	197,125 40	
Total death claims and endowments		\$1,234,458 43
Annuities involving life contingencies	54,263 99	
Surrender values paid in cash.	481,120 47	
Dividends paid policy holders in cash.....	35,010 26	
Dividends applied to pay renewal premiums.....	88,681 82	
Dividends applied to purchase paid-up additions and annuities	5,734 30	
Total paid policy holders... ..	\$1,899,269 27	

Supplementary contracts <i>not</i> involving life contingencies.....	\$699 99
Commissions and bonuses to agents.....	669,956 48
Commuting renewal commissions.....	25,895 67
Salaries and allowances for agencies, including managers, agents and clerks.....	93,226 04
Agency supervision, travelling and all other agency expenses.....	4,157 55
Medical examiners fees and inspection of risks.....	54,579 48
Salaries and all other compensation of officers and home office em- ployes.....	99,868 29
Rent—including company's own occupancy.....	19,599 96
Advertising, printing, stationery and postage.....	46,382 73
Legal expenses.....	481 21
Furniture, fixtures and safes.....	13,322 26
Insurance taxes, licenses and department fees.....	82,882 41
Taxes on real estate.....	33,965 24
Repairs and expenses (other than taxes) on real estate.....	66,197 14
Premium on bonds.....	35,562 87
All other disbursements.....	2,449 36
Total disbursements.....	\$3,148,495 95
Balance.....	\$23,948,816 78

LEDGER ASSETS.

Book value of real estate.....	\$1,727,341 19
Mortgage loans on real estate.....	9,854,032 32
Loans secured by collateral.....	24,700 00
Loans on company's policies assigned as collateral.....	2,455,336 80
Premium notes on policies in force.....	882,996 51
Book value of stocks, warrants and bonds—excluding interest.....	8,411,864 76
Deposited in trust companies and banks on interest.....	562,040 93
Cash in office and deposited in banks, not on interest.....	30,504 27
Total ledger assets.....	\$23,948,816 78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$184,540 49
Interest due and accrued on stocks, warrants and bonds..	142,298 74
Interest accrued on collateral loans.....	1,203 17
Interest due and accrued on premium notes, loans or liens	102,983,03
Interest accrued on other assets.....	900 00
Dividends accrued on bank stock.....	530 00
Rents accrued on company's property.....	9,768 94
Market value of stocks and bonds over book value.....	331,227 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$7,486 65	\$210,162 62	
Gross deferred premiums.....	43,628 54	333,808 48	
Total.....	\$51,115 19	\$543,971 10	
Deduct loading.....	10,223 04	108,794 22	
Net uncollected and deferred premiums.....	\$40,892 15	\$435,176 88	\$476,069 03
Total admitted assets.....			\$25,198,337 18

LIABILITIES.

Net present value of outstanding policies	\$21,001,600	74
Same for reversionary additions.	46,995	23
Same for annuities	1,035,262	50
Net reserve	\$22,083,853	47
Present value of supplementary contracts, <i>not</i> involving		
life contingencies.	60,221	97
Surrender values claimable on policies cancelled	13,542	57
Death losses in process of adjustment.	\$5,657	00
Death losses reported, no proofs received	5,442	00
Matured endowments due and unpaid	1,000	00
Death losses and other policy claims resisted	25,000	00
Annuity claims, involving life contingencies, due and		
unpaid.	1,110	43
Total policy claims.	\$33,209	43
Premiums paid in advance, including surrender values so applied...	3,268	75
Salaries, rents, commissions and other accounts, due or accrued.....	100,266	60
Dividends or other profits due policy holders.	7,618	48
Extra life rate endowment reserve.....	319,577	24
Agents credit balances.....	560	78
Unassigned funds (surplus)	2,571,212	89
Total liabilities	\$25,198,337	18

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$736,876	42
Received during the year on old policies	261,900	13
Deductions during the year as follows:		
Used in payment of losses and claims.	\$16,322	74
Used in purchase of surrendered policies.....	59,170	59
Used in payment of dividends to policy holders	732	39
Redeemed by maker in cash	89,554	32
Total reduction of premium note account.	\$165,780	04
Balance, note assets at end of the year	\$882,996	51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	33,203	\$71,579,447	00	
Endowment	17,745	30,968,681	00	
All other	1,148	2,879,283	00	
Reversionary additions	-	234,294	60	52,096 \$105,661,705 00

NEW POLICIES ISSUED.

Whole life.....	4,478	\$8,805,858	00	
Endowment.....	3,440	6,038,782	00	
All other	1,030	2,548,920	00	
Reversionary additions	-	203,218	00	8,948 \$17,596,778 00

OLD POLICIES REVIVED.

Whole life.....	71	\$156,203	00	
Endowment.....	44	66,500	00	
All other	2	6,000	00	117 \$248,703 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.	-	\$2,500 00		
Endowment.	-	1,000 00	-	\$3,500 00
Additions by dividends.....			-	10,404 00
Total.....			61,161	\$123,521,090 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.	2,319	\$5,136,286 00		
Endowment.....	1,396	2,448,742 00		
All other.....	373	1,050,661 00		
Reversionary additions.....	-	12,444 00	4,088	\$8,648,133 00

HOW TERMINATED.

By death ..	415	\$1,010,476 00		
maturity.....	133	191,125 00		
expiry	178	429,727 00		
surrender.....	1,163	2,218,008 00		
lapse	2,162	4,493,723 00		
change and decrease.....	37	305,074 00		
Total ..	4,088	\$8,648,133 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	35,433	\$75,407,722 00		
Endowment.	19,833	34,646,221 00		
All other.....	1,807	4,383,542 00		
Reversionary additions ..	-	435,472 00	57,073	\$114,872,957 00
Annuities in force Dec. 31, 1902			299	\$92,813 09

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	948	\$1,325,450 04
Policies issued during the year	117	151,294 16
Total	1,065	\$1,476,744 20
Deduct policies ceased to be in force	16	15,472 00
Policies in force in Maine, December 31, 1902.....	1,049	\$1,461,272 20
Losses and claims incurred during the year.....	8	\$14,000 00
Losses and claims settled during the year	7	12,600 00
Losses and claims unpaid Dec. 31, 1902.....	1	\$2,000 00
Premiums received		\$61,188 91

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

INCOME.

First year's premiums on original policies	\$604,277 18	
Distributions applied to purchase paid-up additions	36,428 25	
Surrender values applied to purchase paid-up insurance..	3,537 10	
Consideration for supplementary contracts involving life contingencies	7,442 14	
Total new premiums	\$651,684 67	
Renewal premiums.....	3,467,121 94	
Distributions applied to pay renewal premiums.	431,414 99	
Surrender values applied to pay renewal premiums.	12,542 74	
Total renewal premiums	\$3,911,079 67	
Total premium income		\$4,562,764 34
Consideration for supplementary contracts <i>not</i> involving life contingencies.		45,640 00
Premium notes, loans or liens restored by revival of policies.		1,249 80
Interest on mortgage loans.	\$398,924 68	
Interest on collateral loans.....	94,807 55	
Interest on bonds and dividends on stocks.	656,861 13	
Interest on premium notes, policy loans or liens	119,456 23	
Interest on other debts due the company.....	7,042 15	
Discount on claims paid in advance	1,945 34	
Rents—including company's own occupancy.....	175,971 07	1,455,008 15
From other sources.		9,858 25
Total income		\$6,074,520 54
Ledger assets Dec. 31, 1901		30,115,280 32
Total		\$36,189,800 86

DISBURSEMENTS.

Death claims and additions.....	\$1,922,757 51	
Matured endowments and additions.	320,042 00	
Total death claims and endowments.....	\$2,242,799 51	
Premium notes voided by lapse.	6,340 07	
Surrender values paid	426,728 30	
Surrender values applied to pay renewal premiums..	12,542 74	
Surrender values applied to purchase paid-up insurance	3,537 10	
Distributions paid policy holders in cash	59,697 15	
Distributions applied to pay renewal premiums	431,414 99	
Distributions applied to purchase paid-up additions	36,428 25	
Total paid policy holders	\$3,219,488 11	

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY. 295

Supplementary contracts <i>not</i> involving life contingencies.....	\$3,710 00
Commissions and bonuses to agents.....	517,217 78
Commuting renewal commissions.....	5,526 57
Salaries and allowances for agencies, including managers, agents and clerks.....	47,695 47
Agency supervision, traveling and all other agency expenses.....	6,524 78
Medical examiners fees and inspection of risks.....	39,913 83
Salaries and all other compensation of officers and home office employees.....	166,161 82
Rent—including company's own occupancy.....	53,455 09
Advertising, printing, stationery and postage.....	67,531 49
Legal expenses.....	2,865 14
Furniture, fixtures and safes.....	9,408 35
Insurance taxes, licenses and department fees.....	81,623 10
Taxes on real estate.....	32,741 28
Repairs and expenses (other than taxes) on real estate.....	67,150 49
All other disbursements.....	23,521 21
Total disbursements.....	\$4,344,034 51
Balance.....	\$31,845,766 35

LEDGER ASSETS.

Book value of real estate.....	\$2,378,653 99
Mortgage loans on real estate.....	9,597,666 67
Loans secured by collateral.....	1,729,195 00
Loans on company's policies assigned as collateral.....	1,704,120 08
Premium notes on policies in force.....	228,030 17
Book value of stocks and bonds—excluding interest.....	15,725,886 00
Deposited in trust companies and banks on interest.....	482,214 44
Total ledger assets.....	\$31,845,766 35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$78,636 35	
Interest accrued on stocks and bonds.....	41,283 22	
Interest accrued on collateral loans.....	15,437 95	
Interest due and accrued on premium notes, loans or liens.....	30,222 30	
Interest accrued on other assets.....	427 53	
Rents due and accrued on company's property.....	13,502 32	\$179,509 67
Market value of stocks and bonds over book value.....		1,813,064 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	-	\$175,521 72	
Gross deferred premiums.....	\$67,747 00	454,845 43	
Total.....	\$67,747 00	\$630,367 15	
Deduct loading.....	13,549 40	126,073 43	
Net uncollected and deferred premiums.....	\$54,197 60	\$504,293 72	\$558,491 32
Total admitted assets.....			\$34,396,831 34

LIABILITIES.

Net present value of outstanding policies	\$30,088,545 42	
Same for reversionary additions	342,888 46	
Same for annuities	6,641 01	
Net reserve		\$30,438,074 89
Present value of supplementary contracts, <i>not</i> involving life contingencies		42,591 27
Death losses due and unpaid	\$45,527 00	
Death losses in process of adjustment	56,511 00	
Death losses reported, no proofs received.....	59,803 00	
Matured endowments due and unpaid.....	28,328 00	
Death losses and other policy claims resisted.....	16,500 00	
Total policy claims.....		\$206,669 00
Premiums paid in advance, including surrender values so applied...		22,029 02
Distributions or other profits due policy holders		174,771 23
Distributions apportioned, payable to policy holders subsequent to 1903		13,591 35
Unassigned funds (surplus)		3,499,104 58
Total liabilities		\$34,396,831 34

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$240,977 84	
Received during the year on old policies.....	20,948 31	
Restored by revival of policies.....	1,249 80	\$263,175 95
Deductions during the year as follows:		
Used in payment of losses and claims	\$15,817 75	
Used in purchase of surrendered policies.....	2,585 61	
Voided by lapse.....	2,650 07	
Used in payment of distributions to policy holders. ..	1,146 05	
Redeemed by maker in cash	12,946 30	
Total reduction of premium note account		\$35,145 78
Balance, note assets at end of the year		\$228,030 17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	20,997	\$54,750,662 00		
Endowment	25,768	65,517,515 00		
All other.....	1,529	4,527,643 00		
Reversionary additions.....	-	560,151 00	48,294	\$125,355,971 00

NEW POLICIES ISSUED.

Whole life....	4,586	\$10,568,271 00		
Endowment	1,878	3,697,485 00		
All other	561	1,936,100 00	7,025	\$16,201,856 00

OLD POLICIES REVIVED.

Whole life.....	71	\$186,594 00		
Endowment	28	54,000 00	99	\$240,594 00

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY. 297

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	-	\$71,309 00		
Endowment.....	11	85,994 00		
All other	-	6,278 00	11	\$163,581 00
Additions by dividends			-	78,194 00
Total			55,429	\$142,040,196 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,643	\$4,252,334 00		
Endowment	1,197	2,967,727 00		
All other	182	582,040 00		
Reversionary additions	-	38,148 00	3,022	\$7,840,249 00

HOW TERMINATED.

By death	688	\$1,965,940 00		
maturity	140	331,189 00		
expiry	28	87,005 00		
surrender.....	839	1,998,266 00		
lapse.....	1,322	2,581,564 00		
change and decrease.....	5	876,285 00		
Total.....	3,022	\$7,840,249 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	24,011	\$61,324,502 00		
Endowment.....	26,488	66,387,267 00		
All other.....	1,908	5,887,981 00		
Reversionary additions.....	-	600,197 00	52,407	\$134,199,947 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,044	\$3,275,015 00
Policies issued during the year	103	163,784 00
Total	2,147	\$3,438,799 00
Deduct policies ceased to be in force	81	132,465 00
Policies in force in Maine, December 31, 1902 ...	2,066	\$3,306,334 00
Losses and claims unpaid December 31, of the previous year	4	\$736 00
Losses and claims incurred during the year	23	48,112 00
Total	27	\$48,848 00
Losses and claims settled during the year	26	48,475 00
Losses and claims unpaid Dec. 31, 1902.	1	\$373 00
Premiums received		\$96,264 52

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. McCALL, *President*.CHAS. C. WHITNEY, *Secretary*.

INCOME.

First year's premiums on original policies.	\$13,287,121	38
Dividends applied to purchase paid-up additions and annuities.....	463,081	69
Consideration for original annuities involving life contingencies ..	1,712,428	67
Consideration for supplementary contracts involving life contingencies.	125,389	89
Total new premiums	\$15,588,021	63
Renewal premiums	48,905,636	29
Dividends applied to pay renewal premiums	495,536	28
Surrender values applied to pay renewal premiums	21,304	31
Renewal premiums for deferred annuities	39,446	03
Total renewal premiums	\$49,461,922	91
Total premium income.....	\$65,049,944	54
Consideration for supplementary contracts <i>not</i> involving life contingencies.	459,894	25
Premium notes, loans or liens restored by revival of policies .	3,986	67
Interest on mortgage loans	\$1,405,806	27
Interest on collateral loans	153,404	63
Interest on bonds	8,441,147	48
Interest on premium notes, policy loans or liens.	1,243,009	18
Interest on other debts due the company	628,806	31
Discount on claims paid in advance	14,688	00
Rents—including company's own occupancy	1,058,590	65
Profit on sale or maturity of ledger assets	649,173	36
Total income.....	\$79,108,401	34
Ledger assets Dec. 31, 1901.	276,729,766	76
Total.	\$355,838,168	10

DISBURSEMENTS.

Death claims and additions	\$15,932,507	30
Matured endowments and additions.	4,045,102	19
Total death claims and endowments	\$19,977,609	49
Annuities involving life contingencies	1,626,605	44
Premium notes voided by lapse	10,369	82
Surrender values paid in cash.....	4,682,155	81
Surrender values applied to pay renewal premiums	21,304	31
Dividends paid policy holders in cash.....	3,281,896	93
Dividends applied to pay renewal premiums.....	495,536	28
Dividends applied to purchase paid-up additions and annuities	463,081	69
Total paid policy holders.....	\$30,553,559	77

Supplementary contracts <i>not</i> involving life contingencies.	\$37,278 45
Commissions and bonuses to agents	8,364,518 69
Commuting renewal commissions	5,268 64
Salaries and allowances for agencies, including managers, agents and clerks	2,297,945 54
Agency supervision, traveling and all other agency expenses.	870,876 23
Medical examiners fees and inspection of risks...	824,338 95
Salaries and all other compensation of officers and home office employes	836,735 63
Rent—including company's own occupancy.	550,935 28
Advertising, printing, stationery and postage	733,037 61
Legal expenses.	172,632 37
Furniture, fixtures and safes	218,332 01
Insurance taxes, licenses and department fees	712,021 13
Taxes on real estate.	220,091 90
Repairs and expenses (other than taxes) on real estate	263,967 25
Loss on sale or maturity of ledger assets.....	73,284 94
All other disbursements.....	185,767 08
Total disbursements	\$46,925,591 47
Balance	\$308,912,576 63

LEDGER ASSETS.

Book value of real estate	\$12,880,000 00
Mortgage loans on real estate.....	26,125,318 09
Loans secured by collateral.	4,104,000 00
Loans on company's policies assigned as collateral	22,093,673 94
Premium notes on policies in force	2,664,475 59
Book value of bonds—excluding interest	218,423,051 18
Deposited in trust companies and banks on interest	21,074,150 60
Cash in office and deposited in banks, not on interest.....	1,547,907 23
Total ledger assets	\$308,912,576 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$186,876 47	
Interest accrued on bonds	1,469,258 91	
Interest accrued on collateral loans.....	2,680 29	
Interest accrued on premium notes, loans or liens	155,228 00	
Interest accrued on other assets	31,517 00	
Rents due and accrued on company's property	25,214 77	\$1,870,775 44
Market value of bonds over book value	6,616,244 28	

	<i>New</i>		<i>Renewals.</i>
	<i>Business.</i>		
Gross premiums due and unreported.....	-	\$2,960,358 00	
Gross deferred premiums	633,483 00	3,427,191 00	
Total	\$633,483 00	\$6,387,549 00	
Deduct loading	142,534 80	1,437,198 52	
Net uncollected and deferred premiums.	\$490,953 20	\$4,950,350 48	\$5,441,303 68
Total admitted assets			\$322,840,900 03

LIABILITIES.

Net present value of outstanding policies	\$250,008,234 00	
Same for reversionary additions.	3,332,529 00	
Same for annuities.	15,248,311 00	
Total.	\$268,589,074 00	
Deduct net value of risks reinsured.	244,654 00	
Net reserve	\$268,344,420 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies.		785,744 06
Surrender values claimable on policies cancelled.		60,003 85
Death losses in process of adjustment.	\$158,377 91	
Death losses reported, no proofs received.	1,808,150 94	
Matured endowments due and unpaid.	349,700 38	
Death losses and other policy claims resisted.	78,740 00	
Annuity claims, involving life contingencies, due and unpaid.		114,507 74
Total policy claims.	\$2,509,476 97	
Premiums paid in advance, including surrender values so applied.	890,692 19	
Commissions due agents on premium notes, when paid.	30,766 31	
Dividends or other profits due policy holders.	185,677 79	
Additional policy reserve.	5,397,325 00	
Reserve to provide dividends payable to policy holders in 1903 and thereafter as the periods mature, viz:		
To holders of 20 year period policies and longer.	\$23,877,325 86	
To holders of 15 year period policies.	8,270,742 00	
To holders of 10 year period policies.	588,663 00	
To holders of 5 year period policies.	587,401 00	
To holders of annual dividend policies.	800,947 00	34,125,078 86
Reserve to provide for all other contingencies.		10,511,715 00
Total liabilities.	\$322,840,900 03	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$2,364,868 41	
Received during the year on old policies	648,545 55	
Restored by revival of policies.	3,336 67	\$3,017,350 63
Deductions during the year as follows:		
Used in payment of losses and claims.	\$39,415 35	
Used in purchase of surrendered policies.	119,357 41	
Voided by lapse.	10,369 82	
Used in payment of dividends to policy holders.	5,200 86	
Redeemed by maker in cash.	178,531 60	
Total reduction of premium note account.	\$352,875 04	
Balance, note assets at end of the year.	\$2,664,475 59	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.	409,449	\$904,245,405 00		
Endowment.	179,543	386,051,780 00		
All other.	10,826	21,617,600 00		
Reversionary additions.	-	53,454,514 00	599,819	\$1,365,369,299 00

NEW POLICIES ISSUED.					
	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>	
Whole life	90,075	\$174,390,975 00			
Endowment.....	65,262	117,880,431 00			
All other.....	103	345,500 00			
Reversionary additions	-	712,676 00	155,440	\$293,329,582 00	

OLD POLICIES REVIVED.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	892	\$1,809,200 00			
Endowment.....	527	1,052,000 00			
All other.....	25	35,800 00	1,444	\$2,897,000 00	

OLD POLICIES CHANGED AND INCREASED.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life.....	-	\$1,189,918 00			
Endowment.....	-	898,318 00			
Reversionary additions	-	6,966,471 00	-	\$9,054,707 00	
Additions by dividends.....			-	413,940 00	
Total			756,702	\$1,671,064,528 00	

POLICIES TERMINATED DURING THE YEAR.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	10,640	\$34,647,800 00			
Endowment.....	6,839	19,790,816 00			
All other.....	34,656	58,295,900 00			
Reversionary additions	-	4,701,986 00	52,135	\$117,436,502 00	

HOW TERMINATED.					
	<i>Number.</i>	<i>Amount.</i>			
By death.....	5,927	\$15,684,294 00			
maturity.....	1,370	4,239,841 00			
expiry	34,263	59,955,565 00			
surrender	7,876	19,999,793 00			
lapse.....	2,699	7,534,520 00			
change and decrease	-	10,022,489 00			
Total	52,135	\$117,436,502 00			

*POLICIES IN FORCE DEC. 31, 1902.

Whole life	463,992	\$1,003,119,698 00			
Endowment.....	228,290	469,929,013 00			
All other	12,285	23,733,700 00			
Reversionary additions	-	56,845,615 00	704,567	\$1,553,628,026 00	
Annuities in force Dec. 31, 1902			9,933	\$1,889,652 61	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>		
Policies in force December 31st of the previous year	3,988	\$6,112,485 00		
Policies issued during the year	856	1,084,725 00		
Total.....	4,844	\$7,197,210 00		
Deduct policies ceased to be in force	279	329,862 00		
Policies in force in Maine, December 31, 1902	4,565	\$6,867,348 00		
Losses and claims unpaid December 31, of the previous year	2	\$2,071 48		
Losses and claims incurred during the year	51	75,849 19		
Total.....	53	\$77,920 67		
Losses and claims settled during the year.....	50	75,696 10		
Losses and claims unpaid Dec. 31, 1902.....	3	\$2,224 57		
Premiums received.....				\$262,326 72

* Policies reinsured, \$3,811 962.00.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$3,063,931 41	
Surrender values applied to pay first year's premiums....	271 84	
Total first year's premiums on original policies	\$3,064,203 25	
Dividends applied to purchase paid-up additions and annuities	694,157 11	
Consideration for original annuities involving life contingencies	119,889 15	
Total new premiums	\$3,878,249 51	
Renewal premiums	18,677,779 88	
Dividends applied to pay renewal premiums.	2,020,431 35	
Renewal premiums for deferred annuities.....	2,366 45	
Total renewal premiums.	\$20,700,577 68	
Total premium income	\$24,578,827 19	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	511,027 23	
Premium notes, loans or liens restored by revival of policies.	2,694 78	
Interest on mortgage loans	\$3,397,998 45	
Interest on bonds	2,450,517 03	
Interest on premium notes, policy loans or liens	491,038 89	
Interest on other debts due the company	210,406 12	
Discount on claims paid in advance	9,521 27	
Rents—including company's own occupancy	447,832 03	7,007,313 79
Profit on sale or maturity of ledger assets.....	25,698 39	
From other sources.	26,743 28	
Total income.....	\$32,152,304 66	
Ledger assets Dec. 31, 1901.....	146,731,231 82	
Total	\$178,883,536 48	

DISBURSEMENTS.

Death claims and additions.....	\$5,639,517 02	
Matured endowments and additions.	1,835,615 66	
Total death claims and endowments.	\$7,475,132 68	
Annuities involving life contingencies.	36,412 72	
Premium notes voided by lapse.	7,582 57	
Surrender values paid in cash.	1,854,122 33	
Surrender values applied to pay new premiums	271 84	
Dividends paid policy holders in cash	1,465,679 67	
Dividends applied to pay renewal premiums	2,020,431 35	
Dividends applied to purchase paid-up additions and annuities	694,157 11	
Total paid policy holders	\$13,553,790 27	

Supplementary contracts <i>not</i> involving life contingencies... ..	\$54,403 75
Commissions	2,861,016 26
Commuting renewal commissions	9,576 82
Traveling and all other agency expenses	10,841 64
Medical examiners fees and inspection of risks.....	171,349 36
Salaries and all other compensation of officers and home office employees	456,296 20
Rent—including company's own occupancy	37,300 00
Advertising, printing, stationery and postage	118,052 50
Legal expenses	20,887 12
Furniture, fixtures and safes	2,581 02
Insurance taxes, licenses and department fees.	548,931 58
Taxes on real estate	85,422 86
Repairs and expenses (other than taxes) on real estate	230,950 13
All other disbursements.....	163,348 44
Total disbursements	\$18,324,697 95
Balance.....	\$160,558,838 53

LEDGER ASSETS.

Book value of real estate.....	\$4,261,545 88
Mortgage loans on real estate.....	76,543,348 60
Loans on company's policies assigned as collateral	10,746,187 00
Premium notes on policies in force.	292,223 25
Book value of bonds—excluding interest.....	65,834,434 20
Deposited in trust companies and banks on interest.. ..	2,732,763 45
Cash in office.....	101,953 82
Agents' balances.....	46,382 33
Total ledger assets.....	\$160,558,838 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$963,468 17																								
Interest due and accrued on bonds... ..	1,021,345 33																								
Interest due and accrued on premium notes, loans or liens	305,958 52																								
Rents due and accrued on company's property.....	35,237 45																								
Total.....	\$2,326,009 52																								
Market value of bonds over book value	95,995 13																								
<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;"><i>New</i></td> <td></td> </tr> <tr> <td></td> <td style="text-align: center;"><i>Business.</i></td> <td style="text-align: center;"><i>Renewals.</i></td> </tr> <tr> <td>Gross premiums due and unreported</td> <td style="text-align: right;">\$13,628 00</td> <td style="text-align: right;">\$802,032 00</td> </tr> <tr> <td>Gross deferred premiums</td> <td style="text-align: right;">155,744 00</td> <td style="text-align: right;">1,371,516 00</td> </tr> <tr> <td style="padding-left: 20px;">Total.....</td> <td style="text-align: right; border-top: 1px solid black;">\$169,372 00</td> <td style="text-align: right; border-top: 1px solid black;">\$2,173,548 00</td> </tr> <tr> <td>Deduct loading</td> <td style="text-align: right;">70,407 94</td> <td style="text-align: right;">164,537 58</td> </tr> <tr> <td style="padding-left: 20px;">Net uncollected and deferred premiums</td> <td style="text-align: right; border-top: 1px solid black;">\$98,964 06</td> <td style="text-align: right; border-top: 1px solid black;">\$2,009,010 42</td> </tr> <tr> <td style="padding-left: 20px;">Gross assets.....</td> <td style="text-align: right; border-top: 1px solid black;">\$165,098,817 66</td> <td style="text-align: right; border-top: 1px solid black;">\$2,107,974 48</td> </tr> </table>			<i>New</i>			<i>Business.</i>	<i>Renewals.</i>	Gross premiums due and unreported	\$13,628 00	\$802,032 00	Gross deferred premiums	155,744 00	1,371,516 00	Total.....	\$169,372 00	\$2,173,548 00	Deduct loading	70,407 94	164,537 58	Net uncollected and deferred premiums	\$98,964 06	\$2,009,010 42	Gross assets.....	\$165,098,817 66	\$2,107,974 48
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Gross assets.....	\$165,098,817 66	\$2,107,974 48																							

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$46,382 33
Total admitted assets.....	\$165,042,435 33

LIABILITIES.

Net present value of outstanding policies	\$129,129,756 00	
Same for reversionary additions	3,101,948 00	
Same for annuities.....	442,290 00	
	<hr/>	
Net reserve		\$132,673,994 00
Present value of supplementary contracts <i>not</i> involving life contingencies		500,793 00
Death losses due and unpaid	\$63,697 12	
Death losses in process of adjustment	215,093 01	
Death losses reported, no proofs received	209,419 82	
Matured endowments due and unpaid	70,695 29	
Death losses and other policy claims resisted	43,042 86	
Annuity claims, involving life contingencies, due and unpaid	766 48	
	<hr/>	
Total policy claims		\$602,714 58
Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies		830 00
Premiums paid in advance, including surrender values so applied ..		25,847 12
Commissions and other accounts, due or accrued		67,904 66
Dividends or other profits due policy holders		268,127 16
Dividends apportioned, payable to policy holders during 1903		1,659,645 55
Dividends apportioned, payable to policy holders subsequent to 1903, viz.: Tontine surplus payable to policy holders subsequent to 1903 as the periods of participation mature		23,764,948 45
Unassigned funds (surplus)		5,477,630 81
	<hr/>	
Total liabilities		\$165,042,435 33

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$297,439 87	
Received during the year on old policies	117,093 04	
Restored by revival of policies	2,694 78	\$417,227 69
	<hr/>	
Deductions during the year as follows:		
Used in payment of losses and claims	\$19,597 76	
Used in purchase of surrendered policies	6,166 50	
Voided by lapse	7,582 57	
Used in payment of dividends to policy holders	39,346 34	
Redeemed by maker in cash	52,311 27	
	<hr/>	
Total reduction of premium note account		\$125,004 44
Balance, note assets at end of the year		\$292,223 25

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	167,266	\$395,046,250 00		
Endowment.....	67,519	152,875,038 00		
All other	8,373	26,783,712 00	243,158	\$574,705,000 00

NEW POLICIES ISSUED.

Whole life	15,635	\$37,463,875 00		
Endowment	10,294	21,810,903 00		
All other	3,374	9,748,067 00	29,303	\$69,022,845 00

NORTHWESTERN MUTUAL LIFE INSURANCE CO. 305

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	219	\$589,013 00		
Endowment	140	275,398 00		
All other	85	350,000 00	444	\$1,214,411 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	385	-		
Endowment	218	-	603	-

ADDITIONS BY DIVIDENDS.

Whole life	-	\$738,110 00		
Endowment	-	459,031 00		
All other	-	1,485,176 00	-	\$2,682,317 00
Total			273,508	\$647,624,573 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	6,210	\$13,598,846 00		
Endowment	3,531	6,582,702 00		
All other	1,673	6,761,742 00	11,414	\$26,943,290 00

HOW TERMINATED.

By death	2,046	\$5,315,461 00		
maturity	798	1,797,603 00		
expiry	12	1,524,854 00		
surrender	2,778	5,177,387 00		
lapse	5,346	10,821,392 00		
change and decrease	434	2,306,693 00		
Total	11,414	\$26,943,290 00		

POLICIES IN FORCE, DEC. 31, 1902.

Whole life	177,295	\$420,238,462 00		
Endowment	74,640	168,837,668 00		
All other	10,159	31,605,213 00	262,094	\$620,681,283 00
Annuities in force Dec. 31, 1902			323	\$53,724 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	3,025	\$4,630,240 00
Policies issued during the year	437	609,350 00
Total	3,462	\$5,239,590 00
Deduct policies ceased to be in force	150	203,921 00
Policies in force in Maine, December 31, 1902 ...	3,312	\$5,035,669 00
Losses and claims unpaid December 31, of the previous year	1	\$16,918 00
Losses and claims incurred during the year	46	87,982 75
Total ..	47	\$104,900 75
Losses and claims settled during the year	43	80,089 75
Losses and claims unpaid Dec. 31, 1902	4	\$24,611 00
Premiums received		\$208,100 08

PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

HARRY F. WEST, *President.*

HENRY C. BROWN, *Secretary.*

INCOME.

First year's premiums on original policies	\$1,988,255 84	
Surrender values applied to pay first year's premiums.. .	873 94	
Total first year's premiums on original policies.	\$1,989,129 78	
Dividends applied to purchase paid-up additions and annuities	87,849 00	
Surrender values applied to purchase paid-up insurance and annuities.....	90,094 00	
Consideration for original annuities involving life contingencies	495,715 19	
Consideration for supplementary contracts involving life contingencies	3,388 75	
Total new premiums	\$2,666,176 72	
Renewal premiums.....	7,413,512 54	
Dividends applied to pay renewal premiums	590,275 34	
Surrender values applied to pay renewal premiums	38,581 69	
Renewal premiums for deferred annuities	702 18	
Total renewal premiums	\$8,043,071 75	
Total premium income..		\$10,709,248 47
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		215,412 00
Premium notes, loans or liens restored by revival of policies		3,952 60
Interest on mortgage loans	\$968,498 99	
Interest on collateral loans.....	394,251 27	
Interest on bonds and dividends on stocks.....	776,660 89	
Interest on premium notes, policy loans or liens.....	91,157 63	
Interest on other debts due the company... ..	19,874 92	
Rents	194,384 95	2,444,828 65
Profit on sale or maturity of ledger assets.		61,013 45
From other sources.....		6,112 73
Total income.....		\$13,440,567 90
Ledger assets Dec. 31, 1901		46,380,860 74
Total.....		\$59,821,428 64

DISBURSEMENTS.

Death claims and additions.....	\$2,473,166 40	
Matured endowments and additions.	871,149 00	
Total death claims and endowments.		\$3,344,315 40
Annuities involving life contingencies		129,926 73
Premium notes voided by lapse		25,261 61
Surrender values paid in cash		522,680 11
Surrender values applied to pay new premiums		873 94
Surrender values applied to pay renewal premiums.....		38,581 69

Surrender values applied to purchase paid-up insurance and annuities	\$90,094 00
Dividends paid policy holders in cash	21,445 72
Dividends applied to pay renewal premiums	590,275 34
Dividends applied to purchase paid-up additions and annuities	87,849 00
Total paid policy holders	..... \$4,861,303 53
Supplementary contracts <i>not</i> involving life contingencies	77,718 37
Commissions and bonuses to agents	1,571,387 73
Commuting renewal commissions	788 17
Salaries and allowances for agencies, including managers, agents and clerks	97,464 28
Agency supervision, traveling and all other agency expenses	132,371 96
Medical examiners fees and inspection of risks	224,091 67
Salaries and all other compensation of officers and home office em- ployes	44,863 34
Rent	113,773 02
Advertising, printing, stationery and postage	9,263 80
Legal expenses	6,674 17
Furniture, fixtures and safes	251,480 35
Insurance taxes, licenses and department fees	41,884 58
Taxes on real estate	122,551 02
Repairs and expenses (other than taxes) on real estate	1,381 19
Loss on sale or maturity of ledger assets	40,699 45
Bonds and premiums charged off	12,544 79
Depreciation in book value of real estate	70,183 18
All other disbursements	
Total disbursements	<u>\$7,710,424 60</u>
Balance	\$52,111,004 04

LEDGER ASSETS.

Book value of real estate	\$2,907,902 11
Mortgage loans on real estate	20,488,000 29
Loans secured by collateral	3,752,272 73
Loans on company's policies assigned as collateral	4,236,182 00
Premium notes on policies in force	1,154,072 60
Book value of stocks and bonds—excluding interest	18,922,808 72
Deposited in trust companies and banks on interest	454,800 00
Cash in office and deposited in banks, not on interest	65,306 02
Bills receivable and agents' balances	24,785 76
Furniture	7,376 06
Temporary obligations for premiums	97,497 75
Total ledger assets	<u>\$52,111,004 04</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$321,351 90	
Interest accrued on stocks and bonds	116,853 00	
Interest accrued on collateral loans	9,326 51	
Interest accrued on other assets	10,000 00	
Rents due and accrued on company's property	12,721 10	\$470,252 51
Market value of stocks and bonds over book value		580,761 53

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$117,117 17	\$732,838 63	
Gross deferred premiums	84,504 66	679,775 95	
Total	<u>\$201,621 83</u>	<u>\$1,412,614 58</u>	
Deduct loading	40,324 37	282,522 92	
Net uncollected and deferred premiums	\$161,297 46	\$1,130,091 66	\$1,291,389 12
Gross assets			<u>\$54,453,407 20</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$7,376 06	
Agents' debit balances	1,845 67	
Cash advanced to or in hands of agents.....	185,133 83	
Bills receivable	97,497 75	\$291,853 31
Total admitted assets		\$54,161,553 89

LIABILITIES.

Net present value of outstanding policies.....	\$43,681,852 00	
Same for reversionary additions.....	753,163 00	
Same for annuities.....	1,433,627 00	
Total	\$45,868,642 00	
Deduct net value of risks reinsured	68,528 00	
Net reserve		\$45,800,114 00
Present value of supplementary contracts, <i>not</i> involving		
life contingencies		766,559 00
Death losses in process of adjustment }		329,004 00
Death losses reported, no proofs received }		
Premiums paid in advance, including surrender values so applied...		41,945 71
Commissions due agents on premium notes, when paid..		10,195 75
Dividends or other profits due policy holders.....		96,953 72
Dividends apportioned, payable to policy holders during 1903.....		27,844 00
Dividends apportioned, payable to policy holders subsequent to 1903, viz:		
Accumulated surplus fund	\$1,831,701 98	
Five year option	547,499 64	
Life rate endowment	511,907 00	
Four per cent bond	208,193 52	
Six per cent bond	78,254 95	
Guaranteed dividend	68,440 00	3,245,997 09
Special 3 and $\frac{3}{4}$ % reserve		867,102 00
Trust deposits		13,821 00
Unassigned funds (surplus)		2,962,017 62
Total liabilities.....		\$54,161,553 89

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$1,100,842 57	
Received during the year on new policies	7,168 48	
Received during the year on old policies	232,064 59	
Restored by revival of policies.....	3,952 60	\$1,344,028 24
Deductions during the year as follows:		
Used in payment of losses and claims	\$38,318 10	
Used in purchase of surrendered policies	35,700 41	
Voided by lapse	25,261 61	
Used in payment of dividends to policy holders	65,050 71	
Redeemed by maker in cash	25,624 81	
Total reduction of premium note account		\$189,955 64
Balance, note assets at end of the year		\$1,154,072 60

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	59,432	\$143,718,465 00		
Endowment.....	26,127	56,792,343 00		
All other.....	10,790	33,302,681 00		
Reversionary additions.....	-	1,059,797 00	96,349	\$234,903,286 00

NEW POLICIES ISSUED.					
	<i>Number.</i>	<i>Amount.</i>	<i>Total</i>	<i>Total</i>	
			<i>Number.</i>	<i>Amount.</i>	
Whole life	11,113	\$22,647,634 00			
Endowment	5,365	10,727,909 00			
All other	3,890	11,655,060 00			
Reversionary additions	-	146,804 00	20,368	\$45,177,407 00	

OLD POLICIES REVIVED.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	1,991	\$4,842,173 00			
Endowment	871	1,576,704 00			
All other	1,274	3,552,425 00			
Reversionary additions	-	734 00	4,136	\$9,972,036 00	

OLD POLICIES CHANGED AND INCREASED.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	137	\$400,241 00			
Endowment	25	112,368 00			
All other	-	3,930 00	162	\$516,539 00	
Total			121,015	\$290,569,268 00	

POLICIES TERMINATED DURING THE YEAR.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	4,426	\$9,506,455 00			
Endowment	2,086	4,306,564 00			
All other	2,677	7,804,626 00			
Reversionary additions	-	59,850 00	9,189	\$21,677,495 00	

HOW TERMINATED.					
	<i>Number.</i>	<i>Amount.</i>			
By death	994	\$2,602,945 00			
maturity	396	878,859 00			
expiry	345	793,289 00			
surrender	1,418	3,304,345 00			
lapse	5,851	12,766,608 00			
change and decrease	185	1,331,449 00			
Total	9,189	\$21,677,495 00			

* POLICIES IN FORCE DEC. 31, 1902.					
	<i>Number.</i>	<i>Amount.</i>			
Whole life	68,247	\$162,102,058 00			
Endowment	30,302	64,902,760 00			
All other	13,277	40,709,470 00			
Reversionary additions	-	1,177,485 00	111,826	\$268,891,773 00	
Annuities in force Dec. 31, 1902			556	\$235,221 68	

BUSINESS IN MAINE.					
	<i>Number.</i>	<i>Amount.</i>			
Policies in force December 31st of the previous year	1,839	\$2,553,666 00			
Policies issued during the year	536	680,776 00			
Total	2,375	\$3,234,442 00			
Deduct policies ceased to be in force	214	251,172 00			
Policies in force in Maine, December 31, 1902	2,161	\$2,983,270 00			
Losses and claims unpaid December 31, of the previous year	2	\$2,043 00			
Losses and claims incurred during the year	8	12,657 00			
Total	10	\$14,700 00			
Losses and claims settled during the year	9	13,700 00			
Losses and claims unpaid Dec. 31, 1902	1	\$1,000 00			
Premiums received		\$115,878 52			

* Policies reinsured, 57—\$1,476,900.

PHENIX MUTUAL LIFE INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JONATHAN B. BUNCE, *President.*

WILLIAM A. MOORE, *Secretary.*

INCOME.

First year's premiums on original policies	\$380,377 83	
Surrender values applied to pay first year's premiums ...	1,217 02	
Total first year's premiums on original policies.	\$381,594 85	
Dividends applied to purchase paid-up additions and annuities.....	55,432 00	
Surrender values applied to purchase paid-up insurance and annuities.....	87,864 00	
Consideration for original annuities involving life contingencies	15,825 20	
Total new premiums.....	\$540,716 05	
Renewal premiums.....	2,032,900 53	
Dividends applied to pay renewal premiums	188,336 09	
Surrender values applied to pay renewal premiums	1,909 36	
Total renewal premiums	\$2,223,145 98	
Total premium income.....		\$2,763,862 03
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		43,171 67
Interest on mortgage loans	\$432,054 21	
Interest on bonds and dividends on stocks	181,614 83	
Interest on premium notes, policy loans or liens.....	58,712 97	
Interest on other debts due the company.....	8,750 48	
Discount on claims paid in advance	75 78	
Rents—including company's own occupancy.....	41,768 48	722,976 75
Profit on sale or maturity of ledger assets.....		36,422 01
From other sources.....		874 84
Total income.....	\$3,567,307 30	
Ledger assets Dec. 31, 1901		13,822,864 74
Total.....		\$17,390,172 04

DISBURSEMENTS.

Death claims and additions	\$840,860 63	
Matured endowments and additions.....	141,833 00	
Total death claims and endowments.....		\$982,693 63
Annuities involving life contingencies	7,559 61	
Premium notes voided by lapse.....	2,346 46	
Surrender values paid in cash.....	192,692 60	
Surrender values applied to pay new premiums.....	1,217 02	
Surrender values applied to pay renewal premiums	1,909 36	
Surrender values applied to purchase paid-up insurance and annuities	87,864 00	
Dividends paid policy holders in cash	4,706 31	
Dividends applied to pay renewal premiums.....	188,336 09	
Dividends applied to purchase paid-up additions and annuities	55,432 00	
Total paid policy holders.....	\$1,524,757 08	

Supplementary contracts <i>not</i> involving life contingencies.	\$6,473 67	
Commissions and bonuses to agents.	335,280 97	
Commuting renewal commissions.	6,192 11	
Salaries and allowances for agencies, including managers, agents and clerks.	43,211 94	
Agency supervision, traveling and all other agency expenses	16,134 22	
Medical examiners fees and inspection of risks.	39,366 93	
Salaries and all other compensation of officers and home office employees	84,384 21	
Rents—including company's own occupancy.	28,423 38	
Advertising, printing, stationery and postage.	50,475 83	
Legal expenses	2,021 09	
Furniture, fixtures and safes.	3,134 00	
Insurance taxes, licenses and department fees.	73,254 58	
Taxes on real estate.	14,176 68	
Repairs and expenses (other than taxes) on real estate	12,545 70	
Loss on sale or maturity of ledger assets	26,998 33	
All other disbursements.	21,091 35	
		<hr/>
Total disbursements.	\$2,287,922 07	
Balance.	\$15,102,249 97	

LEDGER ASSETS.

Book value of real estate	\$777,882 01	
Mortgage loans on real estate.	8,977,510 17	
Loans on company's policies assigned as collateral.	706,877 00	
Premium notes on policies in force.	250,988 55	
Book value of stocks and bonds—excluding interest.	3,979,817 73	
Deposited in trust companies and banks on interest.	408,657 70	
Cash in office.	516 81	
		<hr/>
Total ledger assets.	\$15,102,249 97	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$177,796 58	
Interest due on premium notes, loans or liens.	3,762 67	\$181,559 25
Market value of stocks and bonds over book value.	164,290 87	

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.	\$3,212 47	\$86,967 43	
Gross deferred premiums.	20,901 00	154,582 01	
	<hr/>	<hr/>	
Total.	\$24,113 47	\$241,549 44	
Deduct loading.	7,234 04	48,309 88	
	<hr/>	<hr/>	
Net uncollected and deferred premiums.	\$16,879 43	\$193,239 56	\$210,118 99
			<hr/>
Total admitted assets.			\$15,658,219 08

LIABILITIES.

Net present value of outstanding policies.....	\$14,292,863 00	
Same for reversionary additions.....	373,254 00	
Same for annuities.....	89,339 00	
Total.....	\$14,755,456 00	
Deduct net value of risks reinsured.....	66,970 00	
Net reserve.....	\$14,688,486 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		37,905 00
Death losses in process of adjustment.....	\$16,500 00	
Death losses reported, no proofs received.....	23,082 00	
Total policy claims.....	\$39,582 00	
Premiums paid in advance, including surrender values so applied...	15,467 00	
Dividends apportioned, payable to policy holders during 1903.....	10,414 00	
Special policy reserve.....	159,732 00	
Unassigned funds (surplus).....	706,633 08	
Total liabilities.....	\$15,658,219 08	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$278,002 41	
Received during the year on new policies.....	5,785 00	
Received during the year on old policies.....	2,959 00	\$286,746 41
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$20,341 44	
Used in purchase of surrendered policies.....	5,569 63	
Voided by lapse.....	2,346 46	
Used in payment of dividends to policy holders.....	207 36	
Redeemed by maker in cash.....	7,292 97	
Total reduction of premium note account.....	\$35,757 86	
Balance, note assets at end of the year.....	\$250,988 55	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	20,512	\$35,081,520 00		
Endowment.....	16,003	24,331,435 00		
All other.....	2,665	4,460,227 00		
Reversionary additions.....	-	561,602 00	39,180	\$64,434,784 00

NEW POLICIES ISSUED.

Whole life.....	475	\$1,248,331 00		
Endowment.....	4,330	6,794,802 00		
All other.....	727	1,743,516 00		
Reversionary additions.....	-	107,877 00	5,532	\$9,894,526 00

OLD POLICIES REVIVED.

Whole life.....	23	\$47,713 00		
Endowment.....	18	27,500 00		
All other.....	2	5,700 00		
Reversionary additions.....	-	2,455 00	43	\$83,368 00

OLD POLICIES CHANGED AND INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	31	\$36,298 00		
Endowment.....	103	254,076 00		
All other.....	236	378,940 00	370	\$664,314 00
Total.....			45,125	\$75,076,992 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,252	\$2,213,299 00		
Endowment.....	1,577	2,508,418 00		
All other.....	471	926,268 00		
Reversionary additions.....	-	34,943 00	3,300	\$5,682,928 00

HOW TERMINATED.

By death.....	521	\$812,227 00		
maturity.....	95	141,833 00		
expiry.....	94	148,213 00		
surrender.....	637	1,331,409 00		
lapse.....	1,583	2,482,392 00		
change and decrease.....	370	766,354 00		
Total.....	3,300	\$5,682,928 00		

*POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	19,789	\$34,200,563 00		
Endowment.....	18,877	28,899,395 00		
All other.....	3,159	5,657,115 00		
Reversionary additions.....	-	636,991 00	41,825	\$69,394,064 00
Annuities in force Dec. 31, 1902.....			67	\$9,973 71

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	922	\$922,868 00
Policies issued during the year.....	88	107,086 00
Total.....	1,010	\$1,029,954 00
Deduct policies ceased to be in force.....	72	65,489 00
Policies in force in Maine, December 31, 1902.....	938	\$964,465 00
Losses and claims incurred during the year.....	17	\$9,856 00
Losses and claims settled during the year.....	17	9,856 00
Premiums received.....		\$40,119 68

* Policies reinsured, 70—\$654,550.00.

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL H. SHIPLEY, *President.*

C. WALTER BORTON, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$683,944 94	
Dividends applied to purchase paid-up additions and annuities	130,065 77	
Surrender values applied to purchase paid-up insurance and annuities	56,976 00	
Consideration for original annuities involving life contingencies	65,825 07	
Total new premiums.....	\$936,811 78	
Renewal premiums	4,501,830 43	
Dividends applied to pay renewal premiums	576,860 33	
Total renewal premiums.....	\$5,078,690 76	
Total premium income		\$6,015,502 54
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		96,731 30
Interest on mortgage loans	\$711,941 52	
Interest on collateral loans	393,257 99	
Interest on bonds and dividends on stocks	749,501 17	
Interest on premium notes, policy loans or liens	210,514 82	
Discount on claims paid in advance	6,436 87	
Rents.....	106,610 56	2,088,262 93
Profit on sale or maturity of ledger assets.....		263,992 35
Total income		\$8,464,489 12
Ledger assets, Dec. 31, 1901		43,886,467 16
Total		\$52,350,956 28

DISBURSEMENTS.

Death claims and additions.....	\$1,373,199 39	
Matured endowments and additions.....	1,407,241 00	
Total death claims and endowments.....		\$2,780,440 39
Annuities involving life contingencies.....		75,359 17
Surrender values paid in cash.....		302,989 29
Surrender values applied to purchase paid-up insurance and annuities		56,976 00
Dividends paid policy holders in cash		71,048 40
Dividends applied to pay renewal premiums.....		576,860 33
Dividends applied to purchase paid-up additions and annuities		130,065 77
Total paid policy holders		\$3,993,739 33

Supplementary contracts <i>not</i> involving life contingencies.	\$15,533 29
Commissions and bonuses to agents	552,464 22
Salaries and allowances for agencies, including managers, agents and clerks.	16,734 82
Agency supervision, traveling and all other agency expenses	12,867 59
Medical examiners fees and inspection of risks	26,963 52
Salaries and all other compensation of officers and home office employes	264,537 92
Rent	20,966 97
Advertising, printing, stationery and postage	52,554 81
Legal expenses	900 00
Furniture, fixtures and safes	62,543 50
Insurance taxes, licenses and department fees	89,065 38
Taxes on real estate	12,691 00
Repairs and expenses (other than taxes) on real estate.	9,032 76
All other disbursements.	14,355 87
Total disbursements	<u>\$5,144,941 00</u>
Balance	\$47,206,015 28

LEDGER ASSETS.

Book value of real estate.	\$3,230,039 62
Mortgage loans on real estate.	13,362,035 06
Loans secured by collateral	8,146,372 40
Loans on company's policies assigned as collateral	3,937,619 16
Premium notes on policies in force.	8,284 66
Book value of stocks and bonds—excluding interest.	18,161,040 03
Cash in office and deposited in banks, not on interest	360,624 35
Total ledger assets.	<u>\$47,206,015 28</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$199,215 92	
Interest accrued on collateral loans.	54,285 78	
Interest accrued on premium notes, loans or liens	49,220 44	
Rents due and accrued on company's property.	21,447 31	
Market value of stocks and bonds over book value.	836,543 97	
	<u>\$324,169 45</u>	
	<i>New</i>	
	<i>Business.</i>	
	<i>Renewals.</i>	
Gross premiums due and unreported.	\$115,702 05	\$194,679 62
Gross deferred premiums	74,479 60	670,316 43
Total.	<u>\$190,181 65</u>	<u>\$864,996 05</u>
Deduct loading	36,134 51	164,349 25
Net uncollected and deferred premiums	\$154,047 14	\$700,646 80
Total admitted assets		<u>\$854,693 94</u>
		<u>\$49,221,422 64</u>

LIABILITIES.

Net present value of outstanding policies	\$39,252,361 00	
Same for reversionary additions.....	1,040,665 00	
Same for annuities.....	641,975 00	
Net reserve		\$40,935,001 00
Present value of supplementary contracts, <i>not</i> involving		
life contingencies		251,286 00
Surrender values claimable on policies cancelled		143,398 00
Death losses due and unpaid.....	\$11,095 27	
Death losses in process of adjustment.....	34,000 00	
Death losses reported, no proofs received	41,082 00	
Matured endowments due and unpaid.....	8,154 00	
Annuity claims, involving life contingencies due and		
unpaid.....	1,401 34	
Total policy claims.....		\$35,732 61
Premiums paid in advance, including surrender values so applied.....		414,179 31
Salaries, rents, commissions and other accounts, due or accrued		779 81
Dividends or other profits due policy holders.....		63,281 74
Cash capital.....		1,000,000 00
Unassigned funds (surplus)		6,317,764 17
Total liabilities		\$49,221,422 64

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$10,942 59	
Received during the year on old policies.....	844 00	\$11,786 59
Deductions during the year as follows:		
Used in payment of dividends to policyholders	\$1,040 18	
Redeemed by maker in cash	2,461 75	
Total reduction of premium note account		\$3,501 93
Balance, note assets at end of the year.....		\$8,284 66

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	4,708	\$15,846,096 00		
Endowment.....	38,803	104,098,529 00		
All other	4,702	17,567,086 00		
Reversionary additions.....	-	1,415,868 00	48,213	\$138,927,579 00

NEW POLICIES ISSUED.

Whole life	561	\$1,754,921 00		
Endowment.....	4,970	11,546,351 00		
All other.....	871	3,021,473 00		
Reversionary additions.....	-	202,459 00	6,402	\$16,525,204 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	24	\$86,067 00		
Endowment	164	389,135 00		
All other	23	86,400 00		
Reversionary additions	-	4,324 00	211	\$565,929 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	11	\$35,656 00		
Endowment	132	346,828 00		
All other	7	27,508 00	150	\$409,992 00
Total			64,976	\$156,428,704 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	257	\$851,757 00		
Endowment	2,185	5,422,401 00		
All other	634	2,306,255 00		
Reversionary additions	-	99,220 00	3,076	\$8,679,633 00

HOW TERMINATED.

By death	422	\$1,331,940 00		
maturity	474	1,398,431 00		
surrender	604	1,662,027 00		
lapse	1,426	3,605,221 00		
change and decrease	150	682,014 00		
Total	3,076	\$8,679,633 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	5,047	\$16,870,983 00		
Endowment	41,884	110,958,445 00		
All other	4,969	18,396,212 00		
Reversionary additions	-	1,523,431 00	51,900	\$147,749,071 00
Annuities in force Dec. 31, 1902			267	\$77,449 03

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	669	\$1,206,454 00
Policies issued during the year	103	174,412 00
Total	771	\$1,380,866 00
Deduct policies ceased to be in force	30	47,166 00
Policies in force in Maine, December 31, 1902	741	\$1,333,700 00
Losses and claims incurred during the year	3	\$2,104 00
Losses and claims settled during the year	3	2,104 00
Premiums received		\$57,960 18

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

EDWARD W. SCOTT, *President.*WILLIAM E. STEVENS, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies	\$685,718 46	
Surrender values applied to purchase paid-up insurance and annuities	26,237 92	
Total new premiums	\$711,956 38	
Renewal premiums	2,820,185 44	
Dividends applied to pay renewal premiums	112,609 13	
Total renewal premiums	\$2,932,794 57	
Total premium income		\$3,644,750 95
Premium notes, loans or liens restored by revival of policies		576 09
Interest on mortgage loans	\$30,125 96	
Interest on collateral loans	250 00	
Interest on bonds and dividends on stocks	30,431 37	
Interest on premium notes, policy loans or liens	85,919 64	
Interest on other debts due the company	14,986 77	
Rents	153,277 02	314,990 76
Profit on sale or maturity of ledger assets		149,533 28
From other sources		563 99
Total income		\$4,110,415 07
Ledger assets Dec. 31, 1901		4,406,068 95
Total		\$8,516,484 02

DISBURSEMENTS.

Death claims	\$1,264,641 60	
Matured endowments	1,071 26	
Total death claims and endowments		\$1,265,712 86
Annuities involving life contingencies		10,307 40
Premium notes voided by lapse		11,387 77
Surrender values paid in cash		169,263 85
Surrender values applied to purchase paid-up insurance and annuities		26,237 92
Dividends paid policy holders in cash		16,594 82
Dividends applied to pay renewal premiums		112,609 13
Total paid policy holders	\$1,612,113 75	

Dividends to stockholders.....	\$6,974 80
Commissions and bonuses to agents	516,755 90
Salaries and allowances for agencies, including managers, agents and clerks	71,883 32
Agency supervision, traveling and all other agency expenses	84,487 06
Medical examiners fees and inspection of risks.	69,593 03
Salaries and all other compensation of officers and home office employes	235,150 35
Rent	57,818 77
Advertising, printing, stationery and postage.....	67,908 82
Legal expenses..	37,844 61
Furniture, fixtures and safes... ..	11,056 97
Insurance taxes, licenses and department fees	59,959 47
Taxes on real estate	27,551 44
Repairs and expenses (other than taxes) on real estate	83,911 74
All other disbursements	25,142 33
Total disbursements.. ..	\$2,968,152 36
Balance	\$5,548,331 66

LEDGER ASSETS.

Book value of real estate.....	\$1,566,773 87
Mortgage loans on real estate	524,600 00
Loans secured by collateral	5,000 00
Loans on company's policies assigned as collateral	1,853,648 65
Premium notes on policies in force.	181,579 31
Book value of stocks and bonds--excluding interest	660,298 51
Deposited in trust companies and banks on interest	438,054 84
Cash in office and deposited in banks, not on interest	62,077 93
Bills receivable	1,194 11
Agents' balances	215,104 94
Loans to agents, secured.....	40,000 00
Total ledger assets	\$5,548,331 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$5,561 81
Interest due and accrued on stocks and bonds.....	9,932 50
Interest accrued on collateral loans.....	47 92
Interest due and accrued on premium notes, loans or liens	43,916 95
Rents due and accrued on company's property.....	5,497 04
Market value of real estate over book value.	146,226 13
Market value of stocks and bonds over book value.	48,595 13

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$2,588 00	\$181,697 00	
Gross deferred premiums.	34,332 00	220,110 00	
Total	\$36,920 00	\$401,807 00	
Deduct loading	8,307 00	90,407 00	
Net uncollected and deferred premiums	\$28,613 00	\$311,400 00	\$340,013 00
Premiums in transit			62,750 00
Gross assets			\$6,210,872 14

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$215,104 94	
Bills receivable.	1,194 11	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	59,101 00	\$275,400 05
Total admitted assets.....		\$5,935,472 09

LIABILITIES.

Net present value of outstanding policies	\$5,066,493 00	
Deduct net value of risks reinsured.....	6,652 00	
Net reserve		\$5,059,841 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.		7,471 00
Surrender values claimable on policies cancelled		5,213 69
Death losses in process of adjustment.	\$36,300 00	
Death losses reported, no proofs received	87,200 00	
Death losses and other policy claims resisted	43,049 00	
Total policy claims.		\$166,549 00
Dividends or other profits due policy holders.		212 11
Trust funds and accrued interest		13,557 73
Cash capital.		100,000 00
Unassigned funds (surplus)		582,627 56
Total liabilities ..		\$5,935,472 09

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$169,795 11	
Received during the year on new policies.	4,856 90	
Received during the year on old policies	79,802 64	
Restored by revival of policies	576 09	\$255,030 74
Deductions during the year as follows:		
Used in payment of losses and claims.	\$1,003 95	
Used in purchase of surrendered policies.....	21,854 95	
Voided by lapse	11,387 77	
Redeemed by maker in cash	39,204 76	
Total reduction of premium note account.		\$73,451 43
Balance, note assets at end of the year		\$181,579 31

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	6,659	\$17,076,289 00		
Endowment	1,308	2,702,069 00		
All other	22,063	68,212,147 00	30,030	\$87,990,505 00

NEW POLICIES ISSUED.

Whole life.	20	\$71,000 00		
Endowment.....	1	6,000 00		
All other ..	12,662	23,618,877 00	12,683	\$23,695,877 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	58	\$152,000 00		
Endowment.....	6	15,000 00		
All other.....	100	345,916 00	164	\$512,916 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	1,838	\$4,344,865 00		
Endowment.....	422	903,630 00		
All other.....	94	64,309 00	2,354	\$5,312,804 00
Total.....			45,231	\$117,512,102 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	561	\$1,685,630 00		
Endowment.....	85	187,945 00		
All other.....	7,848	25,049,939 00	8,494	\$26,922,914 00

HOW TERMINATED.

By death.....	422	\$1,229,529 00		
maturity.....	1	1,000 00		
expiry.....	4,582	16,431,200 00		
surrender.....	303	915,755 00		
lapse.....	671	1,680,844 00		
change and decrease.....	2,313	5,973,893 00		
transfer.....	202	690,693 00		
Total ..	8,494	\$26,922,914 00		

* POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	8,014	\$19,958,524 00		
Endowment.....	1,652	3,439,354 00		
All other.....	27,071	67,191,310 00	36,737	\$90,589,188 00
Annuities in force Dec. 31, 1902.....			4	\$10,307 40
Industrial policies in force, Dec. 31, 1902.....			23	3,609 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	144	\$273,714 00
Policies issued during the year	55	67,464 00
Total.....	199	\$341,178 00
Deduct policies ceased to be in force	35	56,214 00
Policies in force in Maine, December 31, 1902.....	164	\$284,964 00
Losses and claims incurred during the year.....	4	\$11,000 00
Losses and claims settled during the year	3	10,600 00
Losses and claims unpaid Dec. 31, 1902.....	1	\$1,000 00
Premiums received		\$9,736 02

* Policies reinsured, 23—\$333,143.00.

PRUDENTIAL INSURANCE COMPANY OF
 AMERICA,
 NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1876.

JOHN F. DRYDEN, *President.*

EDWARD GRAY, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies	\$6,444,713	87
Surrender values applied to pay first year's premiums ...	2,190	52
Total first year's premiums on original policies \$6,446,904	39	
Dividends applied to purchase paid-up additions and annuities	22,251	33
Surrender values applied to purchase paid-up insurance and annuities.....	566,849	81
Consideration for original annuities involving life contingencies	107,209	07
Consideration for supplementary contracts involving life contingencies	560	00
Total new premiums	\$7,143,774	60
Renewal premiums.....	23,960,135	80
Dividends applied to pay renewal premiums.....	31,908	08
Surrender values applied to pay renewal premiums.....	1,199	64
Renewal premiums for deferred annuities	1,699	35
Total renewal premiums	\$23,994,942	87
Total premium income	\$31,138,717	47
Consideration for supplementary contracts <i>not</i> involving life contingencies.	88,275	00
Premium notes, loans or liens restored by revival of policies	11,336	43
Interest on mortgage loans.....	\$533,974	22
Interest on collateral loans.....	79,875	81
Interest on bonds and dividends on stocks.....	919,628	05
Interest on premium notes, policy loans or liens	55,777	15
Interest on other debts due the company.....	59,009	59
Rents—including company's own occupancy.....	644,148	82
Profit on sale or maturity of ledger assets	121,569	34
From other sources	8	00
Total income	\$33,652,319	88
Ledger assets Dec. 31, 1901	45,801,569	90
Total	\$79,453,889	78

DISBURSEMENTS.

Death claims and additions.....	\$8,096,719 17	
Matured endowments and additions.....	26,086 00	
Total death claims and endowments.....		\$8,122,805 17
Annuities involving life contingencies	29,827 64	
Premium notes voided by lapse.....	31,641 51	
Surrender values paid in cash	121,041 31	
Surrender values applied to pay new premiums.....	2,190 52	
Surrender values applied to pay renewal premiums.....	1,199 64	
Surrender values applied to purchase paid-up insurance and annuities	566,549 81	
Dividends paid policy holders in cash	561,744 41	
Dividends applied to pay renewal premiums	31,908 08	
Dividends applied to purchase paid-up additions and annuities.....	22,251 33	
Total paid policy holders	\$9,491,459 42	
Dividends to stockholders.....	200,000 00	
Commissions and bonuses to agents.....	6,224,084 68	
Commuting renewal commissions.....	14,430 67	
Salaries and allowances for agencies, including managers, agents and clerks.....	2,684,757 64	
Agency supervision, traveling and all other agency expenses	191,231 64	
Medical examiners fees and inspection of risks.....	505,170 21	
Salaries and all other compensation of officers and home office employees	1,125,953 95	
Rent—including company's own occupancy	544,348 51	
Advertising, printing, stationery, postage, express and exchange	557,065 43	
Legal expenses.....	24,097 96	
Furniture, fixtures and safes	256,241 62	
Insurance taxes, licenses and department fees.....	482,543 73	
Taxes on real estate	157,216 02	
Repairs and expenses (other than taxes) on real estate.....	255,338 92	
Loss on sale or maturity of ledger assets	44,858 49	
All other disbursements.....	102,595 32	
Total disbursements.....		\$22,861,394 20
Balance		\$56,592,495 58

LEDGER ASSETS.

Book value of real estate.....	\$11,863,588 51	
Mortgage loans on real estate	10,996,953 27	
Loans secured by collateral	4,736,750 00	
Loans on company's policies assigned as collateral.....	887,222 20	
Premium notes on policies in force	179,694 63	
Book value of stocks and bonds—excluding interest.....	23,012,217 46	
Deposited in trust companies and banks on interest.....	2,982,418 95	
Cash in office and deposited in banks, not on interest.....	1,983,650 56	
Total ledger assets		\$56,592,495 58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$200,141 51	
Interest accrued on stocks and bonds	134,759 29	
Interest accrued on collateral loans.....	14,647 95	
Interest accrued on premium notes, loans or liens	2,403 43	
Rents due and accrued on company's property.....	32,569 16	\$384,521 34
Market value of stocks and bonds over book value		1,455,526 99

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$60,394 81	\$479,909 59	
Gross deferred premiums	457,833 15	1,293,984 41	
Total	\$518,227 96	\$1,773,894 00	
Deduct loading	104,308 94	375,017 06	
Net uncollected and deferred premiums	\$413,919 02	\$1,398,876 94	\$1,812,795 96
Furniture, fixtures and safes			248,906 53
Stationery and printed matter			25,727 69
Law library			6,135 92
Gross assets			<u>\$60,526,110 01</u>

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	\$25,727 69	
Furniture, fixtures and safes	248,906 53	
Law library	6,135 92	\$280,770 14
Total admitted assets		<u>\$60,245,339 87</u>

LIABILITIES.

Net present value of outstanding policies	\$46,255,954 00	
Special reserve	3,213,389 00	
Same for reversionary additions	66,890 00	
Same for annuities	407,187 00	
Total	\$49,943,420 00	
Deduct net value of risks re-insured	142,790 00	
Net reserve		\$49,800,630 00
Present value of supplementary contracts, <i>not</i> involving		
life contingencies		88,688 41
Death losses in process of adjustment	\$71,572 72	
Death losses reported, no proofs received	163,710 52	
Death losses and other policy claims resisted	20,601 04	
Total policy claims		\$255,884 28
Premiums paid in advance, including surrender values so applied ..		180,811 90
Salaries, rents, commissions and other accounts, due or accrued		116,400 73
Dividends or other profits due policy holders ..		39,368 11
Dividends apportioned, payable to policy holders during 1903.		215,072 98
Other liabilities		27,078 13
Cash capital		2,000,000 00
Unassigned funds (surplus)		7,521,405 33
Total liabilities		<u>\$60,245,339 87</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901	\$105,540 53	
Received during the year on old policies	107,437 40	
Restored by revival of policies	11,336 43	\$224,314 36
Deductions during the year as follows:		
Used in payment of losses and claims	\$1,076 82	
Used in purchase of surrendered policies	30,941 53	
Voided by lapse	936 62	
Used in payment of dividends to policy holders	1,874 90	
Redeemed by maker in cash	9,789 86	
Total reduction of premium note account		\$44,619 73
Balance, note assets at end of the year		<u>\$179,694 63</u>

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	133,922	\$155,429,843 00		
Endowment	31,207	32,211,079 00		
All other	6,314	7,745,655 00		
Reversionary additions.....	-	322,332 00	170,443	\$195,708,909 00

NEW POLICIES ISSUED.

Whole life....	54,283	\$61,050,287 00		
Endowment	15,568	15,417,710 00		
All other	2,439	6,893,162 00		
Reversionary additions.....	-	6,275 00	72,290	\$83,367,434 00

OLD POLICIES REVIVED.

Whole life.....	3,382	\$3,141,335 00		
Endowment	850	710,662 00		
All other	44	108,000 00		
Reversionary additions.....	-	9,086 00	4,276	\$3,969,083 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$221,292 00		
Endowment	-	243,137 00		
All other	9,021	10,498,635 00		
Reversionary additions	-	48,378 00	9,021	\$11,011,442 00
Additions by dividends			-	48,171 00
Total			256,030	\$294,100,039 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	26,113	\$25,297,433 00		
Endowment	5,403	3,925,119 00		
All other	9,505	13,288,021 00		
Reversionary additions	-	25,892 00	41,021	\$42,536,465 00

HOW TERMINATED.

By death	1,350	\$1,497,328 00		
maturity	30	25,985 00		
expiry	8,822	12,109,374 00		
surrender	1,571	2,060,238 00		
lapse.....	19,822	15,675,115 00		
change and decrease.....	9,426	11,168,425 00		
Total.....	41,021	\$42,536,465 00		

* POLICIES IN FORCE DEC. 31, 1902.

Whole life....	165,474	\$194,545,324 00		
Endowment.	42,222	44,657,469 00		
All other.....	7,313	11,957,431 00		
Reversionary additions	-	403,350 00	215,009	\$251,563,574 00
Annuities in force Dec. 31, 1902			138	\$44,440 25

* Policies reinsured, 109—\$2,718,081.

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	4,192,683	\$494,858,709 00		
Endowment.....	7,574	649,097 00		
All other.....	90,282	2,614,809 00		
Reversionary additions.....	-	4,518 00	4,290,539	\$498,127,133 00

NEW POLICIES ISSUED.

Whole life.....	1,116,030	\$142,170,631 00		
Endowment.....	115,982	10,126,698 00		
All other.....	4,529	136,184 00	1,286,541	\$152,433,513 00

OLD POLICIES REVIVED.

Whole life.....	152,654	\$18,934,768 00		
Endowment.....	649	62,478 00	153,303	\$18,997,246 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	-	-	-	\$12,896,544 00
Total.....			5,730,383	\$682,454,436 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,900,096	\$128,858,929 00		
Endowment.....	34,783	3,021,615 00		
All other.....	3,322	108,868 00		
Reversionary additions.....	-	759 00	1,038,201	\$131,990,171 00

HOW TERMINATED.

By death.....	65,970	\$6,475,067 00		
expiry.....	43	4,159 00		
surrender.....	31,728	5,146,386 00		
lapse.....	335,891	120,251,098 00		
change and decrease.....	4,569	113,461 00		
Total.....	1,038,201	\$131,990,171 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life.....	4,511,271	\$540,001,723 00		
Endowment.....	89,422	7,816,658 00		
All other.....	91,489	2,842,125 00		
Reversionary additions.....	-	3,759 00	4,692,182	\$550,464,265 00
Health insurance and weekly annuities in force December 31, 1902.....			127	\$514 00

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	285	\$246,954 00
Policies issued during the year	365	338,685 00
Total ..	650	\$585,639 00
Deduct policies ceased to be in force	96	80,370 00
Policies in force in Maine, December 31, 1902 ...	554	\$505,269 00
Losses and claims incurred during the year	2	\$1,000 00
Losses and claims settled during the year	2	1,000 00
Premiums received		\$20,589 62

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	3,570	\$483,542 00
Policies issued during the year	3,590	473,295 00
Total ..	7,160	\$956,837 00
Deduct policies ceased to be in force	2,674	334,721 00
Policies in force in Maine, December 31, 1902 ...	4,486	\$622,116 00
Losses and claims incurred during the year	43	\$4,308 60
Losses and claims settled during the year	42	3,995 60
Losses and claims unpaid Dec. 31, 1902	1	\$308 00
Premiums received		\$22,083 43

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

CHARLES M. TURNER, *President*.CHAS. A. LADUE, *Registrar*.

INCOME.

First year's premiums on original policies.....	\$285,364 62	
Renewal premiums.....	725,092 13	
Dividends applied to pay renewal premiums	1,891 96	
Total renewal premiums	\$726,984 09	
Total premium income.....		\$1,012,348 71
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		24,770 78
Interest on mortgage loans	\$14,983 22	
Interest on collateral loans	1,157 69	
Interest on bonds and dividends on stocks	14,702 59	
Interest on premium notes, policy loans or liens.....	3,950 66	
Interest on other debts due the company	2,054 89	
Discount on claims paid in advance	85 99	
Rents	866 36	37,801 40
From other sources.....		4,276 05
Total income.....		\$1,079,196 94
Ledger assets Dec. 31, 1901		1,165,405 24
Total.....		\$2,244,602 18

DISBURSEMENTS.

Death claims and additions.....		\$353,468 90
Premium notes voided by lapse		3,571 17
Surrender values paid in cash.....		11,000 20
Dividends applied to pay renewal premiums.....		1,891 96
Total paid policy holders.....	\$369,932 23	
Supplementary contracts <i>not</i> involving life contingencies.....		2,533 32
Commissions and bonuses to agents.....		282,177 57
Salaries and allowances for agencies, including managers, agents and clerks		23,595 02
Agency supervision, traveling and all other agency expenses.....		12,351 86
Medical examiners fees and inspection of risks.....		33,390 35
Salaries and all other compensation of officers and home office employees		41,254 50
Rent—including company's own occupancy.....		13,300 10

Advertising, printing, stationery and postage	\$18,098 66
Legal expenses	1,455 27
Furniture, fixtures and safes	6,638 00
Insurance taxes, licenses and department fees	17,386 11
Taxes on real estate.....	280 74
Repairs and expenses (other than taxes) on real estate	577 20
All other disbursements.....	79,433 17
Total disbursements	\$907,404 10
Balance	\$1,337,198 08

LEDGER ASSETS.

Book value of real estate	\$48,706 45
Mortgage loans on real estate.....	349,100 00
Loans secured by collateral.....	23,749 30
Loans on company's policies assigned as collateral	132,702 73
Premium notes on policies in force	9,263 67
Book value of bonds—excluding interest	482,606 00
Deposited in trust companies and banks on interest	142,259 03
Cash in office and deposited in banks, not on interest.....	8,399 14
Agents' balances	140,411 76
Total ledger assets	\$1,337,198 08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,159 56	
Interest accrued on stocks and bonds	3,536 25	
Interest accrued on collateral loans.....	189 54	
Interest accrued on premium notes, loans or liens.....	4,488 49	\$14,373 84
Market value of real estate over book value.....		3,093 55

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$3,593 00	\$57,403 00	
Gross deferred premiums	16,375 00	26,801 00	
Total	\$19,968 00	\$84,204 00	
Deduct loading	14,976 00	10,525 50	
Net uncollected and deferred premiums	\$4,992 00	\$73,678 50	\$78,670 50
Gross assets.....			\$1,433,335 97

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$140,411 76	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	77,658 88	
Book value of ledger assets over market value.....	7,877 25	\$225,947 89
Total admitted assets		\$1,207,388 08

LIABILITIES.

Net present value of outstanding policies		\$534,596 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.		58,847 47
Death losses reported, no proofs received.	\$29,500 00	
Death losses and other policy claims resisted	1,000 00	
Total policy claims.		\$30,500 00
Salaries, rents, commissions and other accounts, due or accrued.....		15,089 65
Unassigned funds (surplus).....		568,854 96
Total liabilities		<u>\$1,207,388 08</u>

PREMIUM NOTE ACCOUNT.

Received during the year on new policies		\$12,878 46
Deductions during the year as follows:		
Voided by lapse	\$3,571 17	
Redeemed by maker in cash.....	43 62	
Total reduction of premium note account..		\$3,614 79
Balance, note assets at end of the year.		<u>\$9,263 67</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.	1,291	\$1,572,613 00		
Endowment.	552	672,910 00		
All other.	15,192	30,120,861 00	17,055	\$32,366,384 00

NEW POLICIES ISSUED.

Whole life.	170	\$125,615 00		
Endowment..	956	1,094,450 00		
All other.	4,809	8,028,335 00	5,835	\$9,248,400 00

OLD POLICIES REVIVED.

Endowment	31	\$54,000 00		
All other.....	227	489,506 00	268	\$543,506 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	2,607	\$5,286,592 00		
Endowment..	-	1,000 00		
All other	-	4,809 00	2,607	\$5,292,401 00
Total			25,745	<u>\$47,450,691 00</u>

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	482	\$1,110,270 00		
Endowment	286	261,050 00		
All other	5,383	9,742,505 00	6,151	\$11,113,825 00

HOW TERMINATED.

By death	161	\$370,528 00		
surrender	41	78,925 00		
lapse	3,342	5,348,216 00		
change and decrease	2,607	5,316,156 00		
Total	6,151	\$11,113,825 00		

POLICIES IN FORCE DEC. 31, 1902.

Whole life	3,486	\$5,874,550 00		
Endowment	1,253	1,561,319 00		
All other	14,855	28,901,006 00	19,594	\$36,336,866 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	124	\$181,409 00
Policies issued during the year	53	58,930 00
Total	177	\$240,339 00
Deduct policies ceased to be in force	25	29,514 00
Policies in force in Maine, December 31, 1902	152	\$210,825 00
Losses and claims incurred during the year	2	\$3,514 55
Losses and claims settled during the year	2	3,514 55
Premiums received		\$7,984 98

STATE MUTUAL LIFE ASSURANCE COMPANY,
WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. G. BULLOCK, *President.*

H. M. WITTER, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$473,753 95	
Dividends applied to purchase paid-up additions and annuities	92,154 04	
Total new premiums	\$565,907 99	
Renewal premiums	2,676,323 21	
Dividends applied to pay renewal premiums.	316,006 54	
Total renewal premiums.....	\$2,992,329 75	
Total premium income		\$3,558,237 74
Interest on mortgage loans	\$135,333 31	
Interest on collateral loans.....	28,432 34	
Interest on bonds and dividends on stocks	500,748 86	
Interest on premium notes, policy loans or liens.....	79,264 60	
Interest on other debts due the company	12,887 28	
Rents—including company's own occupancy	103,277 11	859,943 50
Profit on sale or maturity of ledger assets.....		40,725 46
Total income.....		\$4,458,906 70
Ledger assets Dec. 31, 1901.....		18,090,622 44
Total		\$22,549,529 14

DISBURSEMENTS.

Death claims and additions.....	\$721,862 11	
Matured endowments and additions.....	208,983 83	
Total death claims and endowments.		\$930,845 94
Premium notes voided by lapse.....	2,321 00	
Surrender values paid in cash.....	362,533 19	
Dividends paid policy holders in cash.....	11,835 07	
Dividends applied to pay renewal premiums	316,006 54	
Dividends applied to purchase paid-up additions and annuities	92,154 04	
Total paid policy holders.....	\$1,715,695 78	

Supplementary contracts <i>not</i> involving life contingencies	\$674 00
Commissions and bonuses to agents	429,306 82
Commuting renewal commissions.....	5,500 00
Salaries and allowances for agencies, including managers, agents and clerks.....	50,968 16
Agency supervision, traveling and all other agency expenses.....	5,838 28
Medical examiners fees and inspection of risks.....	31,718 00
Salaries and all other compensation of officers and home office employees	69,496 68
Rent—including company's own occupancy	42,154 85
Advertising, printing, stationery and postage.....	27,084 80
Legal expenses	2,398 50
Furniture, fixtures and safes	2,407 83
Insurance taxes, licenses and department fees.....	62,560 47
Taxes on real estate	18,687 20
Repairs and expenses (other than taxes) on real estate	27,490 91
Loss on sale or maturity of ledger assets.....	1,522 00
All other disbursements.....	35,980 28
Total disbursements	\$2,529,484 56
Balance..	\$20,020,044 58

LEDGER ASSETS.

Book value of real estate.....	\$1,314,650 00
Mortgage loans on real estate.....	3,337,401 00
Loans secured by collateral	760,875 00
Loans on company's policies assigned as collateral	1,544,213 00
Book value of stocks and bonds—excluding interest.....	12,615,355 00
Deposited in trust companies and banks on interest.....	395,881 75
Cash in office and deposited in banks, not on interest	2,168 83
Loans to corporations	49,500 00
Total ledger assets.....	\$20,020,044 58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,978 43	
Interest accrued on stocks and bonds	171,937 68	
Interest accrued on collateral loans	8,562 59	
Interest due and accrued on premium notes, loans or liens	19,563 31	
Interest accrued on other assets.....	2,049 70	
Rents due and accrued on company's property.....	11,172 24	\$256,263 85
Market value of stocks and bonds over book value.		943,380 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$7,383 62	\$183,277 11	
Gross deferred premiums	28,821 33	280,614 03	
Total.....	\$36,204 95	\$463,891 14	
Deduct loading	7,240 99	92,778 23	
Net uncollected and deferred premiums	\$28,963 96	\$371,112 91	\$400,076 87
Total admitted assets			\$21,619,765 40

LIABILITIES.

Net present value of outstanding policies	\$18,332,589 00	
Same for reversionary additions.	826,387 00	
Total.....	\$19,158,976 00	
Deduct net value of risks reinsured.	76,962 00	
Net reserve		\$19,082,014 00
Present value of supplementary contracts <i>not</i> involving life contingencies.		10,220 00
Death losses reported, no proofs received.	\$32,102 00	
Death losses and other policy claims resisted	4,500 00	
Total policy claims.		\$36,602 00
Premiums paid in advance, including surrender values so applied. . .		34,217 00
Dividends or other profits due policy holders.		19,837 00
Dividends apportioned, payable to policy holders during 1903.		7,775 00
Dividends apportioned, payable to policy holders subsequent to 1903, viz:		
On 5 year dividend policies issued in 1899.....	\$22,734 00	
On 5 year dividend policies issued in 1900	13,857 00	
On 5 year dividend policies issued in 1901.....	7,634 00	44,225 00
Unassigned funds (surplus)		2,384,875 40
Total liabilities..		\$21,619,765 40

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	11,386	\$30,633,705 00		
Endowment.....	19,205	50,080,599 00		
All other.	1,102	3,403,902 00		
Reversionary additions.....	-	1,357,933 00	31,693	\$85,476,139 00

NEW POLICIES ISSUED.

Whole life	2,748	\$7,232,729 00		
Endowment	1,544	3,209,300 00		
All other	656	1,530,231 00	4,948	\$12,272,260 00

OLD POLICIES REVIVED.

Whole life	18	\$38,700 00		
Endowment	8	9,500 00	26	\$48,200 00

OLD POLICIES CHANGED AND INCREASED.

Whole life.....	5	\$36,478 00		
Endowment	7	61,266 00	12	\$97,744 00
Additions by dividends			-	179,774 00
Total			36,679	\$98,074,117 00

POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	869	\$2,424,361 00		
Endowment	815	2,038,118 00		
All other	184	586,420 00		
Reversionary additions.	-	66,236 00	1,868	\$5,115,135 00

HOW TERMINATED.

By death.	249	\$695,961 00		
maturity.....	71	208,984 00		
expiry	1	2,000 00		
surrender.....	688	1,538,964 00		
lapse	808	1,817,116 00		
change and decrease.....	51	952,110 00		
Total.	1,868	\$5,115,135 00		

*POLICIES IN FORCE DEC. 31, 1902.

Whole life	13,288	\$35,517,251 00		
Endowment.....	19,949	51,322,547 00		
All other.	1,574	4,647,713 00		
Reversionary additions.....	-	1,471,471 00	34,811	\$92,958,982 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	368	\$611,498 00
Policies issued during the year.	36	66,399 00
Total	404	\$677,897 00
Deduct policies ceased to be in force	28	45,809 00
Policies in force in Maine, December 31, 1902....	376	\$632,088 00
Losses and claims incurred during the year.	10	\$4,133 23
Losses and claims settled during the year.	10	4,133 23
Premiums received.		\$22,844 76

* Policies reinsured, 72—\$876,600.00.

TRAVELERS INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

SYLVESTER C. DUNHAM, *President.*

JOHN E. MORRIS, *Secretary.*

INCOME.

First year's premiums on original policies	\$576,073 80	
Surrender values applied to pay first year's premiums ..	366 81	
Total first year's premiums on original policies.	<u>\$576,440 61</u>	
Consideration for original annuities involving life con- tingencies	22,316 88	
Total new premiums	\$598,757 49	
Renewal premiums	3,342,811 64	
Surrender values applied to pay renewal premiums	249 09	
Renewal premiums for deferred annuities	<u>1,014 50</u>	
Total renewal premiums	\$3,344,075 23	
Total premium income	<u>\$3,942,832 72</u>	
Consideration for supplementary contracts <i>not</i> involving life contingencies		207,316 00
Interest on mortgage loans	\$363,081 27	
Interest on collateral loans	51,008 54	
Interest on bonds and dividends on stocks	655,441 17	
Interest on premium notes, policy loans or liens	105,574 88	
Interest on other debts due the company	55,641 43	
Discount on claims paid in advance	2,096 40	
Rents—including company's own occupancy	<u>101,161 67</u>	1,334,005 36
Profit on sale or maturity of ledger assets		<u>113,952 91</u>
Total income	<u>\$5,598,106 99</u>	
Ledger assets Dec. 31, 1901		<u>25,328,733 51</u>
Total		<u>\$30,926,840 50</u>

DISBURSEMENTS.

Death claims and additions	\$1,308,616 53	
Matured endowments and additions	<u>359,700 06</u>	
Total death claims and endowments	\$1,668,316 59	
Annuities involving life contingencies	17,484 97	
Surrender values paid in cash	185,860 36	
Surrender values applied to pay new premiums	366 81	
Surrender values applied to pay renewal premiums	249 09	
Total paid policy holders	<u>\$1,872,277 82</u>	

Commissions and bonuses to agents.....	\$450,014 08
Commuting renewal commissions.....	1,600 00
Salaries and allowances for agencies, including managers, agents and clerks	31,739 29
Agency supervision, traveling and all other agency expenses.	30,228 83
Medical examiners fees	40,666 81
Salaries and all other compensation of officers and home office employees.....	67,003 97
Rent—including company's own occupancy.	17,901 28
Advertising, printing, stationery and postage	42,481 54
Legal expenses.	7,605 97
Furniture, fixtures and safes	19,511 58
Insurance taxes, licenses and department fees	55,489 15
Taxes on real estate	29,403 10
Repairs and expenses (other than taxes) on real estate	120,005 33
All other disbursements.	461 68
Total disbursements	<u>\$2,786,390 43</u>
Balance	\$28,140,450 07

LEDGER ASSETS.

Book value of real estate	\$1,193,531 62
Mortgage loans on real estate.	7,415,963 86
Loans secured by collateral	630,043 83
Loans on company's policies assigned as collateral	1,989,475 00
Book value of stocks and bonds—excluding interest.....	15,776,345 81
Deposited in trust companies and banks on interest	1,089,896 17
Cash in office and deposited in banks, not on interest.	37,293 47
Agents' balances	7,900 31
Total ledger assets..	<u>\$28,140,450 07</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages ..	\$114,440 90
Interest accrued on stocks and bonds	130,300 59
Interest accrued on collateral loans	1,952 65
Market value of stocks and bonds over book value.....	<u>559,915 43</u>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$11,182 60	\$282,717 85	
Gross deferred premiums	46,346 15	407,332 43	
Total	<u>\$57,528 75</u>	<u>\$690,050 28</u>	
Deduct loading	4,372 18	52,443 82	
Net uncollected and deferred premiums.....	\$53,156 57	\$637,606 46	\$690,763 03
Gross assets			<u>\$29,687,822 67</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$7,900 31
Total admitted assets	<u>\$29,659,922 36</u>

LIABILITIES.

Net present value of outstanding policies.....	\$27,023,281 00	
Same for annuities.	157,558 00	
Reserve for indemnity contracts.	5,000 00	
Total	\$27,185,839 00	
Deduct net value of risks reinsured	641,949 00	
Net reserve		\$26,543,890 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		1,386,903 00
Death losses in process of adjustment	\$14,685 00	
Death losses reported, no proofs received	77,616 01	
Matured endowments due and unpaid	2,456 00	
Death losses and other policy claims resisted	12,000 00	
Total policy claims.		\$106,757 01
Premiums paid in advance, including surrender values so applied...		34,730 11
Cost of collection on uncollected and deferred premiums in excess of loading		11,625 53
Salaries, rents, commissions and other accounts, due or accrued.....		25,000 00
Reserve to protect security valuations		100,000 00
Unassigned funds (surplus) ..		1,451,016 71
Total liabilities ..		\$29,659,922 36

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	29,460	\$75,996,704 00		
Endowment.	12,506	28,446,714 00		
All other.	3,946	10,247,823 00	45,912	\$114,691,241 00

NEW POLICIES ISSUED.

Whole life	3,343	\$8,495,646 00		
Endowment.	2,415	4,793,884 00		
All other	1,333	2,348,465 00	7,091	\$15,637,995 00

OLD POLICIES REVIVED.

Whole life	61	\$186,525 00		
Endowment.	10	33,823 00		
All other.	3	4,000 00	74	\$224,348 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$42,942 00		
Endowment.	-	29,770 00		
All other.	-	7,113 00	-	\$79,825 00

POLICIES TRANSFERRED.

Whole life... ..	66	\$165,376 00		
Endowment.	38	93,862 00		
All other ..	339	961,587 00	443	\$1,220,825 00
Total			53,520	\$181,854,234 00

POLICIES TERMINATED DURING THE YEAR.				
	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	1,942	\$4,760,588 00		
Endowment.....	921	2,018,025 00		
All other.....	729	1,914,800 00	3,592	\$8,693,413 00

HOW TERMINATED.		
By death.....	528	\$1,206,494 00
maturity.....	186	354,313 00
expiry.....	234	654,400 00
surrender.....	434	1,261,725 00
lapse.....	1,656	3,239,270 00
change and decrease.....	111	756,386 00
transfer.....	443	1,220,825 00
Total.....	3,592	\$8,693,413 00

* POLICIES IN FORCE DEC. 31, 1902.				
Whole life.....	30,988	\$80,126,605 00		
Endowment.....	14,048	31,380,028 00		
All other.....	4,892	11,654,188 00	49,928	\$123,160,821 00
Annuities in force Dec. 31, 1902.....			69	\$22,766 00

BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,029	\$1,477,804 00
Policies issued during the year.....	120	180,800 00
Total.....	1,149	\$1,658,604 00
Deduct policies ceased to be in force.....	91	144,007 00
Policies in force in Maine, December 31, 1902.....	1,058	\$1,514,597 00
Losses and claims unpaid December 31, of the previous year.....	2	\$1,082 50
Losses and claims incurred during the year.....	27	17,478 20
Total.....	29	\$18,560 70
Losses and claims settled during the year.....	27	17,478 20
Losses and claims unpaid Dec. 31, 1902.....	2	\$1,082 50
Premiums received.....		\$40,732 82

* Policies reinsured, 396—\$3,998,574 00.

UNION CENTRAL LIFE INSURANCE COMPANY,
CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies	\$1,078,680 90	
Dividends applied to purchase paid-up additions and annuities.....	65,999 04	
Surrender values applied to purchase paid-up insurance and annuities.....	54,204 16	
Consideration for original annuities involving life contingencies	4,443 88	
Total new premiums	\$1,198,327 98	
Renewal premiums	4,721,854 71	
Dividends applied to pay renewal premiums	136,830 28	
Surrender values applied to pay renewal premiums	24,506 25	
Total renewal premiums	\$4,883,191 24	
Total premium income.....	\$6,081,519 22	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		130,250 00
Interest on mortgage loans	\$1,502,280 11	
Interest on collateral loans	208,529 48	
Interest on bonds and dividends on stocks	13,643 30	
Interest on premium notes, policy loans or liens.....	80,156 68	
Discount on claims paid in advance	62 85	
Rents—including company's own occupancy.....	17,633 70	1,822,306 12
From other sources.....		860 37
Total income.....	\$8,034,935 71	
Ledger assets Dec. 31, 1901		28,615,580 21
Total.....	\$36,650,515 92	

DISBURSEMENTS.

Death claims and additions	\$1,360,354 29	
Matured endowments and additions.....	428,424 57	
Total death claims and endowments.....	\$1,788,778 86	
Annuities involving life contingencies	19,969 67	
Premium notes voided by lapse.....	165,171 86	
Surrender values paid in cash.....	153,827 44	
Surrender values applied to pay renewal premiums	24,506 25	
Surrender values applied to purchase paid-up insurance and annuities	54,204 16	
Dividends paid policy holders in cash	171,939 81	
Dividends applied to pay renewal premiums.....	136,830 28	
Dividends applied to purchase paid-up additions and annuities	65,999 04	
Total paid policy holders.....	\$2,581,227 37	

Supplementary contracts <i>not</i> involving life contingencies.	\$6,100 00
Dividends to stockholders	10,000 00
Commissions and bonuses to agents.	\$60,513 67
Salaries and allowances for agencies, including managers, agents and clerks.	37,852 31
Agency supervision, traveling and all other agency expenses	29,020 10
Medical examiners fees.	60,483 95
Salaries and all other compensation of officers and home office employees	135,171 23
Rent—including company's own occupancy.	25,571 22
Advertising, printing, stationery and postage	49,733 19
Legal expenses	15,319 71
Furniture, fixtures and safes	2,847 06
Insurance taxes, licenses and department fees.....	96,163 15
Taxes on real estate	5,087 71
Repairs and expenses (other than taxes) on real estate	6,830 28
All other disbursements.	262,138 84
Total disbursements.	\$4,184,059 79
Balance.	\$32,466,456 13

LEDGER ASSETS.

Book value of real estate	\$321,591 92
Mortgage loans on real estate.	27,360,063 09
Loans on company's policies assigned as collateral	2,993,242 92
Premium notes on policies in force.	1,281,894 77
Book value of bonds —excluding interest	10,000 00
Cash in office and deposited in banks not on interest.	346,453 24
Bills receivable	29,501 76
Agents' balances	123,708 33
Total ledger assets	\$32,466,456 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$930,366 23		
Interest accrued on stocks and bonds.	100 00		
Interest due and accrued on collateral loans.	118,231 39		
Interest accrued on premium notes, loans or liens.	35,186 37		
Rents due and accrued on company's property.	4,133 29	\$1,087,997 28	
Market value of stocks and bonds over book value.		975 00	
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported.	\$303,144 70	\$281,874 66	
Gross deferred premiums	10,702 36	96,799 38	
Total	\$313,847 06	\$378,674 04	
Deduct loading	62,769 41	75,734 81	
Net uncollected and deferred premiums	\$251,077 65	\$302,939 23	\$554,016 88
Gross assets.			\$34,109,445 29

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$139,468 43	
Bills receivable.	29,501 76	
Book value of ledger assets over market value.	14,659 19	\$183,629 38
Total admitted assets		\$33,925,815 91

LIABILITIES.

Net present value of outstanding policies.....	\$28,211,876 00	
Same for reversionary additions.....	247,196 00	
Same for annuities.....	191,188 00	
Total.....	\$28,650,260 00	
Deduct net value of risks reinsured.....	319,082 00	
Net reserve.....		\$28,331,178 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		124,150 00
Death losses in process of adjustment.....	\$14,635 00	
Death losses reported, no proofs received.....	38,634 00	
Matured endowments due and unpaid.....	2,400 00	
Death losses and other policy claims resisted.....	33,000 00	
Total policy claims.....		\$88,669 00
Premiums paid in advance, including surrender values so applied...	98,916 38	
Commissions due agents on premium notes, when paid.....	173,558 76	
Cost of collection on uncollected and deferred premiums in excess of loading.....		22,908 81
Dividends or other profits due policy holders.....		13,848 39
Other liabilities.....		24,807 00
Cash capital.....		100,000 00
Unassigned funds, viz:		
Accumulations credited to special forms of policies.....	\$4,030,085 00	
General surplus.....	915,694 57	4,947,779 57
Total liabilities.....		\$33,925,815 91

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.....	\$1,135,326 82	
Received during the year on new policies.....	470,817 80	
Received during the year on old policies.....	1,701,599 03	\$3,307,743 65
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$14,314 69	
Used in purchase of surrendered policies.....	1,461 38	
Voided by lapse.....	165,171 86	
Used in payment of dividends to policy holders.....	2,912 98	
Redeemed by maker in cash.....	1,841,987 97	
Total reduction of premium note account.....		\$2,025,848 88
Balance, note assets at end of the year.....		\$1,281,894 77

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	78,401	\$141,153,029 00		
Endowment.....	7,101	12,216,927 00		
All other.....	2,090	5,564,165 00		
Reversionary additions.....	-	297,245 00	87,592	\$159,231,366 00

NEW POLICIES ISSUED.

Whole life.....	11,753	\$21,264,370 00		
Endowment.....	3,492	5,547,848 00		
All other.....	833	2,271,470 00	16,078	\$29,083,688 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.	263	\$493,550 00		
Endowment.	24	32,050 00		
All other.	7	17,650 00	294	\$543,250 00
Additions by dividends			-	127,122 00
Total			103,964	\$188,985,426 00

POLICIES TERMINATED DURING THE YEAR.

Whole life.	5,662	\$10,179,564 00		
Endowment.	712	1,358,225 00		
All other	598	1,702,425 00		
Reversionary additions	-	18,310 00	6,967	\$13,258,524 00

HOW TERMINATED.

By death.	716	\$1,299,086 00		
maturity	317	578,728 00		
expiry.	241	587,500 00		
surrender	424	985,250 00		
lapse.	4,885	8,856,137 00		
change and decrease.....	384	951,823 00		
Total.	6,967	\$13,258,524 00		

*POLICIES IN FORCE DEC. 31, 1902.

Whole life.	84,755	\$152,731,385 00		
Endowment.....	9,905	16,438,600 00		
All other.	2,337	6,150,860 00		
Reversionary additions.....	-	406,057 00	96,997	\$175,726,902 00
Annuities in force Dec. 31, 1902			83	\$20,429 15

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	347	\$515,491 00
Policies issued during the year.	22	53,500 00
Total	369	\$568,991 00
Deduct policies ceased to be in force	25	48,000 00
Policies in force in Maine, December 31, 1902	344	\$520,991 00
Losses and claims unpaid December 31 of the previous year	1	\$2,000 00
Losses and claims incurred during the year	1	1,026 59
Total	2	\$3,026 59
Losses and claims settled during the year	1	1,026 59
Losses and claims unpaid Dec. 31, 1902.....	1	\$2,000 00
Premiums received.		\$19,699 11

* Policies reinsured, 493—\$6,057,717.00.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN P. MUNN, *President.*A. WHEELWRIGHT, *Secretary.*

Cash Capital, \$440,000.

INCOME.

First year's premiums on original policies.....	\$319,468 56	
Surrender values applied to pay first year's premiums.. .	25 70	
Total first year's premiums on original policies.	\$319,494 26	
Dividends applied to purchase paid-up additions and annuities	5,391 00	
Surrender values applied to purchase paid-up insurance and annuities	36,618 93	
Consideration for original annuities involving life contingencies	1,383 50	
Total new premiums.	\$362,887 69	
Renewal premiums.. . . .	1,093,139 21	
Dividends applied to pay renewal premiums	456 03	
Surrender values applied to pay renewal premiums	75 01	
Renewal premiums for deferred annuities	4,075 87	
Total renewal premiums	\$1,097,746 12	
Total premium income	\$1,460,633 81	
Consideration for supplementary contracts <i>not</i> involving life contingencies.	26,620 00	
Premium notes, loans or liens restored by revival of policies.	2,649 48	
Interest on mortgage loans	\$227,361 22	
Interest on collateral loans	3,106 56	
Interest on bonds and dividends on stocks	93,172 95	
Interest on premium notes, policy loans or liens	42,795 72	
Interest on other debts due the company.	1,700 33	
Rents.. . . .	50,129 05	418,265 83
Profit on sale or maturity of ledger assets.. . . .	46,701 95	
From other sources.	135 35	
Total income	\$1,958,006 42	
Ledger assets, Dec. 31, 1901	7,949,290 07	
Total	\$9,904,296 49	

DISBURSEMENTS.

Death claims and additions.	\$612,842 67	
Matured endowments and additions.	129,430 00	
Total death claims and endowments.. . . .	\$742,272 67	

Annuities involving life contingencies.....	\$19,775 78
Premium notes voided by lapse	21,743 40
Surrender values paid in cash.	185,425 32
Surrender values applied to pay new premiums.....	25 76
Surrender values applied to pay renewal premiums	75 01
Surrender values applied to purchase paid-up insurance and annuities	26,618 93
Dividends paid policy holders in cash	66,445 73
Dividends applied to pay renewal premiums.. . . .	456 03
Dividends applied to purchase paid-up additions and annuities	5,891 00
Total paid policy holders	\$1,078,229 57
Supplementary contracts <i>not</i> involving life contingencies.	2,083 33
Paid stockholders for interest.	30,800 00
Commissions and bonuses to agents	234,299 86
Salaries and allowances for agencies, including managers, agents and clerks	122,604 59
Medical examiners fees	22,057 38
Salaries and all other compensation of officers and home office employes	70,418 28
Rent—including company's own occupancy.	29,177 88
Advertising, printing, stationery and postage	32,218 56
Legal expenses	7,173 03
Insurance taxes, licenses and department fees	24,570 44
Taxes on real estate.	13,401 93
Repairs and expenses (other than taxes) on real estate.	19,661 86
Loss on sale or maturity of ledger assets	2,989 67
All other disbursements.. . . .	16,750 13
Total disbursements	\$1,756,416 51
Balance	\$8,147,879 98

LEDGER ASSETS.

Book value of real estate.	\$761,064 55
Mortgage loans on real estate.	3,826,711 70
Loans secured by collateral	434,345 58
Loans on company's policies assigned as collateral	558,132 58
Premium notes on policies in force.	65,202 93
Book value of stocks and bonds—excluding interest.	2,422,782 67
Deposited in trust companies and banks on interest.	65,775 52
Cash in office	990 00
Bills receivable.	1,950 00
Agents' balances	10,924 45
Total ledger assets.. . . .	\$8,147,879 98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$40,299 39	
Interest due and accrued on stocks and bonds	28,092 56	
Interest accrued on collateral loans.. . . .	1,666 69	
Interest due and accrued on premium notes, loans or liens	22,318 47	
Interest accrued on other assets	950 01	\$93,327 12
Market value of real estate over book value		\$8,335 45
Market value of stocks and bonds over book value.		177,340 39

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.. . . .	\$42,212 41	\$133,932 99	
Gross deferred premiums	-	46,041 25	
Total.. . . .	\$42,212 41	\$179,974 24	
Deduct loading	8,442 48	35,994 84	
Net uncollected and deferred premiums.....	\$33,769 93	\$143,979 40	\$177,749 33
Total admitted assets			\$8,634,632 27

LIABILITIES.

Net present value of outstanding policies	\$7,709,141 00	
Same for reversionary additions	96,146 00	
Same for annuities	180,737 00	
Total	\$7,986,024 00	
Deduct net value of risks reinsured	51,797 00	
Net reserve		\$7,934,227 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		26,620 00
Surrender values claimable on policies cancelled		2,835 00
Death losses in process of adjustment	\$10,807 62	
Death losses reported, no proofs received	27,980 00	
Matured endowments due and unpaid	1,427 00	
Death losses and other policy claims resisted	7,500 00	
Total policy claims		\$47,714 62
Premiums paid in advance, including surrender values so applied....		4,061 69
Commissions due agents on premium notes, when paid.. ..		11,652 00
Salaries, rents, commissions and other accounts, due or accrued . . .		2,177 53
Dividends or other profits due policy holders.		10,195 00
Cash capital		440,000 00
Unassigned funds (surplus)		155,149 43
Total liabilities		\$8,694,632 27

PREMIUM NOTE ACCOUNT.

On hand December 31, 1901.	\$564,178 72	
Received during the year on new policies.	28,262 00	
Received during the year on old policies	419,513 76	
Restored by revival of policies.. ..	2,649 48	\$1,014,603 96
Deductions during the year as follows:		
Used in payment of losses and claims	\$20,791 25	
Used in purchase of surrendered policies	18,953 92	
Voided by lapse	34,902 40	
Redeemed by maker in cash	316,620 88	
Total reduction of premium note account		\$391,268 45
Balance, note assets at end of the year.		\$623,335 51

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	12,836	\$25,247,983 00		
Endowment	2,503	4,403,375 00		
All other	3,830	10,321,784 00		
Reversionary additions	-	152,484 00	19,169	\$40,125,526 00

NEW POLICIES ISSUED.

Whole life	1,839	\$4,405,800 00		
Endowment	582	943,250 00		
All other	1,374	4,873,724 00	3,795	\$10,222,774 00

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	60	\$130,500 00		
Endowment	10	25,000 00		
All other.	46	144,000 00	116	\$299,500 00

OLD POLICIES CHANGED AND INCREASED.

Whole life	99	\$191,230 00		
Endowment	12	23,440 00		
All other.	2	2,000 00	113	\$216,670 00
Total			23,193	\$50,864,470 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	1,745	\$3,657,935 00		
Endowment	896	627,185 00		
All other.	785	2,103,536 00		
Reversionary additions	-	14,351 00	2,926	\$6,403,007 00

HOW TERMINATED.

By death	325	\$578,333 00		
maturity.	64	126,972 00		
expiry.	304	823,700 00		
surrender	475	705,817 00		
lapse.	1,706	3,911,800 00		
change and decrease	52	256,385 00		
Total.	2,926	\$6,403,007 00		

*POLICIES IN FORCE DEC. 31, 1902.

Whole life	13,089	\$26,317,578 00		
Endowment	2,711	4,767,780 00		
All other.	4,467	13,237,972 00		
Reversionary additions	-	138,133 00	20,267	\$44,461,463 00
Annuities in force Dec. 31, 1902			49	\$19,872 98

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	112	\$125,280 00
Policies issued during the year.	2	3,500 00
Total	114	\$128,780 00
Deduct policies ceased to be in force.	18	17,480 00
Policies in force in Maine, December 31, 1902.	96	\$111,300 00
Premiums received.		\$2,795 51

* Policies reinsured, 3.—\$244,875.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

W. A. BREWER, JR., *President.*GRAHAM H. BREWER, *Secretary.*

Cash Capital, \$125,000.

INCOME.

First year's premiums on original policies	\$448,313 41	
Dividends applied to purchase paid-up additions and annuities	94,279 00	
Surrender values applied to purchase paid-up insurance and annuities	82,144 04	
Consideration for original annuities involving life contingencies	104,877 55	
Total new premiums	\$729,614 00	
Renewal premiums	1,942,956 00	
Dividends applied to pay renewal premiums	61,390 02	
Total renewal premiums	\$2,004,346 02	
Total premium income		\$2,733,960 02
Interest on mortgage loans	\$374,023 76	
Interest on collateral loans	1,779 04	
Interest on bonds and dividends on stocks	17,150 78	
Interest on premium notes, policy loans or liens	77,826 86	
Interest on other debts due the company	21,106 61	
Discount on claims paid in advance	3,356 46	
Rents—including company's own occupancy	843,549 59	838,793 10
Profit on sale or maturity of ledger assets		8,617 22
Total income		\$3,581,370 34
Ledger assets Dec. 31, 1901		15,585,137 06
Total		\$19,166,507 40

DISBURSEMENTS.

Death claims and additions	\$875,577 48	
Matured endowments and additions	805,380 92	
Total death claims and endowments		\$1,680,958 40
Annuities involving life contingencies	37,877 91	
Return premiums	4,589 85	
Surrender values paid in cash	85,468 88	
Surrender values applied to purchase paid-up insurance and annuities	82,144 04	
Dividends applied to pay renewal premiums	61,390 02	
Dividends applied to purchase paid-up additions and annuities	94,279 00	
Total paid policy holders	\$2,046,708 16	

Dividends to stockholders.....	\$8,750 00
Commissions and bonuses to agents.....	366,493 92
Commuting renewal commissions.....	14,699 92
Salaries and allowances for agencies, including managers, agents and clerks.....	143,744 25
Agency supervision, traveling and all other agency expenses.....	28,354 64
Medical examiners fees and inspection of risks.....	48,064 45
Salaries and all other compensation of officers and home office employes.....	118,512 01
Rent—including company's own occupancy.....	72,942 23
Advertising, printing, stationery and postage.....	31,938 50
Legal expenses.....	2,251 00
Insurance taxes, licenses and department fees.....	42,020 04
Taxes on real estate.....	68,052 63
Repairs and expenses (other than taxes) on real estate.....	117,779 41
Loss on sale or maturity of ledger assets.....	20,437 48
All other disbursements.....	22,274 84
Total disbursements.....	\$3,153,023 42
Balance.....	\$16,013,483 98

LEDGER ASSETS.

Book value of real estate.....	\$6,113,130 25
Mortgage loans on real estate.....	7,853,900 00
Loans secured by collateral.....	105,000 00
Loans on company's policies assigned as collateral.....	1,280,775 00
Book value of stocks and bonds—excluding interest.....	388,090 58
Deposited in trust companies and banks on interest.....	132,171 90
Cash in office and deposited in banks, not on interest.....	100,650 47
Agents' balances.....	30,879 76
Office furniture.....	8,886 02
Total ledger assets.....	\$16,013,483 98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$78,546 01	
Interest accrued on stocks and bonds.....	854 17	
Interest due and accrued on collateral loans.....	26,463 79	
Rents due and accrued on company's property.....	12,777 50	\$118,661 47
Market value of real estate over book value.....		296,348 96
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported.....	\$1,562 49	\$8,308 61
Gross deferred premiums.....	26,924 87	181,779 21
Total.....	\$28,487 36	\$190,087 82
Deduct loading.....	5,697 47	38,017 57
Net uncollected and deferred premiums.....	\$22,789 89	\$152,070 25
Gross assets.....		\$16,603,354 55

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$8,886 02	
Agents' debit balances.....	30,879 76	
Book value of ledger assets over market value.....	19,010 00	\$58,775 78
Total admitted assets.....		\$16,544,578 77

LIABILITIES.

Net present value of outstanding policies	\$14,921,976 00		
Same for reversionary additions.....	502,009 00		
Same for annuities	293,277 00		
Net reserve		\$15,717,262 00	
Death losses in process of adjustment.....	\$27,467 50		
Death losses reported, no proofs received	33,930 10		
Matured endowments due and unpaid	21,503 58		
Total policy claims.....		\$82,901 18	
Premiums paid in advance, including surrender values so applied ..		8,316 27	
Cash capital.....		125,000 00	
Unassigned funds (surplus)		611,099 32	
Total liabilities		\$16,544,578 77	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1901.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	20,936	\$40,962,387 00		
Endowment	9,268	16,887,399 00		
Reversionary additions.....	-	735,665 00	30,204	\$58,585,454 00

NEW POLICIES ISSUED.

Whole life.....	4,313	\$8,714,467 00		
Endowment	1,567	2,781,216 00	5,880	\$11,495,683 00

OLD POLICIES REVIVED.

Whole life	1,072	\$2,516,220 00		
Endowment.. ..	498	1,085,444 00		
Reversionary additions	-	14,755 00	1,570	\$3,616,419 00
Additions by dividends			-	119,124 00
Total			37,654	\$73,816,680 00

POLICIES TERMINATED DURING THE YEAR.

Whole life	3,835	\$9,150,780 00		
Endowment	1,937	3,488,387 00		
Reversionary additions	-	146,626 00	5,772	\$12,785,793 00

HOW TERMINATED.

By death	411	\$836,115 00		
maturity	656	1,194,910 00		
surrender	363	838,680 00		
lapse.. ..	4,342	9,916,088 00		
Total	5,772	\$12,785,793 00		

POLICIES IN FORCE, DEC. 31, 1902.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	22,486	\$43,042,294 00		
Endowment....	9,396	17,265,672 00		
Reversionary additions	-	722,921 00	31,882	\$61,030,887 00
Annuities in force Dec. 31, 1902.....			82	\$39,273 66

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	978	\$1,085,011 00
Policies issued during the year	162	207,092 00
Total.....	1,140	\$1,292,103 00
Deduct policies ceased to be in force.....	195	228,488 00
Policies in force in Maine, December 31, 1902 ...	945	\$1,063,615 00
Losses and claims incurred during the year.....	16	\$15,660 10
Losses and claims settled during the year.....	16	15,660 10
Premiums received.		\$43,205 73

MISCELLANEOUS INSURANCE COMPANIES OF
OTHER STATES AND COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES, AUTHORIZED TO TRANSACT BUSINESS
IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31ST DAY OF
DECEMBER, 1902.



ÆTNA INDEMNITY COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHAS. N. LINDLEY, *President.*

E. S. PEGRAM, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received:		
Fidelity and surety	\$149,124 18	
Plate glass	52,605 34	
Net premium income		\$201,729 52
Interest on bonds and dividends on stocks	\$11,890 00	
Interest on bank deposits and debts due the company	888 08	
Total interest		\$12,728 08
Income from all other sources		25,000 00
Total income		\$239,457 60
Ledger assets Dec. 31, 1901		586,002 97
Total		\$825,460 57

DISBURSEMENTS.

Net amount paid for losses and claims:		
Fidelity and surety	\$29,159 23	
Plate glass	18,038 47	
Net payments to policy holders		\$47,197 70
Commissions to agents and brokers		46,962 61
Salaries and expenses of agents		52,494 11
Salaries and compensation of officers and office employes		15,442 64
Taxes on premiums		2,305 08
Insurance department fees and agents' licenses		3,748 21
Municipal licenses		578 19
Rent		8,085 88
Legal expenses		14,207 89
Furniture and fixtures		2,085 80
Advertising		1,059 11
Printing and stationery		4,854 33
All other disbursements		7,183 90
Total disbursements		\$206,205 45
Balance		\$619,255 06

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$319,071 75
Cash in bank	299,704 62
All other assets	478 69
Ledger assets, per balance	\$619,255 06

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$3,994 63	
Interest accrued on other assets	282 25	
Total interest		\$4,276 88
Market value of stocks and bonds over book value		7,054 07
Gross premiums in course of collection		21,055 08
Total admitted assets		\$651,641 09

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	
Fidelity and surety.....	\$7,322 15		
Plate glass	906 09	-	
Total unpaid losses	\$8,228 24	\$10,000 00	\$18,228 24
Unearned premiums on outstanding risks			110,410 78
Salaries, rents, expenses and other accounts due or accrued			1,373 99
All other liabilities			810 60
Total liabilities, except capital			\$130,823 61
Cash capital		\$500,000 00	
Surplus over all liabilities		20,817 48	
Surplus to policy holders			\$520,817 48
Total Liabilities and surplus			\$651,641 09

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$12,872,325 00	\$66,658 27
Written or renewed during the year.....	16,446,200 00	77,039 80
Total	\$29,318,525 00	\$143,698 07
Deduct expirations and cancellations	15,560,675 00	74,358 02
Net in force December 31, 1902	\$13,757,850 00	\$69,340 05

SURETY.

In force December 31, preceding year	\$12,517,468 00	\$50,801 16
Written or renewed during the year	23,797,166 53	109,652 03
Total	\$36,314,634 53	\$154,453 19
Deduct expirations and cancellations	15,024,771 83	59,360 53
Net in force December 31, 1902	\$12,289,862 70	\$95,092 66

PLATE GLASS.

In force December 31, preceding year	\$1,882,105 98	\$50,958 32
Written or renewed during the year	2,130,230 03	58,072 98
Total	\$3,962,336 01	\$109,031 30
Deduct expirations and cancellations	1,937,387 58	52,642 44
Net in force December 31, 1902	\$2,024,948 43	\$56,388 86

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$16,700 00	\$74 20	\$16,700 00
Surety	127,600 00	389 00	127,600 00
Aggregate	\$144,300 00	\$463 20	\$144,300 00

ÆTNA LIFE INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)
HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$1,750,000.

INCOME.

Net premiums received:

Accident	\$1,418,752 69	
Employers' liability	236,577 79	
Health	101,290 81	
Net premium income		\$1,756,621 29
Rents—including company's use of own buildings	\$37,172 80	
Interest on loans on mortgages of real estate.....	1,194,972 18	
Interest on collateral loans	197,721 40	
Interest on bonds and dividends on stocks	913,135 46	
Discount on claims paid in advance.....	2,576 15	
Interest on bank deposits and debts due the company	69,219 07	
Total interest and rents		\$2,414,797 06
Profit on sale or maturity of ledger assets.....	177,527 51	
Revenue stamps redeemed.....	214 59	
Total income, accident department		\$4,349,160 45
Premium income, life department.....		8,467,639 64
Total income		\$12,816,800 09
Ledger assets, Dec. 31, 1901.....		56,160,854 22
Total		\$68,977,654 31

DISBURSEMENTS.

Net amount paid for losses and claims:

Accident	\$633,665 05	
Employers' liability	5,004 34	
Health	51,450 02	
Net payments to policy holders		\$690,119 41
Interest and dividends to stockholders.....	43,750 00	
Commissions to agents and brokers	571,751 80	
Salaries and expenses of agents.....	34,051 47	
Medical examiners fees and salaries	9,792 01	
Salaries and compensation of officers and office employes.....	52,447 42	
Taxes on: Premiums, \$23,054.84; revenue, \$93.69; franchise, \$197.50....	23,346 03	
Insurance department fees and agents' licenses	2,052 84	
Municipal licenses	906 67	
Rent—including company's use of own buildings.....	14,913 77	
Legal and loss expenses	12,182 34	

Furniture and fixtures	\$8,441 80
Advertising	7,374 54
Printing and stationery	32,526 33
All other disbursements	24,031 61
Total disbursements, accident department	\$1,527,688 54
Total disbursements, life department	7,681,001 01
Total disbursements	\$9,208,689 55
Balance	\$59,768,964 76

LEDGER ASSETS.

Book value of real estate	\$669,543 12
Loans on mortgages of real estate	27,303,046 82
Loans secured by collateral	1,009,024 17
Book value of stocks and bonds—excluding interest.	22,692,301 57
Cash in office and in bank	5,297,111 02
Bills receivable	21,869 68
Loans made to policy holders on this company's policies assigned as collateral	2,379,915 00
Premium notes or liens on policies in force	396,153 38
Ledger assets, per balance	\$59,768,964 76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$423,789 26
Interest due and accrued on stocks and bonds	147,513 36
Interest due and accrued on collateral loans.....	11,292 94
Interest accrued on other assets	220 76
Interest due on premium notes, loans or liens..	244,646 34
Rents due and accrued on company's property or lease ..	2,345 33
Total interest and rents	\$829,507 99
Market value of stocks and bonds over book value	2,232,063 17
Net premiums in course of collection	614,895 53
Gross assets	\$63,445,731 45

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$18,373 28
Bills receivable, unsecured.....	25,384 22
Premium notes, loans or liens and premiums in excess of reserve on policies	759 88
Total	\$44,517 38
Total admitted assets.....	\$63,401,214 07

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident	\$45,794 21	\$10,000 00	\$80,985 20	
Employers' liability	6,600 00	-	13,800 00	
Health	3,022 88	-	130 00	
Total unpaid losses	\$55,417 09	\$10,000 00	\$94,915 20	\$160,332 29
Unearned premiums on outstanding risks				627,669 59
Salaries, rents, expenses and other accounts due or accrued				1,000 00
Liabilities, life department				57,113,675 80
Total liabilities, except capital				\$57,902,677 68

Cash capital	\$1,750,000 00
Surplus over all liabilities.....	8,748,536 39
Surplus to policy holders.....	\$5,498,536 39
Total liabilities and surplus	\$63,401,214 07

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$182,998,619 33	\$817,718 40
Written or renewed during the year.....	424,876,425 00	1,466,872 57
Total	\$607,875,044 33	\$2,284,590 97
Deduct expirations and cancellations	408,324,840 33	1,386,932 82
Balance	\$199,550,204 00	\$897,658 15
Deduct reinsured policies	2,889,000 00	14,101 95
Net in force December 31, 1902.	\$196,661,204 00	\$883,556 20

EMPLOYERS' LIABILITY.

Written or renewed during the year	\$242,389 61
Deduct expirations and cancellations	13,490 65
Balance.....	\$228,898 96
Deduct reinsured policies.....	73 23
Net in force December 31, 1902	\$228,825 73

HEALTH.

In force December 31, preceeding year	\$72,094 19
Written or renewed during the year	104,672 11
Total.....	\$176,766 30
Deduct expirations and cancellations	80,248 43
Balance.....	\$96,517 87
Deduct reinsured policies.	662 00
Net in force December 31, 1902.	\$95,855 87

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$1,269,700 00	\$3,454 38	\$1,758 70	\$1,758 70	\$635,700 00
Employers' liability	-	2,900 06	23 00	23 00	-
Health	-	308 30	278 92	298 92	-
Aggregate.....	\$1,269,700 00	\$6,662 74	\$2,060 62	\$2,080 62	\$635,700 00

AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JAMES BOND, *President.*SAMUEL H. SHRIVER, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fidelity and surety).....		\$579,187 63
Interest on loans on mortgages of real estate	\$6,284 17	
Interest on collateral loans	11,413 58	
Interest on bonds and dividends on stocks.....	55,217 82	
Total interest		\$72,915 57
Profit on sale or maturity of ledger assets.		6,019 16
Income from all other sources		560 58
Total income		\$658,682 94
Ledger assets, Dec. 31, 1901.....		1,538,524 41
Total		\$2,197,207 35

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)		\$154,403 57
Interest and dividends to stockholders.		80,000 00
Commissions to agents and brokers		120,698 71
Salaries and expenses of agents.....		46,605 56
Inspections		6,768 87
Traveling expenses.		2,036 43
Salaries and compensation of officers and office employes.....		58,188 07
Taxes on: Premiums, \$10,132.95; property, \$11,729.34; internal revenue stamps, \$3.93.....		21,871 22
Insurance department fees and agents' licenses		9,017 76
Municipal licenses.....		1,284 83
Rent—including company's use of own buildings		8,457 50
Legal expenses		13,823 28
Repairs and expenses on real estate		41 68
Furniture and fixtures		4,593 91
Advertising		19,802 58
Printing and stationery		13,561 10
Loss on sale or maturity of ledger assets		1,774 75
Interest		4,938 08
All other disbursements		34,791 85
Total disbursements.....		\$602,659 75
Balance		\$1,594,547 60

LEDGER ASSETS.

Book value of real estate		\$69,569 26
Loans on mortgages of real estate.....		46,461 19
Loans secured by collateral		189,275 61
Book value of stocks and bonds—excluding interest.....		1,443,246 41
Cash in office and in bank.....		146,953 98
Accounts receivable, secured		155,363 18
Total		\$2,050,869 63
Deduct ledger liabilities, viz:		
Borrowed money.....	\$100,000 00	
All other	356,332 03	456,322 03
Ledger assets, per balance		\$1,594,547 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,064 88	
Interest accrued on stocks and bonds	10,636 63	
Interest accrued on collateral loans	2,626 86	
Interest due and accrued on other assets	1,523 33	
Total interest		\$15,851 70
Furniture and fixtures		1 00
Market value of stocks and bonds over book value.....		3,379 59
Gross premiums in course of collection		85,528 35
Gross assets		\$1,699,308 24

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes		\$1 00
Total admitted assets		\$1,699,307 24

LIABILITIES.

Losses and claims unpaid, viz:		
Fidelity and surety (in process of adjustment).....		\$70,885 70
Unearned premiums on outstanding risks		294,888 76
Reinsurance		1,083 20
Total liabilities, except capital		\$366,857 66
Cash capital	\$1,000,000 00	
Surplus over all liabilities	332,449 58	
Surplus to policy holders		\$1,332,449 58
Total liabilities and surplus		\$1,699,307 24

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$121,992,762 90	\$529,758 88
Written or renewed during the year	158,307,118 41	666,190 98
Total	\$280,299,881 31	\$1,195,949 86
Deduct expirations and cancellations	135,881,885 39	592,473 72
Balance	\$144,417,995 92	\$603,476 14
Deduct reinsured policies	-	13,698 62
Net in force December 31, 1902	\$144,417,995 92	\$589,777 52

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Amount at Risk.</i>
Surety	\$504,760 00	\$1,352 15	\$41 12	\$529,910 00

* AMERICAN FIDELITY COMPANY,
MONTPELIER, VT.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

JAMES W. BROCK, *President.*

HARLAN W. KEMP, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received:		
Accident	\$175 00	
Fidelity and surety	5,722 82	
Net premium income		\$5,897 82
Interest on loans on mortgages of real estate	\$137 50	
Interest on bonds and dividends on stocks	2,072 21	
Interest on bank deposits and debts due the company	382 37	
Total interest and rents		\$2,592 08
Total income		\$8,489 90
Ledger assets Dec. 31, 1901		106,098 87
Total		\$114,588 77

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety) ..	\$23 38
Commissions to agents and brokers	702 80
Taxes on: Premiums, \$85.64; franchise, \$200.00	285 64
Municipal licenses ..	10 00
Advertising ..	889 72
Printing and stationery	418 80
Premiums on bonds owned	4,497 66
All other disbursements	26 32
Total disbursements	\$6,854 32
Balance ..	\$107,734 45

* Admitted March 12, 1903.

LEDGER ASSETS.

Loans on mortgages of real estate	\$7,450 00
Book value of bonds—excluding interest	91,135 81
Cash in office and in bank	9,149 14
Ledger assets, per balance	<u>\$107,734 45</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$100 40
Interest accrued on stocks and bonds	604 71
Interest accrued on other assets	29 17
Total interest and rents	<u>\$734 28</u>
Market value of stocks and bonds over book value	4,203 44
Gross premiums in course of collection	772 52
Total admitted assets	<u>\$113,444 69</u>

LIABILITIES.

Unearned premiums on outstanding risks	\$3,153 40
Cash capital	\$100,000 00
Surplus over all liabilities	10,291 29
Surplus to policy holders	<u>\$110,291 29</u>
Total liabilities and surplus	<u>\$113,444 69</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year	\$171,000 00	\$737 50

FIDELITY AND SURETY.

In force December 31, preceding year	\$1,647,850 00	\$4,666 54
Written or renewed during the year	2,393,945 82	6,061 12
Total	<u>\$4,041,795 82</u>	<u>\$10,667 66</u>
Deduct expirations and cancellations	1,754,650 00	5,098 37
Net in force December 31, 1902	<u>\$2,287,145 82</u>	<u>\$5,569 29</u>

AMERICAN SURETY COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

H. D. LYMAN, *President.*

H. B. ZEVELY, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received (fidelity and surety)		\$1,083,606 69
Rents—including company's use of own buildings	\$245,372 13	
Interest on loans on mortgages of real estate	206 25	
Interest on collateral loans	3,878 20	
Interest on bonds and dividends on stocks	61,825 00	
Interest on bank deposits and debts due the company ...	5,610 17	
Total interest and rents		\$316,891 75
Total income		\$1,410,498 44
Ledger assets, Dec. 31, 1901.....		5,063,037 28
Total		\$6,473,585 72

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$265,529 75
Interest and dividends to stockholders	200,000 00
Commissions to agents and brokers	58,338 30
Salaries and expenses of agents	222,284 28
Inspections	2,784 53
Salaries and compensation of officers and office employes	195,922 64
Taxes on: Premiums, \$14,170.04; property, \$75,122.26; investments, \$19.00	89,311 30
Insurance department fees and agents' licenses	3,257 25
Municipal licenses	1,382 67
Rent—including company's use of own buildings ..	30,000 00
Legal expenses	2,067 76
Repairs and expenses on real estate	84,071 28
Furniture and fixtures	5,983 55
Advertising	5,312 60
Printing and stationery	18,364 46
Loss on sale or maturity of ledger assets	7,436 09
All other disbursements.....	60,724 28
Total disbursements	\$1,252,770 74
Balance	\$5,220,764 98

LEDGER ASSETS.

Book value of real estate	\$3,013,217 16
Loans on mortgages of real estate	2,500 00
Loans secured by collateral	128,154 62
Book value of stocks and bonds—excluding interest	1,620,269 10
Cash in office and in bank	456,624 10
Ledger assets, per balance	\$5,220,764 98

NON-LEDGER ASSETS.

Interest due on stocks and bonds.....	\$5,748 75	
Rents due and accrued on company's property or lease....	16,429 10	
Total interest and rents		\$22,177 85
Market value of stocks and bonds over book value		169,428 53
Gross premiums in course of collection		136,786 40
Total admitted assets		\$5,549,157 76

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Fidelity and surety.....	\$111,074 00	\$137,900 00	\$107,588 39	
Total unpaid losses				\$356,562 39
Unearned premiums on outstanding risks				667,651 27
All other liabilities				20,429 82
Total liabilities, except capital				\$1,049,643 48
Cash capital		\$2,500,000 00		
Surplus over all liabilities		1,999,514 28		
Surplus to policy holders				\$4,499,514 28
Total liabilities and surplus				\$5,549,157 76

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$117,128,418 00	\$508,666 42
Written or renewed during the year	166,845,499 00	696,003 87
Total	\$283,973,917 00	\$1,204,670 29
Deduct expirations and cancellations	149,464,844 00	608,445 77
Net in force December 31, 1902	\$134,509,073 00	\$596,224 52

SURETY.

In force December 31, preceding year.....	\$203,483,887 00	\$665,113 01
Written or renewed during the year	223,149,106 00	686,472 43
Total	\$426,632,993 00	\$1,351,585 44
Deduct expirations and cancellations	216,320,928 00	630,477 95
Net in force December 31, 1902	\$210,312,065 00	\$721,107 49

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$517,900 00	\$1,998 82	\$470,000 00
Surety	1,099,850 00	2,182 42	335,662 00
Aggregate	\$1,617,750 00	\$4,181 24	\$805,662 00

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHAS. M. SWAIN, *President.*

JAMES F. LYND *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$223,184 76
Rents—including company's use of own buildings.	\$17,268 76	
Interest on loans on mortgages of real estate.....	2,921 88	
Interest on collateral loans.....	95,023 86	
Interest on bonds and dividends on stocks.....	19,182 32	
Interest on bank deposits and debts due the company.....	7,297.01	
Total interest and rents.....		\$141,693 83
Income from all other sources		6,957 40
Total income		\$371,835 99
Ledger assets Dec. 31, 1901		3,250,265 51
Total		\$3,622,101 50

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety).....	\$65,644 85
Interest and dividends to stockholders	29,952 00
Commissions to agents and brokers	15,207 48
Salaries and expenses of agents.	56,376 42
Interest paid depositors	46,740 77
Salaries and compensation of officers and office employes.....	67,467 89
Taxes on: Premiums, \$3,335.85; property, \$5,293.79; franchise, \$3,413.24	12,042 88
Insurance department fees and agents' licenses	2,833 44
Municipal licenses	593 48
Legal expenses.....	8,275 29
Repairs and expenses on real estate	23,454 05
Advertising.....	1,806 09
Printing and stationery	7,381 18
Reduction in book value of stocks and bonds	6,500 00
All other disbursements	588 95
Total disbursements.....	\$344,864 77
Balance	\$3,277,236 73

LEDGER ASSETS.

Book value of real estate	\$503,382 56
Loans on mortgages of real estate	37,300 00
Loans secured by collateral.	1,633,198 74
Book value of stocks and bonds—excluding interest.	406,379 50
Cash in office and in bank	396,284 56
Ledger accounts secured by cash and mortgages of real estate	286,191 33
Return premiums on fire insurance policies.	6,341 60
Furniture and fixtures	8,082 68
Other ledger assets	75 76
Ledger assets, per balance	<u>\$3,277,336 73</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$1,024 35
Interest due and accrued on stocks and bonds.....	4,884 39
Interest due and accrued on collateral loans ...	12,131 91
Interest due and accrued on other assets	558 32
Total interest.	\$18,598 97
Appraised value of real estate over book value.	119,967 44
Market value of stocks and bonds over book value.	348 50
Renewal premiums not over three months due .	4,773 08
Gross premiums in course of collection	13,485 82
Gross assets	<u>\$3,434,410 54</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$8,082 68
Total admitted assets	<u>\$3,426,327 86</u>

LIABILITIES.

Losses and claims unpaid, viz:			
	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>
Fidelity and surety.....	\$5,568 11	\$8,195 55	\$72,226 59
Total unpaid losses.			\$85,993 25
Unearned premiums on outstanding risks.			138,928 56
Dividends due stockholders.			87 00
Salaries, rents, expenses and other accounts due or accrued			5,705 00
Due depositors.		\$2,418,504 03	
Interest accrued thereon.....		13,120 00	2,431,624 03
Total liabilities, except capital.....			<u>\$2,662,337 84</u>
Cash capital	\$500,000 00		
Surplus over all liabilities	263,990 02		
Surplus to policy holders			<u>\$763,990 02</u>
Total liabilities and surplus.			<u>\$3,426,327 86</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$28,181,733 33	\$89,770 77
Written or renewed during the year	30,487,333 33	92,238 20
Total	<u>\$58,669,066 66</u>	<u>\$182,008 97</u>
Deduct expirations and cancellations	30,502,410 00	89,811 22
Balance	\$28,166,656 66	\$92,197 75
Deduct reinsured policies	30,000 00	165 00
Net in force December 31, 1902	<u>\$28,136,656 66</u>	<u>\$92,032 75</u>

SURETY.

In force December 31, preceding year	\$45,962,131 71	\$186,145 91
Written or renewed during the year	39,170,929 41	178,785 54
Total	<u>\$85,133,061 12</u>	<u>\$364,931 45</u>
Deduct expirations and cancellations	41,448,953 07	165,934 31
Balance	\$43,684,108 05	\$198,997 14
Deduct reinsured policies	2,324,933 84	13,583 49
Net in force December 31, 1902	<u>\$41,359,174 21</u>	<u>\$185,413 65</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity	\$14,500 00	\$26 75	\$49,500 00
Surety	620,350 00	3,001 65	611,700 00
Aggregate	<u>\$634,850 00</u>	<u>\$3,028 40</u>	<u>\$661,200 00</u>

CONTINENTAL CASUALTY COMPANY,

HAMMOND, INDIANA.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

C. H. BUNKER, *President.*A. A. SMITH, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premium received (accident)		\$1,288,188 06
Interest on loans on mortgages of real estate.....	\$10,766 81	
Interest on bank deposits and debts due the company...	3,947 45	
Total interest		\$14,714 26
Profit on sale or maturity of ledger assets		229 75
Surplus fund		371,700 00
Total income		\$1,674,832 07
Ledger assets, Dec. 31, 1901		449,752 88
Total		\$2,124,584 95

DISBURSEMENTS.

Net amount paid for losses and claims (accident)	\$644,850 36
Interest and dividends to stockholders	30,000 00
Commissions to agents and brokers.....	223,884 22
Salaries and expenses of agents	214,465 51
Medical examiners' fees and salaries.....	5,910 97
Salaries and compensation of officers and office employes	97,217 57
Taxes on premiums	16,220 84
Insurance department fees and agents' licenses.....	7,257 62
Municipal licenses	100 00
Rent	9,542 61
Legal expenses	10,412 64
Advertising	7,223 72
Printing and stationery	12,337 94
All other disbursements.....	22,201 18
Total disbursements.....	\$1,301,625 18
Balance	\$822,959 77

LEDGER ASSETS.

Loans on mortgages of real estate	\$272,610 87
Loans secured by collateral..	100,000 00
Book value of stocks and bonds--excluding interest	171,880 38
Cash in office and in bank	137,228 08
Bills receivable \$1,114.23; agents' balances, \$33,922.26	35,036 49
Cash in hands of railroad treasurer in process of transmission	99,482 76
Furniture and fixtures.....	9,088 92
Total.....	\$825,327 50
Deduct ledger liabilities.....	2,367 73
Ledger assets, per balance	\$822,959 77

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,918 24	
Interest due and accrued on stocks and bonds	3,787 50	
Total interest..		\$11,705 74
Net premiums in course of collection		389,765 21
Gross assets.		\$1,224,430 72

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$9,088 92	
Agents' debit balances, unsecured..	36,917 52	
Depreciation from book value of ledger assets.....	20,000 00	
Total		\$66,006 44
Total admitted assets		\$1,158,424 28

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	
Accident.....	\$23,048 67	\$66,799 33	\$8,135 50	
Total unpaid losses.				\$97,983 50
Unearned premiums on outstanding risks.....				632,180 65
Salaries, rents, expenses and other accounts due or accrued				2,475 79
Reinsurance.....				701 20
Total liabilities, except capital				\$733,341 14
Cash capital		\$300,000 00		
Surplus over all liabilities.....		125,083 14		
Surplus to policy holders				\$425,083 14
Total liabilities and surplus.				\$1,158,424 28

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$44,106,534 00	\$796,196 26
Written or renewed during the year	88,492,684 00	1,748,676 68
Total	\$132,599,218 00	\$2,544,872 94
Deduct expirations and cancellations	65,477,523 00	1,263,952 14
Balance	\$67,121,695 00	\$1,280,920 80
Deduct reinsured policies.....	7,752,100 00	16,559 50
Net in force December 31, 1902.	\$59,369,595 00	\$1,264,361 30

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$53,400 00	\$446 30	\$233 73	\$233 73	\$53,400 00

EMPLOYERS' LIABILITY ASSURANCE
CORPORATION,
LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

SAMUEL APPLETON, *Manager*, Boston, Mass.

Deposit Capital, \$200,000.

INCOME.

Net premiums received:		
Accident	\$217,249 06	
Employers' liability	1,663,513 30	
Health	17,793 16	
Fidelity	51,505 01	
Net premium income		\$1,950,060 53
Interest on bonds and dividends on stocks		47,791 27
Total income		\$1,997,851 80
Ledger assets, Dec. 31, 1901		1,477,643 14
Total		\$3,475,494 94

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$87,675 33	
Employers' liability	666,272 59	
Health	10,086 57	
Fidelity	13,672 56	
Net payments to policy holders		\$777,707 05
Cost of adjustment and legal expenses in settlement of claims		167,962 98
Commissions to agents and brokers		491,829 77
Salaries and expenses of agents		16,419 65
Inspections		21,777 64
Salaries and compensation of officers and office employes		38,534 98
Taxes on: Premiums, \$30,946.46; miscellaneous, \$1,074.33		32,020 79
Insurance department fees and agents' licenses		4,427 75
Municipal licenses		877 50
Rent		21,343 78
Legal expenses		6,005 45
Furniture and fixtures		1,438 26
Advertising		5,273 50
Printing and stationery		15,068 19
Loss on sale or maturity of ledger assets		34 50
Remitted to home office		153,406 09
All other disbursements		16,933 94
Total disbursements		\$1,801,061 82
Balance		\$1,674,433 12

LEDGER ASSETS.

Book value of bonds—excluding interest	\$1,470,106 80
Cash in office and in bank	2,589 29
Cash deposited with trustees	201,737 03
Ledger assets, per balance.....	\$1,674,433 12

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$12,101 25
Market value of stocks and bonds over book value	8,469 45
Gross premiums in course of collection.....	383,462 01
Total admitted assets	\$2,078,465 83

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident	\$34,515 00	\$5,700 00	
Employers' liability	57,275 00	358,995 00	
Health	1,060 00	-	
Fidelity and surety	6,765 00	-	
Total unpaid losses	\$99,615 00	\$364,695 00	\$464,310 00
Unearned premiums on outstanding risks			858,784 88
Commissions due agents and brokers			103,712 79
Total liabilities, except capital			\$1,426,807 67
Deposit capital		\$200,000 00	
Surplus over all liabilities		451,658 16	
Surplus to policy holders			\$651,658 16
Total liabilities and surplus			\$2,078,465 83

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$36,815,480 00	\$163,624 36
Written or renewed during the year	64,350,300 00	286,001 33
Total	\$101,165,780 00	\$449,625 69
Deduct expirations and cancellations	55,400,930 00	246,226 36
Balance	\$45,764,850 00	\$203,399 33
Deduct reinsured policies	2,774,850 00	12,332 74
Net in force December 31, 1902	\$42,990,000 00	\$191,066 59

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$1,246,995 80
Written or renewed during the year	2,026,142 87
Total.....	\$3,273,138 67
Deduct expirations and cancellations.....	1,839,622 84
Balance	\$1,433,515 83
Deduct reinsured policies	636 13
Net in force December 31, 1902	\$1,432,879 70

EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 373

HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$2,545,380 00	\$11,312 79
Written or renewed during the year.....	4,839,470 00	21,508 64
Total	<u>\$7,384,850 00</u>	<u>\$32,821 43</u>
Deduct expirations and cancellations	3,346,350 00	14,872 70
Balance	\$4,038,500 00	\$17,948 73
Deduct reinsured policies	189,700 00	842 86
Net in force December 31, 1902	<u>\$3,848,800 00</u>	<u>\$17,105 87</u>

FIDELITY.

In force December 31, preceding year	\$10,702,875 00	\$47,568 33
Written or renewed during the year.....	15,320,075 00	68,089 28
Total	<u>\$26,022,950 00</u>	<u>\$115,657 61</u>
Deduct expirations and cancellations	14,616,300 00	64,961 39
Balance	\$11,406,650 00	\$50,696 22
Deduct reinsured policies.....	25,750 00	114 25
Net in force December 31, 1902.....	<u>\$11,380,900 00</u>	<u>\$50,581 97</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$714,449 00	\$3,175 33	\$740 00	\$845 00	\$714,449 00
Employers' liability	-	8,811 26	6,870 30	7,760 30	-
Health	17,000 00	137 00	-	-	17,000 00
Fidelity.....	311,789 00	1,385 73	-	-	311,789 00
Aggregate.....	<u>\$1,043,238 00</u>	<u>\$13,509 32</u>	<u>\$7,610 30</u>	<u>\$8,605 30</u>	<u>\$1,043,238 00</u>

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. SEWARD, *President*.ROBERT J. HILLAS, *Secretary*.

Cash Capital, \$250,000.

INCOME.

Net premiums received :

Accident	\$1,461,846 97	
Employers' liability	1,791,563 33	
Burglary	385,824 72	
Fidelity and surety	284,580 31	
Plate glass	255,912 94	
Steam boiler	309,807 66	
Net premium income		\$4,489,535 93
Rents—including company's use of own buildings	\$64,038 98	
Interest on collateral loans	4,790 15	
Interest on bonds and dividends on stocks	127,603 56	
Interest on bank deposits and debts due the company	2,349 11	
Total interest and rents		\$198,781 80
Profit on sale or maturity of ledger assets		64,230 62
Income from all other sources		2,255 65
Total income		\$4,754,804 00
Ledger assets, Dec. 31, 1901		3,435,781 63
Total		\$8,190,585 63

DISBURSEMENTS.

Net amount paid for losses and claims :

Accident	\$512,114 10	
Employers' liability	809,651 26	
Burglary	105,761 15	
Fidelity and surety	45,267 41	
Plate glass	75,344 49	
Steam boiler	46,188 56	
Net payments to policy holders		\$1,594,326 97
Expense of loss adjustments and defense of suits against policy holders		227,687 28
Interest and dividends to stockholders		62,500 00
Commissions to agents and brokers		1,178,194 60
Salaries and expenses of agents		199,090 41
Inspections		148,149 38
Salaries and compensation of officers and office employes		282,827 88
Taxes on : Premiums, \$56,473.91; property, \$9,659.19; franchise, \$115.00		66,248 10

Internal revenue tax.....	\$995 16
Insurance department fees and agents' licenses.....	10,260 64
Municipal licenses.....	3,947 09
Rent—including company's use of own buildings.....	37,705 98
Legal expenses.....	1,583 45
Repairs and expenses on real estate.....	35,113 92
Furniture and fixtures.....	6,202 08
Advertising.....	11,572 45
Printing and stationery.....	38,600 83
All other disbursements.....	62,410 75
Total disbursements.....	\$3,967,416 97
Balance.....	\$4,223,168 66

LEDGER ASSETS.

Book value of real estate.....	\$621,160 53
Loans secured by collateral.....	285,000 00
Book value of stocks and bonds—excluding interest.....	3,247,910 53
Cash in office and in bank.....	82,522 61
Bills receivable.....	4,441 82
All other assets.....	4,008 85
Total.....	\$4,245,044 34
Deduct ledger liabilities.....	21,875 68
Ledger assets, per balance.....	\$4,223,168 66

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$2,514 17
Interest accrued on collateral loans.....	227 78
Interest accrued on other assets.....	245 56
Rents accrued on company's property or lease.....	1,087 46
Total interest and rents.....	\$4,074 97
Market value of stocks and bonds over book value.....	592,730 47
Reserve reinsurance deposit.....	33,574 58
Gross premiums in course of collection.....	419,573 76
Gross assets.....	\$5,273,122 44

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, unsecured.....	\$4,441 82
Total admitted assets.....	\$5,268,680 62

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	<i>Resisted for assured.</i>	
Accident.....	\$61,400 00	\$35,000 00	\$67,366 00	-	
Emp. liability.. ...	112,850 00	-	-	\$525,000 00	
Burglary.....	35,841 05	-	3,744 96	-	
Fidelity and surety	13,883 40	12,500 00	6,039 18	24,050 00	
Plate glass.....	7,654 85	-	-	-	
Steam boiler.....	13,118 00	-	-	1,250 00	
Total.....	\$244,747 30	\$47,500 00	\$77,150 14	\$550,900 00	
Deduct reinsurance.....	5,602 96	-	-	-	
Net unpaid losses	\$239,144 34	\$47,500 00	\$77,150 14	\$550,900 00	\$914,694 48

Unearned premiums on outstanding risks.....		\$2,364,551 64
Salaries, rents, expenses and other accounts due or accrued		35,563 94
Contingent fund		250,000 00
Total liabilities, except capital		\$3,564,810 60
Cash capital	\$250,000 00	
Surplus over all liabilities.....	1,453,870 56	
Surplus to policy holders		\$1,703,870 56
Total liabilities and surplus.....		\$5,268,680 62

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$368,158,492 91	\$1,223,702 33
Written or renewed during the year.....	628,890,430 96	2,143,561 22
Total	\$997,048,923 87	\$3,367,263 55
Deduct expirations and cancellations	565,049,140 21	1,789,075 96
Balance	\$431,999,783 66	\$1,578,187 59
Deduct reinsured policies	35,000 00	128 50
Net in force December 31, 1902.....	\$431,964,783 66	\$1,578,059 09

EMPLOYERS' LIABILITY.

In force December 31, preceding year.....		\$1,336,165 75
Written or renewed during the year.....		2,161,735 16
Total		\$3,497,900 91
Deduct expirations and cancellations		1,966,725 40
Balance.....		\$1,531,175 51
Deduct reinsured policies		2,893 32
Net in force December 31, 1902.....		\$1,528,282 19

BURGLARY.

In force December 31, preceding year.....	\$49,063,651 67	\$355,404 62
Written or renewed during the year.....	67,784,251 95	466,354 28
Total	\$116,847,903 62	\$821,758 90
Deduct expirations and cancellations.....	57,416,738 66	416,295 01
Balance	\$59,431,164 96	\$405,463 89
Deduct reinsured policies.....	142,833 33	566 33
Net in force December 31, 1902.....	\$59,288,331 63	\$404,897 56

FIDELITY.

In force December 31, preceding year.....	\$60,174,986 17	\$256,769 34
Written or renewed during the year.....	77,556,787 17	335,844 97
Total	\$137,731,773 34	\$592,614 31
Deduct expirations and cancellations	74,330,213 17	303,462 77
Balance	\$63,401,560 17	\$289,151 54
Deduct reinsured policies.....	117,500 00	451 25
Net in force December 31, 1902.....	\$63,284,060 17	\$288,700 29

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$9,658,700 89	\$240,054 63
Written or renewed during the year	11,846,681 80	295,676 89
Total	\$21,505,382 69	\$535,731 52
Deduct expirations and cancellations	11,026,613 19	275,634 92
Balance	\$10,478,769 50	\$260,096 60
Deduct reinsured policies	1,680 00	68 26
Net in force December 31, 1902	\$10,477,089 50	\$260,028 34

STEAM BOILER.

In force December 31, preceding year	\$115,982,986 37	\$542,214 57
Written or renewed during the year	112,936,469 03	445,202 90
Total	\$228,919,455 40	\$987,417 47
Deduct expirations and cancellations	99,797,686 37	386,329 30
Net in force December 31, 1902	\$129,121,769 03	\$601,088 17

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$2,323,150 00	\$7,172 42	\$4,134 60	\$4,134 60	\$2,283,000 00
Employers' liability	-	13,087 65	3,660 43	3,660 43	-
Burglary	332,350 00	1,822 67	-	-	448,815 33
Fidelity	291,200 00	1,138 60	-	-	278,000 00
Plate glass	44,210 00	1,073 52	117 51	117 51	46,813 50
Steam boiler	1,168,000 00	3,745 38	2,514 70	2,514 70	1,328,500 00
Aggregate	\$4,158,910 00	\$28,040 24	\$10,427 24	\$10,427 24	\$4,385,128 83

FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*HARRY NICODEMUS, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Net premiums received (fidelity and surety).....		\$1,227,994 24
Rents	\$43,296 28	
Interest on bonds and dividends on stocks.....	175,845 90	
Total interest and rents		\$219,142 18
Commissions safe deposit department, etc		95,635 73
Total income		\$1,542,772 15
Ledger assets, Dec. 31, 1901.....		5,698,887 06
Total.....		\$7,151,659 21

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$454,906 97
Interest and dividends to stockholders	279,993 00
Commissions to agents and brokers	334,248 12
Inspections and adjusting	53,150 65
Salaries and compensation of officers and office employes	99,014 75
Taxes on: Premiums, \$20,132.21; property, \$28,177.57	48,309 78
Insurance department fees and agents' licenses	6,955 60
Municipal licenses	2,631 50
Rent	9,208 30
Legal expenses	21,787 42
Repairs and expenses on real estate	15,726 39
Furniture and fixtures	4,417 62
Advertising	14,497 45
Printing and stationery	16,691 80
Loss on sale or maturity of ledger assets	46,186 66
All other disbursements	56,174 57
Total disbursements.....	\$1,463,900 58
Balance	\$5,687,758 63

LEDGER ASSETS.

Book value of real estate.....	\$670,000 00
Book value of stocks and bonds—excluding interest	4,782,700 00
Cash in office and in bank	235,058 63
Ledger assets, per balance	\$5,687,758 63

NON-LEDGER ASSETS.

Net premiums in course of collection	\$102,807 25
Total admitted assets	\$5,790,565 88

LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>*Resisted.</i>	
Fidelity and surety	\$2,537 63	\$28,474 82	\$26,032 91	\$139,989 08	
Total unpaid losses					\$197,034 44
Unearned premiums on outstanding risks					717,297 87
Total liabilities, except capital					\$914,332 31
Cash capital			\$2,000,000 00		
Surplus over all liabilities			2,876,233 57		
Surplus to policy holders					\$4,876,233 57
Total liabilities and surplus					\$5,790,565 88

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$189,802,587 00	\$797,986 81
Written or renewed during the year	250,703,611 00	942,740 80
Total	\$440,506,198 00	\$1,740,727 61
Deduct expirations and cancellations	226,069,647 00	825,586 62
Net in force December 31, 1902	\$214,436,551 00	\$915,140 99

SURETY.

In force December 31, preceding year	\$91,072,153 00	\$611,410 28
Written or renewed during the year	39,299,307 00	336,729 42
Total	\$130,371,460 00	\$948,139 70
Deduct expirations and cancellations	28,250,317 00	428,684 96
Net in force December 31, 1902	\$102,121,143 00	\$519,454 74

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Fidelity ..	\$514,580 00	\$1,848 00	-	-	\$531,800 00
Surety	342,950 00	2,226 00	\$566 73	\$566 73	1,019,150 00
Aggregate	\$858,530 00	\$4,074 00	\$566 73	\$566 73	\$1,550,950 00

* Resisted by principals, not admitted by company.

GENERAL ACCIDENT ASSURANCE CORPORATION,

PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MUIR & HAUGHTON, *Managers*, Philadelphia, Penn.

Deposit Capital, \$250,000.

INCOME.

Net premiums received:	
Accident	\$178,259 68
Employers' liability	201,282 26
Burglary	29,573 28
Net premium income	\$409,115 22
Rents—including company's use of own buildings	\$1,804 09
Interest on loans on mortgages of real estate	1,004 81
Interest on bonds and dividends on stocks	10,264 22
Interest on bank deposits and debts due the company	317 47
Total interest and rents	\$13,390 59
Profit on sale or maturity of ledger assets	25 00
Received from home office	34,110 00
Total income	\$456,640 81
Ledger assets Dec. 31, 1901	411,478 78
Total	\$868,119 59

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$90,901 35
Employers' liability	43,445 60
Burglary	6,945 35
Net payments to policy holders	\$141,292 30
Commissions to agents and brokers	123,370 99
Medical examiners' fees and salaries	2,763 81
Inspections	1,130 05
Salaries and compensation of officers and office employes	27,326 54
Taxes on premiums	6,307 54
Insurance department fees and agents' licenses	1,428 88
Rent—including company's use of own buildings	479 99
Legal expenses	1,291 10
Furniture and fixtures	1,142 80
Advertising	367 50
Printing and stationery	5,240 17
Remitted to home office	44,111 00
All other disbursements	13,541 28
Total disbursements	\$369,793 95
Balance	\$498,325 64

LEDGER ASSETS.

Book value of real estate	\$85,585 75
Loans on mortgages of real estate	35,000 00
Book value of stocks and bonds—excluding interest.....	407,088 25
Cash in bank.	20,651 64
Total.	\$548,325 64
Deduct ledger liabilities.....	50,000 00
Ledger assets, per balance	\$498,325 64

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$364 45
Interest accrued on stocks and bonds	3,587 50
Interest accrued on other assets.....	50 00
Total interest	\$4,001 95
Gross premiums in course of collection.....	43,393 78
Total admitted assets	\$545,721 37

LIABILITIES.

Losses and claims unpaid, viz.:			
	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses of settlement.</i>
Accident.....	\$6,737 25	-	\$500 00
Employers' liability	37,860 00	-	6,000 00
Burglary	228 17	\$2,000 00	500 00
Total unpaid losses	\$44,825 42	\$2,000 00	\$7,000 00
Unearned premiums on outstanding risks.....			170,166 87
Commissions due agents and brokers.....			11,250 83
Total liabilities, except capital			\$235,243 12
Deposit capital		\$250,000 00	
Surplus over all liabilities		60,478 25	
Surplus to policy holders			\$310,478 25
Total liabilities and surplus.			\$545,721 37

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$82,847,491 00	\$99,653 40
Written or renewed during the year.....	168,480,135 00	220,232 85
Total.....	\$251,327,626 00	\$319,886 25
Deduct expirations and cancellations	192,454,576 00	194,512 57
Balance	\$58,873,050 00	\$125,373 68
Deduct reinsured policies	2,238,333 00	4,711 21
Net in force December 31, 1902	\$56,634,717 00	\$120,662 47

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$68,645 00
Written or renewed during the year		256,629 53
Total		\$325,274 53
Deduct expirations and cancellations		137,708 77
Balance		\$187,565 76
Deduct reinsured policies		597 00
Net in force December 31, 1962		\$186,968 76

BURGLARY.

In force December 31, preceding year	\$3,454,930 00	\$28,865 13
Written or renewed during the year	4,775,754 00	41,050 87
Total	\$8,230,684 00	\$69,916 00
Deduct expirations and cancellations	4,722,262 00	38,138 50
Balance	\$3,508,422 00	\$31,777 50
Deduct reinsured policies	56,300 00	210 60
Net in force December 31, 1962	\$3,452,122 00	\$31,566 90

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$5,295,900 00	\$6,738 09	\$6,976 11	\$7,376 11	\$5,165,150 00
Employers' liability	-	1,688 89	4 00	39 00	-
Burglary	7,331 00	93 05	-	-	6,998 00
Aggregate	\$5,303,231 00	\$8,520 03	\$6,980 11	\$7,415 11	\$5,172,148 00

GREAT EASTERN CASUALTY AND INDEMNITY
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

CORNELIUS VAN COTT, *President*.

LOUIS H. FIBEL, *Secretary*.

Cash Capital, \$125,000.

INCOME.

Net premiums received (accident)	\$173,576 96
Interest on bonds and dividends on stocks.....	\$7,050 00
Interest on bank deposits and debts due the company ...	336 65
Total interest..	\$7,386 65
Income from all other sources.	2,946 84
Total income..	\$183,910 45
Ledger assets Dec. 31, 1901	214,322 74
Total..	\$398,233 19

DISBURSEMENTS.

Net amount paid for losses and claims (accident)	\$65,209 97
Interest and dividends to stockholders	6,250 00
Commissions to agents and brokers	58,238 89
Salaries and expenses of agents	690 00
Inspections	662 00
Salaries and compensation of officers and office employes.	21,249 00
Taxes on: Premiums, \$1,653.01; franchise, \$683.40	2,336 41
Insurance department fees and agents' licenses	781 50
Municipal licenses.	475 00
Rent.	1,850 00
Legal expenses.	2,122 70
Furniture and fixtures.	147 30
Advertising.	806 25
Printing and stationery	3,111 07
All other disbursements..	8,584 19
Total disbursements	\$172,514 08
Balance	\$225,719 11

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$203,761 67
Cash in office and in bank	21,957 44
Ledger assets, per balance	\$225,719 11

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$1,568 36	
Interest due and accrued on other assets	8 49	
Total interest		\$1,676 85
Market value of stocks and bonds over book value		9,232 08
Gross premiums in course of collection		12,758 55
Total admitted assets		\$249,386 59

LIABILITIES.

Losses and claims unpaid, viz:

	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Accident	\$7,568 48	\$5,000 00	
Total unpaid losses			\$12,568 48
Unearned premiums on outstanding risks			79,417 97
Total liabilities, except capital			\$91,986 45
Cash capital		\$125,000 00	
Surplus over all liabilities		32,400 14	
Surplus to policy holders			\$157,400 14
Total liabilities and surplus			\$249,386 59

RISKS AND PREMIUMS

ACCIDENT.

	<i>Amount.</i>	<i>Premiums</i>
In force December 31, preceding year	\$933,150 00	\$142,846 67
Written or renewed during the year	1,200,465 00	226,024 15
Total	\$2,133,615 00	\$368,870 82
Deduct expirations and cancellations	1,201,981 00	210,034 87
Net in force December 31, 1902	\$931,634 00	\$158,835 95

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$563,806 00	\$1,390 47	\$187 50	\$187 50	\$467,000 00

GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President*.

ROBERT KERR, *Secretary*.

Deposit Capital, \$304,600.

INCOME.

Net premiums received (fidelity).....		\$179,248 06
Rents—including company's use of own buildings.....	\$2,609 84	
Interest on loans on mortgages of real estate.....	217 74	
Interest on bonds and dividends on stocks.....	39,085 93	
Interest on bank deposits and debts due the company....	3,298 81	
Total interest and rents.....		\$45,212 32
Total income.....		\$224,460 38
Ledger assets, Dec. 31, 1901.....		1,089,280 59
Total.....		\$1,313,740 97

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity).....		\$36,075 34
Interest and dividends to stockholders.....		24,368 00
Commissions to agents and brokers.....		5,032 03
Salaries and expenses of agents.....		22,027 32
Inspections.....		14,119 93
Salaries and compensation of officers and office employes.....		40,438 18
Taxes on: Premiums, \$2,794.71; property, \$163.95; franchise, \$685.05..		3,643 71
Insurance department fees and agents' licenses.....		2,058 04
Municipal licenses.....		518 08
Rent—including company's use of own buildings.....		6,426 90
Legal expenses.....		1,024 98
Repairs and expenses on real estate.....		1,472 19
Advertising.....		975 59
Printing and stationery.....		3,492 11
Reduction in book value of investments.....		9,021 06
All other disbursements.....		8,223 53
Total disbursements.....		\$178,917 04
Balance.....		\$1,134,823 93

LEDGER ASSETS.

Book value of real estate.....		\$64,350 00
Loans on mortgages of real estate.....		710 00
Book value of stocks and bonds—excluding interest.....		919,719 01
Cash in office and in bank.....		146,591 12
Furniture and safes.....		3,453 80
Ledger assets, per balance.....		\$1,134,823 93

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$7,051 73	
Interest accrued on other assets.....	1,200 00	
Total interest.....		\$8,251 73
Market value of stocks and bonds over book value.....		2,168 66
Gross premiums in course of collection.....		8,682 32
Gross assets.....		<u>\$1,153,926 64</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....		\$3,453 80
Total admitted assets.....		<u>\$1,150,472 84</u>

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No Proof.</i>	<i>Resisted.</i>	
Fidelity.....	\$7,759 32	\$1,000 00	\$27,275 14	
Deduct reinsurance.....	-	-	12,387 57	
Net unpaid losses.....	\$7,759 32	\$1,000 00	\$14,887 57	\$23,646 89
Unearned premiums on outstanding risks.....				92,593 90
Salaries, rents, expenses and other accounts due or accrued.....				6,306 67
Contingencies.....				25,000 00
Total liabilities, except capital.....				<u>\$147,547 46</u>
Deposit capital.....			\$304,600 00	
Surplus over all liabilities.....			698,385 38	
Surplus to policy holders.....				<u>\$1,002,925 38</u>
Total liabilities and surplus.....				<u>\$1,150,472 84</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$59,831,309 00	\$235,405 41
Written or renewed during the year.....	74,280,014 00	229,584 59
Total.....	<u>\$134,111,323 00</u>	<u>\$464,990 00</u>
Deduct expirations and cancellations.....	73,799,039 00	255,014 75
Balance.....	\$60,312,284 00	\$209,975 25
Deduct reinsured policies.....	7,545,473 00	24,787 44
Net in force December 31, 1902.....	<u>\$52,766,811 00</u>	<u>\$185,187 81</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Fidelity.....	\$13,300 00	\$809 08	\$9,340 00	\$9,340 00	\$269,550 00

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (steam boiler)	\$1,224,011 37
Rents	\$1,115 01
Interest on loans on mortgages of real estate	25,463 57
Interest on bonds and dividends on stocks.....	88,381 87
Interest on bank deposits and debts due the company	3,251 21
Total interest and rents	\$118,211 66
Profit on sale or maturity of ledger assets	25,812 51
Special mechanical services	3,670 85
Total income	\$1,371,706 39
Ledger assets, Dec. 31, 1901.....	2,496,281 69
Total	\$3,867,988 08

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler)	\$108,164 96
Interest and dividends to stockholders	60,000 00
Commissions to agents and brokers	317,918 81
Salaries and expenses of agents.....	140,330 46
Inspections	453,538 90
Salaries and compensation of officers and office employes.....	58,400 00
Taxes on: Premiums, \$19,429.65; property, \$356.04.	19,785 69
Insurance department fees and agents' licenses	3,844 22
Municipal licenses.....	17,189 98
Rent	5,312 50
Legal expenses	711 40
Repairs and expenses on real estate	751 19
Furniture and fixtures.....	4,889 66
Advertising	14,604 89
Printing and stationery	16,554 20
Loss on sale or maturity of ledger assets	4,011 87
All other disbursements	1,896 62
Total disbursements.....	\$1,227,905 35
Balance	\$2,640,082 73

LEDGER ASSETS.

Book value of real estate	\$24,450 00
Loans on mortgages of real estate.....	598,220 00
Book value of stocks and bonds—excluding interest	1,861,426 53
Cash in office and in bank	155,986 20
Ledger assets, per balance	<u>\$2,640,082 73</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$15,337 91
Market value of stocks and bonds over book value.....	140,478 47
Gross premiums in course of collection.....	313,692 19
Total admitted assets	<u>\$3,109,591 30</u>

LIABILITIES.

Losses and claims unpaid, viz:	
Steam boiler (in process of adjustment)	\$73,322 65
Unearned premiums on outstanding risks	1,795,010 91
Total liabilities, except capital	<u>\$1,868,333 56</u>
Cash capital	\$500,000 00
Surplus over all liabilities	<u>741,257 74</u>
Surplus to policy holders	<u>\$1,241,257 74</u>
Total liabilities and surplus	<u>\$3,109,591 30</u>

RISKS AND PREMIUMS.

STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$352,000,960 00	\$3,151,171 35
Written or renewed during the year	157,361,899 00	1,506,923 58
Total	<u>\$509,362,859 00</u>	<u>\$4,658,094 93</u>
Deduct expirations and cancellations	121,925,237 00	1,299,824 99
Net in force December 31, 1902.....	<u>\$387,437,622 00</u>	<u>\$3,358,269 94</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred</i>	<i>Amount at Risk.</i>
Steam boiler	\$1,584,280 00	\$14,639 12	\$3,448 61	\$462 20	\$4,361,266 00

LLOYD'S PLATE GLASS INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS *President.* CHAS. E. W. CHAMBERS, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received (plate glass).....		\$423,632 15
Rents—including company's use of own buildings.....	\$13,577 62	
Interest on collateral loans	183 77	
Interest on bonds and dividends on stocks.....	11,963 90	
Interest on bank deposits and debts due the company	88 50	
Total interest and rents		\$25,813 79
Profit on sale or maturity of ledger assets.....		9,975 00
Income from all other sources.....		3 83
Total income.....		\$459,424 77
Ledger assets Dec. 31, 1901		553,610 76
Total		\$1,013,035 53

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)	\$150,091 44
Interest and dividends to stockholders.	26,250 00
Commissions to agents and brokers.....	137,008 52
Salaries and expenses of agents.	492 98
Salaries and compensation of officers and office employes	49,095 70
Taxes on: Premiums, \$5,936.87; property, \$5,068.35.....	11,005 22
Insurance department fees and agents' licenses	4,504 98
Municipal licenses.....	1,891 83
Rent—including company's use of own buildings.....	1,236 10
Legal expenses	140 75
Repairs and expenses on real estate	5,474 72
Furniture and fixtures.....	519 25
Advertising	2,386 83
Printing and stationery	2,745 81
All other disbursements	9,770 83
Total disbursements	\$402,614 98
Balance.....	\$610,420 55

LEDGER ASSETS.

Book value of real estate.....	\$245,763 18
Book value of stocks and bonds—excluding interest.....	345,502 19
Cash in office and in bank.....	19,155 18
	<hr/>
Ledger assets, per balance	\$610,420 55

NON-LEDGER ASSETS.

Market value of real estate over book value	\$19,236 82
Market value of stocks and bonds over book value.	42,897 22
Net premiums in course of collection.....	52,675 69
	<hr/>
Total admitted assets.....	\$725,230 28

LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (in process of adjustment).....	\$4,370 99
Unearned premiums on outstanding risks.....	236,901 57
Salaries, rents, expenses and other accounts due or accrued	10,255 02
	<hr/>
Total liabilities, except capital.....	\$251,527 58
Cash capital	\$250,000 00
Surplus over all liabilities	223,702 70
	<hr/>
Surplus to policy holders	\$473,702 70
	<hr/>
Total liabilities and surplus	\$725,230 28

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$17,663,024 00	\$465,247 70
Written or renewed during the year	16,272,055 00	454,977 77
	<hr/>	<hr/>
Total	\$33,935,079 00	\$920,225 47
Deduct expirations and cancellations	16,275,165 00	451,807 79
	<hr/>	<hr/>
Net in force December 31, 1902.....	\$17,059,914 00	\$468,417 68

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Plate glass.....	\$90,118 11	\$1,910 62	\$541 36	\$488 16	\$87,988 16

LONDON GUARANTEE AND ACCIDENT COMPANY,
LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

A. W. MASTERS, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

INCOME.

Net premiums received:	
Accident	\$156,893 25
Employers' liability	959,111 62
Net premium income.....	\$1,116,004 87
Interest on bonds and dividends on stocks.....	\$37,037 30
Interest on bank deposits and debts due the company	1,134 57
Total interest.....	\$38,171 87
Income from all other sources.....	100 00
Total income.....	\$1,154,276 74
Ledger assets Dec. 31, 1901.....	1,094,480 60
Total	\$2,248,757 34

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident.....	\$68,222 68
Employers' liability.....	498,294 02
Net payments to policy holders	\$566,516 70
Commissions to agents and brokers	305,735 48
Salaries and expenses of agents.....	11,054 66
Inspections	8,107 83
Salaries and compensation of officers and office employes.....	51,682 64
Taxes on premiums	18,514 31
Insurance department fees and agents' licenses	2,755 73
Municipal licenses	1,962 94
Rent—including company's use of own buildings	5,391 26
Legal expenses.....	3,895 19
Furniture and fixtures.....	530 27
Advertising.....	3,591 58
Printing and stationery	7,661 68
Loss on sale or maturity of ledger assets.....	5,061 99
Remitted to home office	33,171 87
All other disbursements	17,724 48
Total disbursements.....	\$1,048,358 61
Balance.....	\$1,200,398 73

LEDGER ASSETS.

Book value of bonds—excluding interest.....	\$1,018,047 89
Cash in office and in bank	182,350 84
Ledger assets, per balance	<u>\$1,200,398 73</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$10,290 48
Gross premiums in course of collection.....	119,976 30
Gross assets	<u>\$1,330,665 51</u>

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book value of ledger assets	\$237 73
Total admitted assets.....	<u>\$1,330,427 78</u>

LIABILITIES.

Losses and claims unpaid, viz:			
	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Resisted for Assured.</i>
Accident.....	\$39,241 00	\$1,500 00	-
Employers' liability	56,800 00	4,000 00	\$250,500 00
Total unpaid losses	<u>\$96,041 00</u>	<u>\$5,500 00</u>	<u>\$250,500 00</u>
Unearned premiums on outstanding risks.....			467,311 79
Salaries, rents, expenses and other accounts due or accrued			3,714 37
Reinsurance			2,283 78
Reserve for state fees and taxes			20,000 00
Contingent fund.....			65,000 00
Total liabilities, except capital.....			<u>\$910,350 94</u>
Deposit capital.....		\$200,000 00	
Surplus over all liabilities		<u>220,076 84</u>	
Surplus to policy holders			<u>\$420,076 84</u>
Total liabilities and surplus.....			<u>\$1,330,427 78</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$13,856,900 00	\$106,932 71
Written or renewed during the year	24,769,100 00	193,417 64
Total	<u>\$38,626,000 00</u>	<u>\$300,350 35</u>
Deduct expirations and cancellations	<u>22,795,000 00</u>	<u>166,593 32</u>
Net in force December 31, 1902.....	\$15,831,000 00	\$133,757 03

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$711,922 22
Written or renewed during the year.....	1,085,809 28
Total.....	<u>\$1,797,731 50</u>
Deduct expirations and cancellations.....	<u>998,796 76</u>
Net in force December 31, 1902.....	<u>\$798,934 74</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$83,500 00	\$242 00	\$75 00	\$75 00	\$78,500 00
Employers' liability	-	1,801 17	1,029 23	1,029 23	-
Aggregate	<u>\$83,500 00</u>	<u>\$2,043 17</u>	<u>\$1,104 23</u>	<u>\$1,104 23</u>	<u>\$78,500 00</u>

MARYLAND CASUALTY COMPANY,
BALTIMORE, MD.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*

WM. E. THOMSEN, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net premiums received:		
Accident	\$208,246	61
Employers' liability	1,417,378	67
Burglary	5,859	85
Health	33,287	85
Plate glass	110,162	71
Steam boiler	68,931	76
Sprinkler	54,232	93
Net premium income	\$1,898,100	38
Interest on collateral loans	\$1,936	83
Interest on bonds and dividends on stocks	\$1,618	40
Interest on bank deposits and debts due the company	738	24
Total interest	\$84,293	47
Inspection fees	56,539	04
Total income	\$2,038,932	89
Ledger assets, Dec. 31, 1901	2,189,623	95
Total	\$4,228,556	84

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$90,592	60
Employers' liability	704,015	57
Burglary	169	80
Health	15,925	62
Plate glass	49,689	22
Steam boiler	15,656	69
Sprinkler	10,365	64
Net payments to policy holders	\$886,415	14
Interest and dividends to stockholders	75,000	00
Commissions to agents and brokers	521,386	99
Salaries and expenses of agents	99,754	40
Inspections	50,212	83
Salaries and compensation of officers and office employes	64,965	63
Taxes on: Premiums, \$27,843.60; property, \$8,043.43	35,887	03
Insurance department fees and agents' licenses	8,713	81
Municipal licenses	2,423	98
Rent—including company's use of own buildings	4,810	85

Furniture and fixtures	\$2,162 75
Advertising	10,235 54
Printing and stationery	10,136 10
Loss on sale or maturity of ledger assets	5,388 14
All other disbursements	11,212 30
Total disbursements	<u>\$1,788,705 49</u>
Balance	\$2,439,851 35

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$2,240,342 45
Cash in office and in bank	88,115 38
Bills receivable, \$3,096.85; agents' balances \$11,129.99	14,236 84
Ground rent	100,000 00
Furniture	100 00
Total	<u>\$2,442,784 67</u>
Deduct ledger liabilities	2,033 32
Ledger assets, per balance	\$2,439,851 35

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$11,262 84
Market value of stocks and bonds over book value	52,506 72
Gross premiums in course of collection	298,114 02
Gross assets	<u>\$2,801,734 93</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture	\$100 00
Agents' debit balances, unsecured	11,129 99
Bills receivable, unsecured	3,096 85
Total	<u>\$14,326 84</u>
Total admitted assets	\$2,787,408 09

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>	<i>Resisted for assured.</i>	
Accident	\$2,991 57	\$13,305 82	\$19,650 00	-	
Emp. liability....	71,496 94	-	-	\$294,640 15	
Health	667 13	3,391 00	-	-	
Plate glass	6,955 65	3,175 50	-	-	
Steam boiler.....	-	550 00	-	-	
Sprinkler	-	600 00	-	-	
Total unpaid losses....	<u>\$2,111 29</u>	<u>\$21,022 32</u>	<u>\$19,650 00</u>	<u>\$294,640 15</u>	\$417,423 76
Unearned premiums on outstanding risks					882,202 92
Safety reserve, liability department					75,000 00
Total liabilities, except capital					<u>\$1,314,626 68</u>
Cash capital				\$750,000 00	
Surplus over all liabilities				722,781 41	
Surplus to policy holders					<u>\$1,472,781 41</u>
Total liabilities and surplus					\$2,787,408 09

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$37,313,550 00	\$154,338 02
Written or renewed during the year.....	132,615,948 00	282,696 03
Total	<u>\$169,929,498 00</u>	<u>\$437,034 05</u>
Deduct expirations and cancellations.....	128,272,815 00	252,380 75
Balance	\$41,656,683 00	\$184,653 30
Deduct reinsured policies.....	2,037,000 00	7,668 44
Net in force December 31, 1902.....	<u>\$39,619,683 00</u>	<u>\$176,984 86</u>

EMPLOYERS' LIABILITY.

In force December 31, preceding year	\$1,054,926 18
Written or renewed during the year	1,691,279 57
Total	<u>\$2,746,205 75</u>
Deduct expirations and cancellations.....	1,647,300 95
Balance.....	\$1,098,904 80
Deduct reinsured policies.....	2,667 90
Net in force December 31, 1902.....	<u>\$1,096,236 90</u>

BURGLARY.

Written or renewed during the year.....	\$3,372,856 00	\$15,610 39
Deduct expirations and cancellations.....	1,048,866 00	4,548 02
Balance	\$2,323,990 00	\$11,062 37
Deduct reinsured policies.....	72,350 00	234 59
Net in force December 31, 1902	<u>\$2,251,640 00</u>	<u>\$10,827 78</u>

HEALTH.

In force December 31, preceding year.....	\$4,652,750 00	\$17,515 75
Written or renewed during the year	11,133,962 00	40,864 62
Total	<u>\$15,786,712 00</u>	<u>\$58,380 37</u>
Deduct expirations and cancellations	7,105,937 00	24,342 64
Net in force December 31, 1902	<u>\$8,680,775 00</u>	<u>\$34,037 73</u>

SPRINKLER.

In force December 31, preceding year	\$3,846,900 00	\$42,434 12
Written or renewed during the year	5,062,722 00	64,196 75
Total.....	<u>\$8,909,622 00</u>	<u>\$106,630 87</u>
Deduct expirations and cancellations	4,369,800 00	50,988 12
Net in force December 31, 1902	<u>\$4,539,822 00</u>	<u>\$55,642 75</u>

PLATE GLASS.

In force December 31, preceding year.....	\$1,666,033 87	\$108,053 34
Written or renewed during the year.....	2,163,956 00	133,041 57
Total.....	\$3,829,989 87	\$241,094 91
Deduct expirations and cancellations.....	1,987,005 02	128,787 97
Balance.....	\$1,842,984 85	\$112,306 94
Deduct reinsured policies.....	221 00	13 25
Net in force December 31, 1902.....	\$1,842,763 85	\$112,293 69

STEAM BOILER.

In force December 31, preceding year.....	\$33,266,683 00	\$111,433 28
Written or renewed during the year.....	28,032,467 00	95,030 49
Total.....	\$61,299,150 00	\$206,463 77
Deduct expirations and cancellations.....	24,815,767 00	74,410 44
Balance.....	\$36,483,383 00	\$132,053 33
Deduct reinsured policies.....	-	18 90
Net in force December 31, 1902.....	\$36,483,383 00	\$132,034 43

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$1,386,300 00	\$6,363 53	\$3,278 09	\$3,278 09	\$622,800 00
Employers' liability....	-	30,078 84	23,294 72	23,294 72	-
Health.....	184,325 00	810 25	103 35	103 35	172,375 00
Plate glass.....	11,686 00	723 46	255 22	255 22	12,428 00
Steam boiler.....	390,000 00	915 09	6 50	6 50	580,000 00
Aggregate.....	\$2,773,811 00	\$38,891 17	\$26,937 88	\$26,937 88	\$1,497,603 00

METROPOLITAN PLATE GLASS INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EUGENE H. WINSLOW, *President.*

S. WM. BURTON, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received (plate glass).....		\$323,488 00
Rents.....	\$355 00	
Interest on bonds and dividends on stocks.....	14,063 08	
Interest on bank deposits and debts due the company.....	2,780 86	
Total interest and rents.....		\$17,198 89
Total income		\$340,686 89
Ledger assets Dec. 31, 1901		554,218 10
Total		\$894,904 99

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$100,275 61
Interest and dividends to stockholders	120,000 00
Commissions to agents and brokers	116,469 56
Salaries and expenses of agents	4,057 66
Salaries and compensation of officers and office employes.....	37,887 00
Taxes on premiums	4,350 00
Insurance department fees and agents' licenses	4,975 92
Municipal licenses	463 40
Rent—including company's use of own buildings.....	9,040 49
Legal expenses.....	310 76
Furniture and fixtures	621 49
Advertising	979 25
Printing and stationery.....	1,725 13
Loss on sale or maturity of ledger assets	6,289 00
All other disbursements	7,351 91
Total disbursements	\$408,797 18
Balance.....	\$486,107 81

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$443,042 85
Cash in office and in bank.....	43,064 96
Ledger assets, per balance	\$486,107 81

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,940 00
Plate glass on hand.....	2,107 15
Market value of stocks and bonds over book value.....	57,251 65
Net premiums in course of collection.....	31,895 66
Sundry accounts.....	339 13
Total admitted assets.....	\$579,641 40

LIABILITIES.

Losses and claims unpaid, viz:	
Plate glass (adjusted).....	\$5,537 53
Unearned premiums on outstanding risks.....	166,159 84
All other liabilities.....	2,805 96
Total liabilities, except capital.....	\$174,503 33
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	205,138 07
Surplus to policy holders.....	\$405,138 07
Total liabilities and surplus.....	\$579,641 40

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$11,087,579 20	\$304,304 81
Written or renewed during the year.....	13,582,381 10	368,600 52
Total.....	\$24,669,960 30	\$672,905 33
Deduct expirations and cancellations.....	12,230,053 70	340,585 65
Net in force December 31, 1902.....	\$12,439,906 60	\$332,319 68

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Plate glass.....	\$30,943 11	\$753 60	\$326 16	\$276 16	\$30,943 11

NATIONAL SURETY COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHAS. A. DEAN, *President.*

BALLARD MCCALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (fidelity and surety)		\$760,868 59
Rents—including company's use of own buildings.....	\$5,060 81	
Interest on bonds and dividends on stocks.....	37,406 94	
Interest on bank deposits and debts due the company	3,169 89	
<u>Total interest and rents</u>		\$45,637 64
Profit on sale or maturity of ledger assets.....		150 00
Trust funds	\$20,645 04	
Less suspense account.....	7,671 38	12,973 66
<u>Total income.....</u>		\$819,629 89
Ledger assets, Dec. 31, 1901.....		1,516,012 88
<u>Total</u>		\$2,335,642 77

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$217,634 35
Interest and dividends to stockholders	50,000 00
Commissions to agents and brokers.....	118,969 53
Salaries and expenses of agents	51,124 01
Compensation of resident vice-presidents and consulting attorneys..	11,173 86
Salaries and compensation of officers and office employes	119,428 34
Taxes on: Premiums,\$9,761.18; property,\$2,194.76; franchise,\$175.56....	12,131 50
Insurance department fees and agents' licenses.....	4,236 03
Municipal licenses	923 60
Rent—including company's use of own buildings ..	12,504 96
Legal expenses.....	19,129 99
Repairs and expenses on real estate	1,982 55
Furniture and fixtures	3,380 44
Advertising	1,728 45
Printing and stationery	24,171 81
Loss on sale or maturity of ledger assets	6,610 00
Inspection and loss expenses.....	35,318 15
Postage and express	21,765 55
All other disbursements.....	30,269 99
<u>Total disbursements.....</u>	\$742,483 11
Balance	\$1,593,159 66

LEDGER ASSETS.

Book value of real estate	\$139,389 55
Loans on mortgages of real estate	2,973 00
Book value of stocks and bonds—excluding interest	1,155,215 75
Cash in office and in bank	216,451 91
Furniture, fixtures and safes	27,005 83
All other assets, viz.:	
Amounts advanced on contracts (secured)	51,987 55
Tax bills.....	142 07
<u>Ledger assets, per balance</u>	\$1,593,159 66

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$66 66	
Interest accrued on stocks and bonds.....	6,533 34	
Total interest.....		\$6,600 00
Gross premiums in course of collection.....		71,239 17
Gross assets.....		<u>\$1,670,998 83</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$27,005 83	
Tax bills.....	142 07	
Depreciation from book value of ledger assets.....	30,123 75	
Total.....		\$57,271 65
Total admitted assets.....		<u>\$1,613,727 18</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Fidelity and surety.....	\$25,360 07	\$62,632 87	
Deduct reinsurance.....	6,819 74	2,928 36	
Net unpaid losses.....	\$18,540 33	\$59,704 51	\$78,444 84
Unearned premiums on outstanding risks.....			374,673 16
Reinsurance.....			3,018 32
Trust funds.....			111,486 08
Suspense account.....			531 88
Total liabilities, except capital.....			<u>\$568,154 28</u>
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....	545,572 90		
Surplus to policy holders.....			<u>\$1,045,572 90</u>
Total liabilities and surplus.....			<u>\$1,613,727 18</u>

RISKS AND PREMIUMS.

FIDELITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$116,967,529 00	\$322,187 29
Written or renewed during the year.....	169,218,308 00	552,082 94
Total.....	\$286,185,837 00	\$874,270 23
Deduct expirations and cancellations.....	128,414,082 00	472,315 22
Balance.....	\$157,771,755 00	\$401,955 01
Deduct reinsured policies.....	5,848,250 00	16,568 08
Net in force December 31, 1902.....	<u>\$151,923,505 00</u>	<u>\$385,386 93</u>

SURETY.

In force December 31, preceding year.....	\$129,713,909 00	\$295,518 32
Written or renewed during the year.....	148,327,487 00	375,091 99
Total.....	\$278,041,396 00	\$670,610 31
Deduct expirations and cancellations.....	128,277,062 00	295,081 13
Balance.....	\$149,764,334 00	\$375,529 18
Deduct reinsured policies.....	2,560,731 00	11,569 79
Net in force December 31, 1902.....	<u>\$147,203,603 00</u>	<u>\$363,959 39</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$245,200 00	\$515 10	\$17 75	\$5 25	\$254,001 00

NEW AMSTERDAM CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1899.

W. F. MOORE, *President.*GEO. E. TAYLOR, *Secretary.*

Cash Capital, \$314,400.

INCOME.

Net premiums received:		
Accident	\$66,539 72	
Employers' liability	318,428 78	
Burglary	71,192 20	
Net premium income		\$456,160 70
Interest on bonds and dividends on stocks	\$13,990 00	
Interest on bank deposits and debts due the company	2,642 04	
Total interest		\$16,632 04
Total income		\$472,792 74
Ledger assets Dec. 31, 1901		530,285 52
Total		\$1,003,078 26

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident	\$29,998 98	
Employers' liability	141,569 38	
Burglary	16,843 52	
Net payments to policy holders		\$188,411 88
Commissions to agents and brokers	131,127 73	
Salaries and expenses of agents	11,005 90	
Inspections	2,417 22	
Salaries and compensation of officers and office employees	39,514 43	
Taxes on premiums	4,907 36	
Insurance department fees and agents' licenses	2,528 81	
Municipal licenses	241 95	
Rent	4,985 00	
Legal expenses	2,291 27	
Furniture and fixtures	5,072 36	
Advertising	1,192 25	
Printing and stationery	10,001 89	
All other disbursements	6,675 97	
Total disbursements		\$410,374 02
Balance		\$592,704 24

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.....	\$495,653 75
Cash in office and in bank	93,984 70
Agents' balances	3,065 79
Ledger assets, per balance	<u>\$592,704 24</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,679 16
Interest accrued on other assets.....	2,672 99
Total interest.....	<u>\$5,352 15</u>
Commissions paid in advance to agents	6,204 32
Gross premiums in course of collection	46,714 65
Gross assets	<u>\$50,975 36</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$920 84
Depreciation from book value of ledger assets.	5,752 50
Total	<u>\$6,673 34</u>
Total admitted assets	<u>\$644,302 02</u>

LIABILITIES.

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Losses and claims unpaid, viz.:			
Accident	\$2,140 00	\$1,250 00	
Employers' liability	10,390 00	*38,115 00	
Burglary	2,775 00	3,550 00	
Total	<u>\$15,305 00</u>	<u>\$42,915 00</u>	
Deduct reinsurance	150 00	605 83	
Net unpaid losses	<u>\$15,155 00</u>	<u>\$42,309 17</u>	\$57,464 17
Unearned premiums on outstanding risks.			203,529 66
Reinsurance.			788 68
Reserve for commissions paid in advance to agents			6,204 32
All other liabilities			1,800 00
Total liabilities, except capital			<u>\$269,736 83</u>
Cash capital	\$314,400 00		
Surplus over all liabilities	60,165 19		
Surplus to policy holders			<u>\$374,565 19</u>
Total liabilities and surplus			<u>\$644,302 02</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$27,872,050 00	\$55,052 86
Written or renewed during the year	57,054,150 00	110,874 82
Total	<u>\$84,926,200 00</u>	<u>\$165,927 68</u>
Deduct expirations and cancellations	48,928,900 00	95,691 75
Balance	<u>\$35,997,300 00</u>	<u>\$70,235 93</u>
Deduct reinsured policies	1,222,875 00	2,939 76
Net in force December 31, 1902	<u>\$34,774,425 00</u>	<u>\$67,296 17</u>

* Resisted for assured.

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$195,808 16
Written or renewed during the year		466,088 69
Total		\$661,896 85
Deduct expirations and cancellations		397,886 69
Balance		\$264,010 16
Deduct reinsured policies.....		461 53
Net in force December 31, 1902		\$263,548 63

BURGLARY.

In force December 31, preceding year	\$6,409,996 33	\$50,284 86
Written or renewed during the year	10,673,655 00	89,252 06
Total	\$17,083,651 33	\$139,536 92
Deduct expirations and cancellations	8,352,063 33	66,130 98
Balance	\$8,731,588 00	\$73,405 94
Deduct reinsured policies	223,800 00	1,483 15
Net in force December 31, 1902	\$8,507,788 00	\$71,922 79

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$308,100 00	\$652 02	\$74 80	\$74 80	\$167,000 00
Employers' liability....	-	1,043 34	5,519 68	5,519 68	-
Burglary	9,250 00	107 50	-	-	9,850 00
Aggregate ...	\$317,350 00	\$1,802 86	\$5,594 48	\$5,594 48	\$176,850 00

NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.* HARRY C. HEDDEN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received (plate glass).....	\$145,376 75
Rents—including company's use of own buildings.....	\$176 00
Interest on loans on mortgages of real estate.....	\$,115 62
Interest on bank deposits and debts due the company ...	163 77
Total interest and rents	\$8,455 39
Profit on sale or maturity of ledger assets.....	940 59
Total income.....	\$154,772 73
Ledger assets Dec. 31, 1901.....	185,285 35
Total.....	\$340,058 08

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$50,072 51
Interest and dividends to stockholders	7,000 00
Commissions to agents and brokers.....	48,794 42
Salaries and expenses of agents	2,023 79
Salaries and compensation of officers and office employes.....	10,006 13
Taxes on: Premiums, \$2,708.72; property, \$175.82	2,884 54
Insurance department fees and agents' licenses	2,683 06
Municipal licenses.....	283 58
Rent—including company's use of own buildings	1,000 00
Legal expenses.....	352 21
Repairs and expenses on real estate	73 64
Advertising.....	60 00
Printing and stationery	497 92
All other disbursements.....	2,665 05
Total disbursements.....	\$128,396 85
Balance.....	\$211,651 23

LEDGER ASSETS.

Loans on mortgages of real estate	\$194,600 00
Cash in office and in bank	15,295 15
Bills receivable, \$1,755.99; agents' balances, \$10.09.....	1,766 08
Ledger assets, per balance	<u>\$211,661 23</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$2,575 68
Glass on hand.....	2,269 02
Gross premiums in course of collection.....	24,081 77
Gross assets.....	<u>\$240,587 70</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$10 09
Bills receivable, unsecured.....	1,755 99
Total	<u>\$1,766 08</u>
Total admitted assets	<u>\$238,821 62</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>Adjusted.</i>	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	
Plate glass	\$64 63	\$1,389 10	\$100 00	
Total unpaid losses.....				\$1,553 73
Unearned premiums on outstanding risks.....				75,082 44
Commissions due agents and brokers				7,497 59
Total liabilities, except capital.....				<u>\$84,133 76</u>
Cash capital			\$100,000 00	
Surplus over all liabilities			54,687 86	
Surplus to policy holders				<u>\$154,687 86</u>
Total liabilities and surplus.....				<u>\$238,821 62</u>

RISKS AND PREMIUMS

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$5,513,773 00	\$187,076 05
Written or renewed during the year	6,243,392 00	150,856 05
Total.....	<u>\$11,757,165 00</u>	<u>\$287,932 10</u>
Deduct expirations and cancellations	5,486,858 00	137,410 54
Net in force December 31, 1902.....	<u>\$6,270,307 00</u>	<u>\$150,521 56</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Plate glass.....	\$44,642 46	\$1,618 91	\$344 74	\$344 74	\$44,642 46

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President.*MAJOR A. WHITE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premium received (plate glass).....		\$411,395 35
Interest on loans on mortgages of real estate.....	\$110 00	
Interest on bonds and dividends on stocks	13,342 50	
Interest on bank deposits and debts due the company.....	550 27	
Total interest		\$14,002 77
Profit on sale or maturity of ledger assets		19,158 50
Total income		\$444,556 62
Ledger assets, Dec. 31, 1901		349,854 00
Total		\$794,410 62

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)	\$116,704 65
Interest and dividends to stockholders	10,000 00
Commissions to agents and brokers	159,886 08
Salaries and expenses of agents	3,967 76
Salaries and compensation of officers and office employes.....	30,515 83
Taxes on premiums	3,860 32
Insurance department fees and agents' licenses	4,850 15
Municipal licenses	556 02
Rent—including company's use of own buildings	7,170 76
Legal expenses	119 49
Furniture and fixtures	1,638 80
Advertising	78 53
Printing and stationery	2,224 88
All other disbursements.....	10,738 86
Total disbursements.....	\$352,307 13
Balance	\$442,103 49

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$409,952 04
Cash in office and in bank	32,151 45
Ledger assets, per balance	\$442,103 49

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$41,597 96
Net premiums in course of collection	62,030 00
Total admitted assets	<u>\$545,731 45</u>

LIABILITIES.

Losses and claims unpaid, viz.:	
Plate glass (in process of adjustment)	\$6,946 82
Unearned premiums on outstanding risks.	230,012 55
Dividends due stockholders	5,000 00
Salaries, rents, expenses and other accounts due or accrued	1,086 32
Return premiums.	2,885 91
Total liabilities, except capital	<u>\$245,931 60</u>
Cash capital	\$100,000 00
Surplus over all liabilities.	<u>199,799 85</u>
Surplus to policy holders	<u>\$299,799 85</u>
Total liabilities and surplus.	<u>\$545,731 45</u>

RISKS AND PREMIUMS.

PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$11,368,742 00	\$276,792 94
Written or renewed during the year	24,111,838 00	588,551 52
Total	<u>\$35,480,580 00</u>	<u>\$865,344 46</u>
Deduct expirations and cancellations	16,766,264 00	405,236 64
Net in force December 31, 1902	<u>\$18,714,316 00</u>	<u>\$460,107 82</u>

BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>	<i>Amount</i>
	<i>Written.</i>	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>	<i>at Risk.</i>
Plate glass	\$85,863 00	\$1,512 93	\$466 05	\$452 55	\$85,863 00

* OCEAN ACCIDENT AND GUARANTEE
CORPORATION,
(LIMITED.)
LONDON, ENG.

INCORPORATED IN 1871. COMMENCED BUSINESS IN UNITED STATES IN 1895.

OSCAR ISING, *Manager*, New York, N. Y.

INCOME.

Net premiums received:	
Accident	\$81,436 45
Employers' liability	1,000,696 68
Burglary	91,443 02
Steam boiler	34,147 10
Credit	295,665 43
<hr/>	
Net premium income	\$1,503,388 68
Interest on bonds and dividends on stocks	\$81,512 03
Interest on bank deposits and debts due the company	1,197 49
<hr/>	
Total interest	\$82,709 52
Profit on sale or maturity of ledger assets	14,627 50
Income from all other sources	5,397 15
<hr/>	
Total income	\$1,556,122 85
Ledger assets, Dec. 31, 1901	1,750,848 69
<hr/>	
Total	\$3,306,971 54

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$22,985 04
Employers' liability	353,604 04
Burglary	27,046 29
Steam boiler	10,905 14
Credit	110,755 90
<hr/>	
Net payments to policy holders	\$525,297 01
Commissions to agents and brokers	366,701 57
Salaries and expenses of agents	15,727 65
Inspections	5,912 96
Salaries and compensation of officers and office employes ..	124,024 01
Taxes on premiums	22,604 50
Insurance department fees and agents' licenses	6,499 38
Municipal licenses	951 35
Rent	8,770 28
Legal expenses	3,972 22
Furniture and fixtures	2,754 88
Advertising	2,826 37
Printing and stationery	17,255 25
Loss adjustment and expenses in settlement of claims	70,943 81
Remitted to home office	100,000 00
All other disbursements	18,961 52
<hr/>	
Total disbursements	\$1,293,202 76
Balance	\$2,013,768 78

* Admitted March 12, 1903.

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$1,892,804 90
Cash in office and in bank	147,604 04
Bills receivable, \$7,442.50; agents' balances, \$1,492.08.	8,934 58
All other assets, viz.:	
Cash advanced to agents.	4,425 26
Ledger assets, per balance.	<u>\$2,013,768 78</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.	\$18,466 24
Gross premiums in course of collection	105,255 68
Gross assets.	<u>\$2,137,490 70</u>

DEDUCT ASSETS NOT ADMITTED.

Cash advanced to agents.	\$4,425 26
Agents' debit balances, unsecured.	1,492 08
Bills receivable, unsecured.	7,442 50
Depreciation from book value of ledger assets.	28,513 65
Total	<u>\$41,873 49</u>
Total admitted assets	<u>\$2,095,617 21</u>

LIABILITIES.

Losses and claims unpaid, viz:	<i>In process of</i>	<i>Resisted.</i>	<i>Resisted</i>	
	<i>adjustment.</i>		<i>for assured.</i>	
Accident.	\$14,351 00	-	-	
Employers' liability.	-	-	\$219,815 00	
Burglary.	22,360 00	-	-	
Steam boiler	-	-	555 00	
Title.	2,470 00	\$1,000 00	-	
Total unpaid losses.	<u>\$39,181 00</u>	<u>\$1,000 00</u>	<u>\$220,370 00</u>	\$260,551 00
Unearned premiums on outstanding risks				560,103 52
Salaries, rents, expenses and other accounts due or accrued.				46,290 14
Total liabilities, except capital.				<u>\$866,944 66</u>
Surplus to policy holders				1,228,672 55
Total liabilities and surplus.				<u>\$2,095,617 21</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$7,218,600 00	\$43,761 35
Written or renewed during the year	26,838,175 00	114,208 32
Total	<u>\$34,056,775 00</u>	<u>\$157,969 67</u>
Deduct expirations and cancellations	17,899,325 00	78,591 46
Balance	<u>\$16,157,450 00</u>	<u>\$79,378 21</u>
Deduct reinsured policies	957,250 00	1,937 39
Net in force December 31, 1902.	<u>\$15,200,200 00</u>	<u>\$77,440 82</u>

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$438,830 46
Written or renewed during the year		1,373,068 15
Total		<u>\$1,811,898 61</u>
Deduct expirations and cancellations		1,225,935 03
Balance		\$585,963 58
Deduct reinsured policies		81 00
Net in force December 31, 1902		<u>\$585,882 58</u>

BURGLARY.

In force December 31, preceding year	\$13,451,763 33	\$95,170 90
Written or renewed during the year	27,563,899 88	132,152 82
Total	<u>\$41,015,663 21</u>	<u>\$327,323 72</u>
Deduct expirations and cancellations	17,797,104 97	116,133 84
Balance	\$23,218,558 24	\$111,189 88
Deduct reinsured policies	1,323,025 00	9,885 13
Net in force December 31, 1902	<u>\$21,895,533 24</u>	<u>\$101,304 75</u>

STEAM BOILER.

In force December 31, preceding year	\$836,750 00	\$26,742 31
Written or renewed during the year	10,530,800 00	48,317 30
Total	<u>\$11,367,550 00</u>	<u>\$75,059 61</u>
Deduct expirations and cancellations	167,750 00	18,046 41
Balance	\$11,199,800 00	\$57,013 20
Deduct reinsured policies	110,000 00	222 69
Net in force December 31, 1902	<u>\$11,089,800 00</u>	<u>\$56,790 51</u>

CREDIT.

In force December 31, preceding year	\$4,262,000 00	\$244,220 75
Written or renewed during the year	4,343,000 00	298,537 11
Total	<u>\$9,105,000 00</u>	<u>\$542,757 86</u>
Deduct expirations and cancellations	4,416,000 00	253,573 27
Net in force December 31, 1902	<u>\$4,689,000 00</u>	<u>\$289,184 59</u>

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

PHINEAS C. LOUNSBURY, *President.* KIMBALL C. ATWOOD, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received (accident)	\$1,167,377 40
Interest on bonds and dividends on stocks	20,113 75
Total income	<u>\$1,187,491 15</u>
Ledger assets, Dec. 31, 1901	910,463 00
Total	<u>\$2,097,954 15</u>

DISBURSEMENTS.

Net amount paid for losses and claims (accident)	\$412,815 49
Interest and dividends to stockholders	12,000 00
Commissions to agents and brokers	359,271 32
Salaries and expenses of agents	46,725 75
Medical examiners' fees and salaries	18,725 30
Inspections	3,670 85
Salaries and compensation of officers and office employes	79,625 25
Taxes on: Premiums, \$14,669.20; franchise, \$143.57	14,812 77
Insurance department fees and agents' licenses	4,864 24
Municipal licenses	2,299 51
Rent—including company's use of own buildings	22,825 00
Legal expenses	7,642 24
Furniture and fixtures	1,033 58
Advertising	26,560 50
Printing and stationery	27,945 62
All other disbursements	30,788 27
Total disbursements	<u>\$1,071,605 69</u>
Balance	<u>\$1,026,348 46</u>

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest	\$788,648 24
Cash in office and in bank	127,914 87
Agents' balances	109,785 35
Ledger assets, per balance	<u>\$1,026,348 46</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$6,026 25
Market value of stocks and bonds over book value	37,494 26
Gross premiums in course of collection	104,877 50
Gross assets	<u>\$1,174,746 47</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$109,785 35
Total admitted assets	<u>\$1,064,961 12</u>

LIABILITIES.

Losses and claims unpaid, viz:			
	<i>In process of adjustment.</i>	<i>Reported. No proof.</i>	<i>Resisted.</i>
Accident	\$14,075 00	\$30,262 50	\$28,975 00
Total unpaid losses			\$73,312 50
*Unearned premiums on outstanding risks			506,969 88
Total liabilities, except capital			<u>\$580,282 38</u>
Cash capital			\$200,000 00
Surplus over all liabilities			<u>284,678 74</u>
Surplus to policy holders			\$484,678 74
Total liabilities and surplus			<u>\$1,064,961 12</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$412,676,000 00	\$825,754 10
Written or renewed during the year	575,000,000 00	1,186,305 06
Total	<u>\$987,676,000 00</u>	<u>\$2,012,059 16</u>
Deduct expirations and cancellations	562,000,000 00	1,132,252 02
Net in force December 31, 1902	\$425,676,000 00	\$879,807 14

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$6,971,000 00	\$23,826 00	\$9,624 63	\$10,074 63	\$6,631,000 00

* Includes special premium reserve on installment policies, \$67,066.31.

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

D. M. FERRY, *President.*E. A. LEONARD, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:	
Accident	\$701,261 52
Employers' liability	547,783 05
Health	76,802 96
Net premium income.....	\$1,325,847 53
Rents.....	\$676 25
Interest on loans on mortgages of real estate.....	21,790 09
Interest on bonds and dividends on stocks.....	26,774 70
Interest on bank deposits and debts due the company.....	1,923 38
Total interest and rents	\$51,164 42
Income from all other sources.....	774 92
Total income	\$1,377,786 87
Ledger assets, Dec. 31, 1901	1,146,257 39
Total	\$2,524,044 26

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$344,183 60
Employers' liability	209,271 02
Health	42,433 07
Net payments to policy holders.....	\$595,887 69
Interest and dividends to stockholders.....	25,000 00
Commissions to agents and brokers	356,444 97
Salaries and expenses of agents.....	55,836 44
Inspections	12,137 50
Salaries and compensation of officers and office employes.....	58,192 92
Taxes on: Premiums, \$21,612.01; property, \$8,612.35; franchise, \$1,194.40	31,418 76
Insurance department fees and agents' licenses	4,747 50
Municipal licenses	1,327 40
Rent	8,407 78
Adjustment	12,684 50
Repairs and expenses on real estate, \$233.00; taxes, \$687.32	920 32
Furniture and fixtures.....	649 65
Advertising	6,003 72
Printing and stationery	8,947 42
All other disbursements.....	16,523 06
Total disbursements.....	\$1,195,129 63
Balance.....	\$1,328,914 63

LEDGER ASSETS.

Book value of real estate	\$61,321 45
Loans on mortgages of real estate	441,803 63
Book value of stocks and bonds—excluding interest	721,655 00
Cash in office and in bank	103,761 12
Agents' balances	296 00
All other assets	77 43
Ledger assets, per balance	<u>\$1,328,914 63</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,587 17
Interest due and accrued on stocks and bonds.....	7,187 59
Interest accrued on other assets	187 50
Total interest	<u>\$14,962 26</u>
Market value of stocks and bonds over book value	23,350 00
Net premiums in course of collection	182,371 25
Gross assets.....	<u>\$1,549,598 14</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$296 00
Total admitted assets.....	<u>\$1,549,302 14</u>

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses of settlement.</i>	
Accident.....	\$48,350 00	\$28,700 00	-	
Employers' liability.	-	-	\$249,724 02	
Health	3,800 00	-	-	
Total unpaid losses	<u>\$52,150 00</u>	<u>\$28,700 00</u>	<u>\$249,724 02</u>	\$330,574 02
Unearned premiums on outstanding risks.				592,357 10
Salaries, rents, expenses and other accounts due or accrued				7,500 00
Return premiums, \$9,904.65; reinsurance, \$2,579.97				12,484 62
Contingent fund				40,000 00
Total liabilities, except capital				<u>\$982,915 74</u>
Cash capital			\$250,000 00	
Surplus over all liabilities			316,386 40	
Surplus to policy holders				<u>\$566,386 40</u>
Total liabilities and surplus.				<u>\$1,549,302 14</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$86,983,475 00	\$582,803 52
Written or renewed during the year.	156,812,500 00	935,231 28
Total	<u>\$243,795,975 00</u>	<u>\$1,518,034 80</u>
Deduct expirations and cancellations	148,867,875 00	854,760 84
Balance	<u>\$94,928,100 00</u>	<u>\$663,273 96</u>
Deduct reinsured policies	2,082,500 00	9,107 57
Net in force December 31, 1902	<u>\$92,845,600 00</u>	<u>\$654,166 39</u>

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....		\$392,204 83
Written or renewed during the year.....		618,204 67
Total		<u>\$1,010,409 50</u>
Deduct expirations and cancellations ..		549,990 75
Balance.....		<u>\$460,418 75</u>
Deduct reinsured policies		3,570 30
Net in force December 31, 1902.....		<u>\$456,848 45</u>

HEALTH.

In force December 31, preceding year.....	\$4,720,400 00	\$72,622 44
Written or renewed during the year	6,034,000 00	101,066 09
Total	<u>\$10,754,400 00</u>	<u>\$173,688 53</u>
Deduct expirations and cancellations	5,985,000 00	99,989 18
Net in force December 31, 1902	<u>\$4,769,400 00</u>	<u>\$73,699 35</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$258,500 00	\$1,124 23	\$90 43	\$90 43	\$245,500 00
Employers' liability....	-	335 64	-	-	-
Health	10,000 00	163 00	96 43	96 43	10,000 00
Aggregate....	<u>\$268,500 00</u>	<u>\$1,622 87</u>	<u>\$186 86</u>	<u>\$186 86</u>	<u>\$255,500 00</u>

TRAVELERS INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

SYLVESTER C. DUNHAM, *President.*

JOHN E. MORRIS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received:	
Accident	\$2,259,480 72
Employers' liability.....	1,961,686 45
Health.....	120,951 99
Net premium income.....	\$4,342,069 16
Interest on bonds and dividends on stocks.....	\$265,852 81
Interest on bank deposits and debts due the company....	5,161 52
Total interest.....	\$271,014 33
Total income.....	\$4,613,083 49
Ledger assets, Dec. 31, 1901.....	5,986,888 03
Total.....	\$10,599,971 52

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$1,029,908 70
Employers' liability.....	527,486 60
Health	56,121 95
Net payments to policy holders.....	\$1,613,517 25
Expense of claim adjustments.....	221,574 20
Interest and dividends to stockholders.....	150,000 00
Commissions to agents and brokers.....	1,200,120 01
Salaries and expenses of agents.....	124,842 27
Medical examiners' fees and salaries.....	71,142 49
Inspections.....	28,051 07
Salaries and compensation of officers and office employes.....	166,933 88
Taxes on: Premiums, \$63,028.79; capital stock, \$38,708.19; franchise, \$2,078.18.....	103,815 16
Insurance department fees and agents' licenses.....	9,729 86
Municipal licenses.....	4,209 17
Rent—including company's use of own buildings.....	35,421 99
Legal expenses.....	4,446 86
Furniture and fixtures.....	18,776 01
Advertising.....	26,712 17
Printing and stationery.....	43,615 23
Loss on sale or maturity of ledger assets.....	5,923 23
All other disbursements.....	64,607 35
Total disbursements.....	\$3,893,438 20
Balance.....	\$6,706,533 32

LEDGER ASSETS.

Book value of stocks and bonds—excluding interest.	\$6,390,767 93
Cash in office and in bank	308,129 94
Agents' balances	7,635 45
Ledger assets, per balance.	<u>\$6,706,533 32</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$51,735 07
Market value of stocks and bonds over book value.	667,812 68
Gross assets.....	<u>\$7,426,081 07</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$7,635 45
Total admitted assets	<u>\$7,418,445 62</u>

LIABILITIES.

Losses and claims unpaid, viz.:

	<i>In process of adjustment.</i>	<i>Reported No Proof.</i>	<i>Resisted. Resisted.</i>	<i>Resisted for employers.</i>	
Accident	\$15,500 00	\$21,334 53	\$58,250 00	-	
Emp. liability	-	-	-	\$1,005,118 62*	
Total unpaid losses					\$1,100,203 15
Unearned premiums on outstanding risks.....					1,949,930 81
Salaries, rents, expenses and other accounts due or accrued					85,000 00
Additional reserve, liability department					400,000 00
Total liabilities, except capital.....					<u>\$3,535,133 96</u>
Cash capital				\$1,000,000 00	
Surplus over all liabilities				2,883,311 66	
Surplus to policy holders					<u>\$3,883,311 66</u>
Total liabilities and surplus					<u>\$7,418,445 62</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$287,110,874 00	\$1,495,368 40
Written or renewed during the year	540,061,794 00	2,309,588 37
Total	<u>\$827,172,668 00</u>	<u>\$3,804,956 77</u>
Deduct expirations and cancellations	525,127,123 00	2,275,107 37
Balance	<u>\$302,045,545 00</u>	<u>\$1,529,849 40</u>
Deduct reinsured policies	3,116,750 00	13,272 68
Net in force December 31, 1902	<u>\$298,928,795 00</u>	<u>\$1,516,576 72</u>

* Including \$229,588.91 estimated expenses.

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$1,058,249 58	2,047,354 69
Written or renewed during the year.....		<u>3,105,604 27</u>
Total.....		1,656,279 28
Deduct expirations and cancellations.....		<u>\$1,449,324 99</u>
Net in force December 31, 1902		

HEALTH.

In force December 31, preceding year	\$5,127,709 00	\$84,129 33
Written or renewed during the year.....	<u>7,561,572 00</u>	<u>122,890 03</u>
Total	\$12,689,281 00	\$207,019 36
Deduct expirations and cancellations	<u>6,287,624 00</u>	<u>103,181 38</u>
Net in force December 31, 1902	\$6,401,657 00	\$103,837 98

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident	\$8,373,100 00	\$53,161 30	\$15,493 67	\$15,782 67	\$4,688,936 00
Employers' liability	-	14,638 93	1,484 41	1,484 41	-
Health	<u>248,599 00</u>	<u>4,185 39</u>	<u>2,147 91</u>	<u>2,147 91</u>	<u>211,309 00</u>
Aggregate	\$8,621,699 00	\$71,985 62	\$19,125 99	\$19,414 99	\$5,900,245 00

UNION CASUALTY AND SURETY-COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

EDWARD CLUFF, *President.*LEGRAND L. ATWOOD, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received:		
Accident	\$302,773 23	
Health	60,165 03	
Plate glass	178,878 40	
Net premium income		\$541,816 66
Interest on loans on mortgages of real estate...	\$3,276 02	
Interest on bonds and dividends on stocks	8,470 60	
Total interest		\$11,746 62
Total income		\$553,563 28
Ledger assets, Dec. 31, 1901.....		446,742 85
Total.		\$1,000,306 13

DISBURSEMENTS.

Net amount paid for losses and claims:		
Accident ..	\$108,650 64	
Employers' liability	46,351 53	
Health	33,686 16	
Plate glass	73,436 14	
Net payments to policy holders		\$262,124 47
Commissions to agents and brokers		158,479 80
Salaries and expenses of agents.....		31,747 40
Industrial department expenses		38,994 40
Salaries and compensation of officers and office employes.		34,438 56
Taxes on: Premiums, \$7,063.90; property, \$919.55; revenue, \$3.35.....		7,986 80
Insurance department fees and agents' licenses		5,205 83
Municipal licenses		937 92
Rent		4,986 82
Legal expenses.....		1,954 78
Furniture and fixtures		1,309 61
Advertising		3,642 50
Printing and stationery		12,175 76
All other disbursements		20,568 23
Total disbursements		\$584,572 88
Balance		\$415,733 25

LEDGER ASSETS.

Loans on mortgages of real estate	\$45,350 00
Book value of bonds—excluding interest.. ..	320,525 00
Cash in office and in bank	16,639 81
Bills receivable, \$1,447.81; agents' balances \$51,770.63	53,218 44
Total	\$435,733 25
Deduct borrowed money.	20,000 00
Ledger assets, per balance.	\$415,733 25

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,913 56
Interest accrued on stocks and bonds	591 25
Total interest	\$2,504 81
Market value of stocks and bonds over book value	6,825 00
Gross premiums in course of collection.....	131,751 56
Gross assets	\$556,814 62

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$27,000 00
Bills receivable, unsecured	1,447 81
Total	\$28,447 81
Total admitted assets.....	\$528,366 81

LIABILITIES.

Losses and claims unpaid, viz.:	<i>In process of adjustment.</i>	<i>Resisted.</i>	<i>Estimated expenses of settlement.</i>
Accident.	\$13,000 00	\$11,000 00	-
Emp. liability.....	-	-	\$3,500 00
Health.	3,400 00	-	-
Plate glass.	6,180 00	-	-
Total unpaid losses.....	\$22,580 00	\$11,000 00	\$3,500 00
Unearned premiums on outstanding risks.			165,666 68
Salaries, rents, expenses and other accounts due or accrued			2,545 50
Total liabilities, except capital			\$205,292 18
Cash capital			\$250,000 00
Surplus over all liabilities			73,074 63
Surplus to policy holders			\$323,074 63
Total liabilities and surplus			\$528,366 81

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year	\$21,230,740 00	\$102,619 58
Written or renewed during the year	80,234,213 00	435,121 08
Total	\$101,464,953 00	\$537,740 66
Deduct expirations and cancellations.....	75,391,053 00	414,785 50
Net in force December 31, 1902.	\$26,073,900 00	\$122,955 16

UNION CASUALTY AND SURETY COMPANY.

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HEALTH.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$12,136,965 00	\$46,555 32
Written or renewed during the year	18,548,250 00	112,519 03
Total	\$30,685,215 00	\$159,074 35
Deduct expirations and cancellations	19,671,690 00	107,371 25
Net in force December 31, 1902	\$11,013,525 00	\$51,703 10

PLATE GLASS.

In force December 31, preceding year	\$5,177,406 00	\$137,447 98
Written or renewed during the year	6,910,906 00	220,667 15
Total	\$12,088,312 00	\$358,115 13
Deduct expirations and cancellations	6,398,485 00	201,440 03
Net in force December 31, 1902	\$5,689,827 00	\$156,675 10

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$652,450 00	\$2,647 58	\$558 43	\$558 43	\$526,250 00
Health	724,550 00	4,055 65	3,901 32	3,901 32	724,550 00
Plate glass.....	11,928 00	299 03	40 00	40 00	11,928 00
Aggregate....	\$1,388,928 00	\$7,002 24	\$4,499 75	\$4,499 75	\$1,262,728 00

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JAMES W. HINKLEY, *President*.EDSON S. LOTT, *Secretary*.

Cash Capital, \$300,000.

INCOME.

Net premiums received:	
Accident	\$425,306 12
Employers' liability	417,863 67
Health	5,516 13
Steam boiler	39,133 29
Automatic sprinkler	22,690 63
Net premium income	\$910,509 84
Interest on bonds and dividends on stocks	40,282 95
Total income	\$950,792 79
Ledger assets, Dec. 31, 1901.....	1,224,662 24
Total	\$2,175,455 03

DISBURSEMENTS.

Net amount paid for losses and claims:	
Accident	\$151,975 90
Employers' liability.....	183,102 04
Steam boiler	308 31
Automatic sprinkler.....	10,967 96
Net payments to policy holders.....	\$346,354 21
Commissions to agents and brokers.....	254,814 34
Salaries and expenses of agents	23,699 30
Inspections	15,823 17
Salaries and compensation of officers and office employes.....	78,263 31
Taxes on: Premiums, \$12,089.63; property, \$47.71.....	12,137 34
Insurance department fees and agents' licenses.....	3,985 29
Municipal licenses.....	401 00
Rent—including company's use of own buildings	9,380 00
Legal expenses.....	100 68
Furniture and fixtures.....	1,273 78
Advertising	308 40
Printing and stationery.....	19,864 68
All other disbursements.....	28,388 76
Total disbursements	\$794,794 26
Balance	\$1,380,660 77

LEDGER ASSETS.

Book value of real estate.	\$5,000 00
Loans on mortgages of real estate	5,000 00
Book value of bonds—excluding interest.	1,187,709 46
Cash in office and in bank	182,238 55
Agents' balances	712 76
Ledger assets, per balance	<u>\$1,380,660 77</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.	\$8,608 69
Gross premiums in course of collection	90,378 75
Gross assets.....	<u>\$1,479,648 21</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$712 76
Total admitted assets	<u>\$1,478,935 45</u>

LIABILITIES.

Losses and claims unpaid, viz:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident	\$10,152 00	\$13,000 00	
Employers' liability	†30,627 00	*65,270 00	
Health	103 00	-	
Total unpaid losses	<u>\$40,882 00</u>	<u>\$78,270 00</u>	\$119,152 00
Unearned premiums on outstanding risks			438,740 92
Reinsurance			2,726 70
Contingent reserve			64,815 83
All other liabilities.			3,500 00
Total liabilities, except capital			<u>\$628,935 45</u>
Cash capital	\$300,000 00		
Surplus over all liabilities.....	<u>550,000 00</u>		
Surplus to policy holders			\$850,000 00
Total liabilities and surplus			<u>\$1,478,935 45</u>

RISKS AND PREMIUMS.

ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.	\$287,319,550 00	\$317,895 90
Written or renewed during the year	452,718,455 00	563,019 94
Total.....	<u>\$740,038,005 00</u>	<u>\$880,915 84</u>
Deduct expirations and cancellations.	472,842,409 00	532,667 14
Net in force December 31, 1902.....	<u>\$267,195,596 00</u>	<u>\$348,248 70</u>

* Resisted for assured.

† Including \$15,081.00, emergency reserve fund voluntarily reserved.

EMPLOYERS' LIABILITY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year		\$356,657 50
Written or renewed during the year		604,782 79
Total		<u>\$961,440 29</u>
Deduct expirations and cancellations		570,898 45
Balance		\$390,541 84
Deduct reinsured policies.....		2,750 71
Net in force December 31, 1902.		<u>\$387,791 13</u>

HEALTH.

Written or renewed during the year	\$937,104 00	\$13,325 28
Deduct expirations and cancellations	56,912 00	810 77
Net in force December 31, 1902.....	<u>\$880,192 00</u>	<u>\$12,514 51</u>

STEAM BOILER.

In force December 31, preceding year	\$13,883,000 00	\$65,835 21
Written or renewed during the year.....	12,528,500 00	55,436 23
Total	<u>\$26,411,500 00</u>	<u>\$121,271 44</u>
Deduct expirations and cancellations	11,404,500 00	42,404 69
Net in force December 31, 1902	<u>\$15,007,000 00</u>	<u>\$78,866 75</u>

AUTOMATIC SPRINKLER.

In force December 31, preceding year	\$1,730,335 00	\$19,468 91
Written or renewed during the year	2,411,035 00	29,878 54
Total	<u>\$4,141,370 00</u>	<u>\$49,347 45</u>
Deduct expirations and cancellations.....	2,149,835 00	24,957 69
Net in force December 31, 1902	<u>\$1,991,535 00</u>	<u>\$24,389 76</u>

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>	<i>Amount at Risk.</i>
Accident.....	\$5,957,800 00	\$13,563 76	\$7,120 77	\$6,121 56	\$3,904,300 00
Employers' liability.....	-	5,196 77	3,080 57	1,238 86	-
Health.....	12,956 00	191 00	-	13 00	12,956 00
Steam boiler.....	255,000 00	1,172 08	-	-	320,000 00
Aggregate ...	<u>\$6,225,756 00</u>	<u>\$20,123 61</u>	<u>\$10,201 34</u>	<u>\$7,373 42</u>	<u>\$4,237,256 00</u>

UNITED STATES FIDELITY AND GUARANTY
COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN R. BLAND, *President*.

GEORGE R. CALLIS, *Secretary*.

Cash Capital, \$1,650,900.

INCOME.

Net premiums received:		
Burglary	.....	\$257,494 14
Fidelity and surety	.....	1,258,418 78
Net premium income	.....	\$1,515,912 92
Rents—including company's use of own buildings	.....	\$2,003 47
Interest on loans on mortgages of real estate	.....	990 00
Interest on collateral loans	.....	17,280 00
Interest on bonds and dividends on stocks	.....	49,211 93
Interest on bank deposits and debts due the company	....	1,100 79
Total interest and rents	.....	\$70,586 99
Profit on sale or maturity of ledger assets	.....	20,184 64
Income from all other sources	.....	15,675 22
Total income	.....	\$1,622,359 77
Ledger assets, Dec. 31, 1901	.....	2,440,893 39
Total	.....	\$4,063,253 16

DISBURSEMENTS.

Net amount paid for losses and claims:		
Burglary	.....	\$70,891 34
Fidelity and surety	.....	455,394 40
Net payments to policy holders	.....	\$526,285 74
Interest and dividends to stockholders	.....	115,536 00
Commissions to agents and brokers	.....	395,011 99
Salaries and expenses of agents	.....	120,067 42
Inspections	.....	38,626 35
Salaries and compensation of officers and office employes	.....	121,047 66
Taxes on: Premiums, \$23,219.95; franchise, \$13,241.67	.....	36,461 62
Insurance department fees and agents' licenses	.....	12,184 28
Municipal licenses	.....	1,012 50
Rent—including company's use of own buildings	.....	17,696 40

Legal expenses	\$64,100 09
Furniture and fixtures	6,707 65
Advertising	15,898 23
Printing and stationery	22,885 63
All other disbursements	71,916 89
Total disbursements.....	<u>\$1,565,438 45</u>
Balance	<u>\$2,497,814 71</u>

LEDGER ASSETS.

Book value of real estate	\$116,909 56
Loans on mortgages of real estate.....	54,100 00
Loans secured by collateral.....	144,935 00
Book value of stocks and bonds—excluding interest	2,043,961 56
Cash in office and in bank.....	177,362 78
Advanced account contracts	182,472 86
Mortgages and other collateral, account salvage	10,000 00
Due for subscription, department guaranteed attorneys.....	35,533 10
Total.....	<u>\$2,765,274 86</u>
Deduct ledger liabilities.....	267,460 15
Ledger assets, per balance	<u>\$2,497,814 71</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$254 23
Interest due and accrued on stocks and bonds	22,366 26
Interest due and accrued on collateral loans	2,174 02
Total interest	<u>\$24,794 51</u>
Market value of stocks and bonds over book value.....	201,227 03
Gross premiums in course of collection.....	229,031 55
Total admitted assets	<u>\$2,952,867 80</u>

LIABILITIES.

Losses and claims unpaid, viz:			
		<i>In process of</i>	<i>Resisted.</i>
		<i>adjustment.</i>	
Burglary	\$8,256 58	-	
Fidelity and surety	39,532 49	\$131,784 98	
Total	<u>\$47,789 07</u>	<u>\$131,784 98</u>	
Deduct re-insurance	2,250 00	-	
Net unpaid losses	<u>\$45,539 07</u>	<u>\$131,784 98</u>	\$177,324 05
Unearned premiums on outstanding risks			799,544 83
Total liabilities, except capital			<u>\$976,868 88</u>
Cash capital		\$1,650,900 00	
Surplus over all liabilities		325,098 92	
Surplus to policy holders			<u>\$1,975,998 92</u>
Total liabilities and surplus			<u>\$2,952,867 80</u>

RISKS AND PREMIUMS.

BURGLARY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$16,247,703 94	\$142,987 79
Written or renewed during the year.....	39,948,910 11	347,680 53
Total.....	\$56,196,614 05	\$490,668 32
Deduct expirations and cancellations.....	20,865,500 08	174,039 31
Balance.....	\$35,331,113 97	\$316,629 01
Deduct reinsured policies.....	4,314,679 53	22,458 53
Net in force December 31, 1902.....	\$31,016,434 44	\$294,170 48

FIDELITY AND SURETY.

In force December 31, preceding year.....	\$326,659,171 28	\$1,170,601 39
Written or renewed during the year.....	372,119,816 78	1,497,007 21
Total.....	\$698,778,988 06	\$2,667,608 60
Deduct expirations and cancellations.....	369,409,775 00	1,375,519 76
Net in force December 31, 1902.....	\$329,369,213 06	\$1,292,088 84

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Amount at Risk.</i>
Fidelity and surety.....	\$437,500 00	\$2,052 42	\$472,331 00

UNITED STATES HEALTH AND ACCIDENT
INSURANCE COMPANY,

SAGINAW, MICH.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

J. B. PITCHER, *President.*

V. D. CLIFF, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received (accident).....		\$525,651 66
Interest on loans on mortgages of real estate	\$520 00	
Interest on bonds and dividends on stocks.....	1,841 15	
Interest on bank deposits and debts due the company.....	757 29	
Total interest		\$3,118 44
Profit on sale or maturity of ledger assets.		5,007 62
Income from all other sources.....		1,492 45
Total income		\$535,270 17
Ledger assets Dec. 31, 1901		263,476 45
Total		\$798,746 62

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....		\$293,448 29
Interest and dividends to stockholders		32,000 00
Commissions to agents and brokers		42,816 30
Salaries and expenses of agents.		65,874 38
Medical examiners' fees and salaries		393 75
Salaries and compensation of officers and office employes.		29,647 85
Taxes on premiums		6,194 50
Insurance department fees and agents' licenses		1,709 50
Rent		5,076 55
Legal expenses.. ..		1,587 65
Furniture and fixtures		1,870 78
Advertising		1,554 72
Printing and stationery.		5,018 70
All other disbursements		14,268 01
Total disbursements		\$501,454 98
Balance		\$297,291 64

LEDGER ASSETS.

Loans on mortgages of real estate	\$10,388 56
Book value of stocks and bonds—excluding interest	210,000 00
Cash in office and in bank	76,903 08
Ledger assets, per balance	\$297,291 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$326 98	
Interest due and accrued on stocks and bonds.	2,166 60	
Total interest.....		\$2,493 58
Market value of stocks and bonds over book value		1,500 00
Net premiums in course of collection		10,011 57
Total admitted assets		\$311,296 79

LIABILITIES.

Losses and claims unpaid, viz:				<i>Estimated</i>
	<i>In process of</i>	<i>Reported.</i>		<i>expenses of</i>
	<i>adjustment.</i>	<i>No proof.</i>	<i>Resisted.</i>	<i>settlement.</i>
Accident	\$1,436 79	\$15,602 00	\$2,045 63	\$500 00
Total unpaid losses.				\$19,584 42
Unearned premiums on outstanding risks				17,146 70
Salaries, rents, expenses and other accounts due or accrued				2,157 63
Commissions due agents and brokers				5,200 00
Total liabilities, except capital				\$44,088 75
Cash capital			\$200,000 00	
Surplus over all liabilities			67,208 04	
Surplus to policy holders				\$267,208 04
Total liabilities and surplus				\$311,296 79

RISKS AND PREMIUMS.

ACCIDENT.

		<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.		\$1,341,350 00	\$15,573 35
Written or renewed during the year		162,184,085 00	531,458 54
Total		\$163,525,435 00	\$547,031 89
Deduct expirations and cancellations		159,800,585 00	512,738 49
Net in force December 31, 1902		\$3,724,900 00	\$34,293 40

BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>	<i>Amount</i>
	<i>Written.</i>	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>	<i>at Risk.</i>
Accident.	\$645,000 00	\$8,040 21	\$3,298 17	\$3,820 50	\$19,300 00

MAINE ASSESSMENT INSURANCE COMPANY,

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT
SHOWING ITS CONDITION DECEMBER 31, 1902.

MAINE CASUALTY INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

P. J. LARRABEE, *President.*

G. ELLSWORTH SNOW, *Secretary.*

INCOME.

Gross membership fees	\$780 00
Annual dues	2,136 32
Assessments or premiums	2,136 32
Total paid by members	\$5,052 64
Balances from agents and executive committee	723 75
Total income	\$5,776 39
Ledger assets Dec. 31, 1901	1,496 39
Total	\$7,272 78

DISBURSEMENTS.

Specific benefit claims and installments paid	\$100 00
Temporary disability claims	1,360 00
Total paid to members	\$1,460 00
Commissions to agents	680 00
Commissions for collecting assessments	181 22
Salaries and allowances of managers and agents	83 00
Salaries of officers	1,989 73
Salaries and other compensation of office employes	153 00
Rent, \$206.04; taxes, \$3.69; advertising and printing, \$177.10.	386 83
Insurance department fees	46 25
Legal expenses	572 00
All other disbursements	213 75
Total disbursements	\$5,765 78
Balance	\$1,507 00

LEDGER ASSETS.

Cash in office and in bank	\$70 54
Deposited with State Treasurer	1,436 46
Total assets	\$1,507 00

LIABILITIES.

Specific indemnity claims:		
Reported		\$100 00
Temporary disability claims:		
Adjusted, not yet due	\$100 00	
Reported, estimated liability	310 00	
Resisted	187 50	\$597 50
Total liabilities		<u>\$697 50</u>
Balance to protect contracts		<u>\$809 50</u>

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	718	\$70,250 00
Policies written or increased during the year.....	156	31,550 00
Total	<u>874</u>	<u>\$101,800 00</u>
Policies decreased or terminated during the year	291	29,100 00
Policies in force Dec. 31, 1902	583	\$72,700 00
Losses and claims unpaid Dec. 31, of the previous year	19	\$687 50
Losses and claims incurred during the year	53	1,470 00
Total	<u>72</u>	<u>\$2,157 50</u>
Losses and claims paid and compromised during the year....	53	1,460 00
Losses and claims unpaid Dec. 31, 1902	19	\$697 50
Policies terminated by death or specific benefit during the year	1	\$100 00
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$2,136.32; expense, \$2,916.32; total...		\$5,052 64

ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1902.

EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

INCOME.

Gross membership fees	\$12,331 00	
Assessments or premiums, viz.:		
Temporary disability benefits.....	\$54,492 47	
Expenses	23,236 49	77,728 96
Total paid by members.....		\$90,059 96
Interest.....		1,233 61
Total income		\$91,293 57
Ledger assets Dec.31, 1901.....		38,181 34
Total		\$129,474 91

DISBURSEMENTS.

Specific benefit claims and installments paid ..	\$7,900 00	
Temporary disability claims paid	31,769 40	
Advance payments returned to rejected applicants	112 65	
Total paid to members		\$39,782 05
Commissions to agents		14,073 97
Commissions for collecting assessments		4,021 36
Salaries of officers.....		4,760 89
Salaries and other compensation of office employes		4,294 25
Rent, \$1,080.96; taxes, \$277.66; advertising and printing, \$2,326.06.....		3,684 62
Insurance department fees		565 44
Legal expenses.. ..		1,510 00
All other disbursements		4,822 46
Total disbursements.....		\$77,514 94
Balance		\$51,959 97

LEDGER ASSETS.

Loans secured by collateral	\$2,500 00	
Book value of stocks and bonds.. ..	18,200 00	
Cash in office and in bank.....	31,259 97	
Total ledger assets		\$51,959 97

EQUITABLE ACCIDENT COMPANY.

NON-LEDGER ASSETS.

Interest accrued	\$544 41
Market value of stocks and bonds over book value.	73 00
Premiums or assessments due on last call—made within 60 days	4,531 50
Total admitted assets.	\$57,108 88

LIABILITIES.

Specific indemnity claims:	
Resisted.....	\$9,050 00
Temporary disability claims:	
Resisted	325 00
Gross policy claims	\$9,375 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued	389 00
Premiums or assessments paid in advance.....	1,453 25
Total liabilities.....	\$11,217 25
Balance to protect contracts.....	\$45,891 63

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	5,914	\$18,194,275 00
Policies written or increased during the year	2,812	1,585,950 00
Total.....	8,726	\$19,780,225 00
Policies decreased or terminated during the year.....	2,045	4,028,075 00
Policies in force Dec. 31, 1902	6,681	\$15,752,150 00
Losses and claims unpaid Dec. 31 of previous year	32	\$11,779, 00
Losses and claims incurred during the year ..	856	37,265 40
Total.....	888	\$49,044 40
Losses and claims paid and compromised during the year....	826	39,669 40
Losses and claims unpaid Dec. 31, 1902	62	\$9,375 00
Policies terminated by death or specific benefit during the year	4	\$7,900 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	1,013	\$2,470,250 00
Policies written or increased during the year	767	341,300 00
Total	1,780	\$2,811,550 00
Policies decreased or terminated during the year	425	437,450 00
Policies in force Dec. 31, 1902.	1,355	\$2,374,100 00
Losses and claims unpaid Dec. 31, of the previous year.....	6	\$258 00
Losses and claims incurred during the year.....	232	7,011 12
Total.....	238	\$7,269 12
Losses and claims paid and compromised during the year....	215	7,269 12
Losses and claims unpaid Dec. 31, 1902.	23	-
Premiums or assessments collected during the year, viz.:		
Specific benefit and indemnity, \$10,256.00; expense, \$3,537.50; total..		\$13,793 50

MASSACHUSETTS MUTUAL ACCIDENT
ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

GEORGE L. STEVENS, *President.*

G. LEONARD MCNEILL, *Secretary.*

INCOME.

Gross membership fees.....		\$12,157 00
Assessments or premiums, viz.:		
Coupon contract.....	\$1,236 95	
Temporary disability benefits.....	43,397 63	
Expenses.....	49,825 76	94,460 34
Total paid by members.....		\$106,617 34
Interest.....		805 18
Income from all other sources, viz.:		
Reinsurance.....		837 70
Total income.....		\$108,260 22
Ledger assets Dec. 31, 1901.....		36,368 49
Total.....		\$144,628 71

DISBURSEMENTS.

Specific benefit claims and installments paid.....	\$10,500 00	
Temporary disability claims paid.....	30,774 89	
Coupon contract extensions.....	898 75	
Total paid to members.....		\$42,173 64
Commissions to agents.....		11,249 70
Commissions for collecting assessments.....		16,022 77
Salaries and allowances of managers and agents.....		4,047 63
Salaries of officers.....		8,800 00
Salaries and other compensation of office employes.....		8,651 50
Rent, \$1,537.53; taxes, \$418.33; advertising and printing, \$4,488.29.....		6,444 15
Insurance department fees.....		500 31
Legal expenses.....		301 09
All other disbursements.....		9,620 95
Total disbursements.....		\$107,811 74
Balance.....		\$36,816 97

LEDGER ASSETS.

Book value of stocks and bonds.....	\$26,892 22
Agents' balances.....	1,721 95
Cash in office and in bank.....	6,702 32
Bills receivable.....	1,100 06
Interest with State Treasurer.....	100 00
Open accounts.....	300 48
Total ledger assets.....	\$36,816 97

NON-LEDGER ASSETS.

Interest accrued.....	\$156 00
Market value of stocks and bonds over book value.....	49 42
Premiums or assessments due on last call—made within 60 days.....	7,581 45
Furniture, fixtures, safes, supplies and stationery.....	4,275 11
Gross assets.....	\$48,878 95

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$1,721 95
Furniture, fixtures, supplies, printed matter and stationery.....	4,275 11
Total.....	\$5,997 06
Total admitted assets.....	\$42,881 89

LIABILITIES.

Specific indemnity claims:	
Resisted.....	\$2,500 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued.....	515 00
Assessments paid in advance.....	1,493 12
Capital stock.....	3,000 00
Total liabilities.....	\$7,508 12
Balance to protect contracts.....	\$85,373 77

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	6,891	\$17,017,100 00
Policies written or increased during the year.....	4,032	3,185,325 00
Total.....	10,923	\$20,202,425 00
Policies decreased or terminated during the year.....	3,920	4,330,575 00
Policies in force Dec. 31, 1902.....	7,003	\$15,871,850 00
Losses and claims unpaid Dec. 31 of previous year.....	87	\$2,500 00
Losses and claims incurred during the year.....	880	41,274 89
Total.....	967	\$43,774 89
Losses and claims paid and compromised during the year....	880	41,274 89
Losses and claims unpaid Dec. 31, 1902.....	87	\$2,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year.....	1,032	\$2,244,150 00
Policies written or increased during the year.....	701	407,075 00
Total.....	1,733	\$2,651,225 00
Policies decreased or terminated during the year.....	784	799,125 00
Policies in force Dec. 31, 1902.....	949	\$1,852,100 00
Losses and claims unpaid Dec. 31, of the previous year.....	20	-
Losses and claims incurred during the year.....	198	668,831 00
Total.....	218	\$668,831 00
Losses and claims paid and compromised during the year....	195	668,831 00
Losses and claims unpaid Dec. 31, 1902.....	23*	-

Premiums or assessments collected during the year, viz.:

Specific benefit and indemnity, \$5,997.48; expenses, \$7,369.96; total, \$13,367.44

* Notices of accidents received but no proofs submitted

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1902.

ANCIENT ORDER OF UNITED WORKMEN,

AUGUSTA, MAINE.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

CHAS. S. CUMMINGS, *Grand Master Workman.* A. G. ANDREWS, *Grand Recorder.*

INCOME.

Per capita tax	\$10,881 09
Assessments: Mortuary, \$171,326.04; guaranty, \$16,582.03 ..	187,908 07
Medical examiners' fees paid by applicant	499 20
Beneficiary certificate fees.....	1792 31
Total paid by members	\$201,080 67
Interest	223 00
Sale of supplies	45 51
Total income	\$201,349 18
Ledger assets Dec. 31, 1901.....	3,625 35
Total	\$204,974 53

DISBURSEMENTS.

Death claims	\$152,000 00
Membership fees retained by subordinate bodies.....	1,801 00
Salaries of organizers not paid by commissions.	4,111 20
Salaries of officers	1,351 58
Salaries and other compensation of office employes.....	1,179 66
Supreme or grand medical supervisors' fees	499 20
Advertising and printing	1,464 72
Postage, express and telegrams	561 72
Governing bodies	2,938 31
Official publication	675 00
Insurance department fees.....	20 00
Furniture	261 39
Guaranty fund sent to supreme lodge	16,578 96
Total disbursements	\$183,442 74
Balance	\$21,531 79

LEDGER ASSETS.

Cash in bank.....	\$21,531 79
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NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$1,419 79
Gross assets.....	\$22,951 58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery..	\$1,419 79
Total admitted assets	\$21,531 79

LIABILITIES.

Losses and claims, viz:	
Reported—proofs not received	\$4,000 00
Balance	\$17,531 79

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	6,884	\$13,326,000 00
Policies written or increased during the year	1,538	1,911,000 00
Total	8,422	\$15,237,000 00
Deduct policies decreased and terminated during the year ..	545	984,000 00
Policies in force Dec. 31, 1902.....	7877	\$14,253,000 00
Losses and claims unpaid Dec. 31, of previous year	3	\$6,000 00
Losses and claims incurred during the year	78	150,000 00
Total	81	\$156,000 00
Losses and claims paid during the year.....	79	152,000 00
Losses and claims unpaid Dec. 31, 1902	2	\$4,000 00
Assessments collected during the year		\$171,326 04

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,
 PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

Gross membership fees	\$491 00	
Assessments: mortuary, \$13,417.00; disability, \$8,168.50.....	21,585 50	
Total paid by members		\$22,076 50
Interest		1,349 88
Income from all other sources		22 50
Total income		\$23,426 88
Ledger assets Dec. 31, 1901		28,133 06
Total.....		\$51,559 44

DISBURSEMENTS.

Death claims	\$17,000 00	
Disability claims.	6,598 00	
Total paid to members.		\$23,598 00
Salaries of officers		600 00
Salaries and other compensation of office employes		81 39
Advertising and printing		214 60
Postage, express and telegrams.....		90 00
All other disbursements		22 00
Total disbursements		\$24,605 99
Balance		\$26,953 45

LEDGER ASSETS.

Book value of bonds.	\$25,000 00	
Cash in bank.	1,953 45	
Total ledger assets		\$26,953 45

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$185 00	
Gross assets.		\$27,138 45

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$185 00	
Total admitted assets		\$26,953 45

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	1,617	-
Policies written or increased during the year	241	-
Total	1,858	-
Deduct policies decreased and terminated during the year ..	117	-
Policies in force Dec. 31, 1902	1,741	-
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year	19	19,000 00
Total	20	\$20,000 00
Losses and claims paid and compromised during the year...	17	17,000 00
Losses and claims unpaid Dec. 31, 1902.....	3	\$3,000 00
Assessments collected during the year.....	15	\$13,417 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of previous year.	1,486	-
Policies written or increased during the year.....	194	-
Total	1,682	-
Deduct policies decreased and terminated during the year...	100	-
Policies in force Dec. 31, 1902	1,592	-
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	16	16,000 00
Total	17	\$17,000 00
Losses and claims paid and compromised during the year...	14	14,000 00
Losses and claims unpaid Dec. 31, 1902	3	\$3,000 00

MAINE STATE RELIEF ASSOCIATION,
 PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax	\$2,454 40	
Assessments, mortuary	22,610 00	
All other payments by members	35 00	
Total paid by members		\$25,099 40
Interest		1,761 49
Total income		\$26,860 89
Ledger assets Dec. 31, 1901.....		40,937 15
Total		\$67,798 04

DISBURSEMENTS.

Death Claims	\$25,534 00
All other disbursements	2,423 72
Total disbursements	\$27,957 72
Balance	\$39,840 32

ASSETS.

Cash in bank	\$2,434 30
Deposited with State Treasurer.....	37,406 02
Total assets	\$39,840 32

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,194	-
Deduct policies decreased and terminated during the year ..	72	-
Policies in force Dec. 31, 1902	1,122	-
Losses and claims unpaid Dec. 31, of previous year	1	\$1,240 00
Losses and claims incurred during the year	29	23,250 00
Total.....	30	\$29,490 00
Losses and claims paid and compromised during the year ...	27	26,540 00
Losses and claims unpaid Dec. 31, 1902	3	\$2,950 00
Assessments collected during the year		\$25,064 40

ODD FELLOWS GRADED MUTUAL RELIEF
ASSOCIATION,
NORWAY, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

INCOME.

Gross membership fees	\$289 00	
Expense assessments, dues or per capita tax.....	4,853 00	
Assessments, mortuary	26,385 00	
Total paid by members		\$31,527 00
Interest		363 75
Total income.....		\$31,890 75
Ledger assets, Dec. 31, 1901.....		14,268 87
Total.....		\$46,099 42

DISBURSEMENTS.

Death claims	\$29,045 00
Salaries of officers	1,294 84
Printing.....	128 73
Postage, express and telegrams	528 04
Insurance department fees	4 00
Salaries and expenses of agents and collectors	2,812 98
All other disbursements	136 92
Total disbursements.....	\$33,950 51
Balance	\$12,148 91

LEDGER ASSETS.

Book value of bonds	\$1,029 00
Cash in bank	11,119 91
Total ledger assets.....	\$12,148 91

LIABILITIES.

Assessments paid in advance	33 00
Balance	\$12,115 91

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,957	-
Policies written or increased during the year	137	-
Total	2,094	-
Deduct policies decreased and terminated during the year...	94	-
Policies in force Dec. 31, 1902	2,000	-
Losses and claims unpaid Dec. 31, of previous year	3	\$3,685 00
Losses and claims incurred during the year	25	25,360 00
Total.....	28	\$29,045 00
Losses and claims paid and compromised during the year ...	28	29,045 00
Assessments collected during the year.....		\$31,238 00

PATRONS MUTUAL AID SOCIETY,
AUBURN, MAINE.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

E. H. LIBBY, *President.*

J. M. JACKSON, *Secretary.*

INCOME.

Gross membership fees	\$41 00	
Expense assessments, dues or per capita tax	87 48	
Assessments, mortuary	1,369 52	
Annual dues from non-affiliated members	12 00	
Total income		\$1,510 00
Ledger assets, Dec. 31, 1901		1,784 78
Total		\$3,294 78

DISBURSEMENTS.

Death claims	\$1,700 85
Allowances to agents for organizing subordinate branches	27 00
Total disbursements	\$1,727 85
Balance	\$1,566 93

LEDGER ASSETS.

Cash in hands of secretary and treasurer	\$1,566 93
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NON-LEDGER ASSETS.

Furniture and fixtures	\$20 00
Gross assets	\$1,586 93

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$20 00
Total admitted assets	\$1,566 93

LIABILITIES.

Losses and claims, viz.:		
Adjusted not yet due	\$1,369 52	
Salaries, rents, taxes, fees and accounts due and accrued	125 12	
Total liabilities		\$1,494 64
Balance		\$72 29

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.	Number.	Amount.
Policies in force Dec. 31, of previous year	223	-
Policies written or increased during the year	13	-
Total	236	-
Deduct policies decreased and terminated during the year	54	-
Policies in force Dec. 31, 1902	182	-
Losses and claims unpaid Dec. 31, of previous year	14	\$1,700 85
Losses and claims incurred during the year	18	1,369 52
Total	32	\$3,070 37
Losses and claims paid and compromised during the year	14	1,700 85
Losses and claims unpaid Dec. 31, 1902	18	\$1,369 52
Assessments collected during the year		\$1,457 00

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1902.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WM. H. CARBERRY, *President.*

NORMAN P. CORMACK, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax	\$8,271 05	
Assessments, mortuary	59,699 73	
Total paid by members		\$67,970 78
Interest		529 44
Sale of supplies		73 30
Income from all other sources		84 00
Total income		\$68,657 52
Ledger assets, Dec. 31, 1901		19,993 64
Total		\$88,651 16

DISBURSEMENTS.

Death claims	\$42,336 20
Allowances to agents for organizing subordinate branches	1,111 00
Salaries of organizers not paid by commissions	48 00
Salaries and other compensation of officers	2,354 80
Salaries and other compensation of office employes	468 00
Rent	360 00
Advertising and printing	299 22
Postage, express and telegrams	186 60
Legal expenses	197 50
Governing bodies	111 23
Official publication	857 51
Insurance department fees	19 00
All other disbursements	1,381 89
Total disbursements	\$49,730 95
Balance	\$38,920 21

LEDGER ASSETS.

Cash in office and in bank	\$38,920 21
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$5,000 00	
Furniture, fixtures.....	400 00	
Total		\$5,400 00
Gross assets		\$44,320 21

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....		400 00
Total admitted assets.....		\$43,920 21

LIABILITIES.

Salaries, rents, taxes, fees and accounts due and accrued .	\$100 00	
Assessments paid in advance	1 70	
Total liabilities		\$101 70
Balance.....		\$43,818 51

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	4,475	\$4,501,750 00
Policies written or increased during the year	453	362,000 00
Total	4,928	\$4,863,750 00
Deduct policies decreased and terminated during the year...	551	473,000 00
Policies in force Dec. 31, 1902	4,377	\$4,390,750 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$1,500 00
Losses and claims incurred during the year	44	41,000 00
Total.....	46	\$42,500 00
Losses and claims paid and compromised during the year....	46	42,500 00
Assessments collected during the year.....		\$59,699 73

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	1,101	\$96,500 00
Policies written or increased during the year	99	83,750 00
Total	1,200	\$1,080,250 00
Deduct policies decreased and terminated during the year...	182	126,250 00
Policies in force Dec. 31, 1902	1,038	\$954,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during the year	14	14,500 00
Total.....	15	\$15,500 00
Losses and claims paid and compromised during the year....	15	15,500 00
Assessments collected during the year.....		\$12,516 78

CATHOLIC BENEVOLENT LEGION,

BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President.*JOHN D. CARROLL, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax	\$22,597 75	
Assessments: mortuary, \$1,157,174.96; emergency, \$60,904.04	1,218,079 00	
Total paid by members		\$1,240,676 75
Interest		3,720 68
Income from all other sources		5,556 99
Total income		\$1,249,954 42
Ledger assets, Dec. 31, 1901.....		6,108 19
Total		\$1,256,062 61

DISBURSEMENTS.

Death claims	\$1,136,921 24	
Disability claims	21,750 00	
Total paid to members.....		\$1,158,671 24
Allowances to agents for organizing subordinate branches		236 81
Salaries of organizers not paid by commissions		1,700 00
Salaries and other compensation of officers		5,902 26
Salaries and other compensation of office employes		7,784 96
Rent, \$900.00; advertising and printing, \$2,075.41		2,975 41
Postage, express and telegrams		1,232 37
Legal expenses		2,026 58
Governing bodies.....		250 00
Official publication		720 95
Insurance department fees		156 58
All other disbursements		5,807 28
Total disbursements		\$1,187,464 44
Balance		\$68,598 17

LEDGER ASSETS.

Cash in office and in bank.....	\$68,598 17
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$139,000 00
Total admitted assets	\$207,598 17

LIABILITIES.

Losses and claims, viz:

Adjusted, not yet due	\$54,500 00	
Reported—proofs not received.....	113,500 00	
Resisted.....	9,000 00	\$177,000 00
Borrowed money and interest thereon		3,500 00
Total liabilities		\$180,500 00
Balance		\$27,098 17

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	38,286	\$59,198,500 00
Policies written or increased during the year	1,057	929,000 00
Total.....	39,343	\$60,127,500 00
Deduct policies decreased and terminated during the year...	2,788	4,360,750 00
Policies in force Dec. 31, 1902.....	36,555	\$55,766,750 00
Losses and claims unpaid Dec. 31, of previous year.....	66	\$128,000 00
Losses and claims incurred during the year	673	1,182,000 00
Total	739	\$1,310,000 00
Losses and claims paid and compromised during the year...	648	1,136,921 24
Losses and claims unpaid Dec. 31, 1902.....	91	\$168,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	25	\$25,500 00
Policies written or increased during the year	-	2,000 00
Total	25	\$27,500 00
Deduct policies decreased and terminated during the year ..	3	2,500 00
Policies in force Dec. 31, 1902.....	22	\$25,000 00
Assessments collected during the year		\$550 94

CATHOLIC ORDER OF FORESTERS,
CHICAGO, ILL.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

THOMAS H. CANNON, *High Chief Ranger*. THEODORE B. THIELE, *High Secretary*.

INCOME.

Expense assessments, dues or per capita tax	\$49,855 00	
Assessments, mortuary	893,810 13	
Total paid by members.....		\$943,665 13
Interest		14,650 06
Charter fees.....		8,375 00
Merchandise sold.....		8,002 22
Certificate fees		17,830 50
Subordinate court bonds.....		3,120 76
Income from all other sources.....		105 43
Total income		\$995,749 10
Ledger assets Dec. 31, 1901.....		400,942 32
Total		\$1,396,691 42

DISBURSEMENTS.

Death claims.....	\$751,183 34
Allowances to agents for organizing subordinate branches	12,878 99
Salaries and other compensation of officers	6,395 90
Salaries and other compensation of office employes	13,554 25
Rent, \$2,266.50; advertising and printing, \$2,526.05	4,792 55
Postage, express, telephone and telegrams	3,984 08
Legal expenses.....	766 30
Governing bodies	1,684 29
Official publication	13,039 55
Insurance department fees.....	638 26
Subordinate court bonds	3,104 99
Supplies	8,453 20
Premiums charged off	1,216 68
All other disbursements	2,171 19
Total disbursements	\$823,863 57
Balance	\$572,827 85

LEDGER ASSETS.

Cash deposited with treasurer of Quebec.....	\$5,000 00	
Interest due on same	75 00	
Book value of stocks and bonds	429,126 82	
Cash deposited with M. Schweisthal & Co. (failed)	17,376 54	
Interest due on bonds.....	4,468 74	
Cash in office and in bank.....	70,799 72	
Due from subordinate courts, benefit account.....	33,067 79	
Due from subordinate courts, general account.....	8,843 55	
Due from state courts	54 19	
Furniture and supplies on hand	4,015 50	
Total ledger assets		\$572,827 85

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$4,015 50	
Balance due from M. Schweisthal & Co	17,376 54	
Balance due from subordinate courts, general account	9,173 92	
Total		\$30,565 96
Total admitted assets.....		\$542,261 89

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid		\$91,366 66
Balance		\$450,895 23

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	94,902	\$100,497,900 00
Policies written or increased during the year	10,902	11,992,200 00
Total	105,804	\$112,490,100 00
Deduct policies decreased and terminated during the year.....	1,242	1,363,200 00
Policies in force Dec. 31, 1902.....	104,562	\$111,123,900 00
Losses and claims unpaid Dec. 31, of previous year.....	72	\$75,150 00
Losses and claims incurred during the year.....	706	769,400 00
Total	778	\$844,550 00
Losses and claims paid and compromised during the year.....	696	753,183 34
Losses and claims unpaid Dec. 31, 1902	82	\$91,366 66

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,617	\$1,636,000 00
Policies written or increased during the year	121	133,000 00
Total	1,738	\$1,769,000 00
Deduct policies decreased and terminated during the year.....	22	22,000 00
Policies in force Dec. 31, 1902.....	1,716	\$1,747,000 00
Losses and claims incurred during the year.....	6	\$6,000 00
Losses and claims paid and compromised during the year ..	5	5,000 00
Losses and claims unpaid Dec. 31, 1902.....	1	\$1,000 00
Assessments collected during the year.....		\$12,381 40

HOME CIRCLE,
BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

J. VARNUM ABBOTT, *Supreme Leader.* JULIUS M. SWAIN, *Supreme Secretary.*

INCOME.

Expense assessments, members at large	\$90 00	
Assessments, mortuary	118,123 03	
Management and development expenses	13,216 98	
Total paid by members		\$131,430 01
Interest	759 76	
Sale of supplies	454 39	
Income from all other sources	160 20	
Total income		\$132,804 36
Ledger assets, Dec. 31, 1901		24,016 64
Total		\$156,821 00

DISBURSEMENTS.

Death claims		\$114,727 50
Salaries of officers		3,500 00
Salaries and other compensation of office employes.....		1,821 00
Medical examiners' fees, viz:		
Subordinate examiners	\$15 00	
Supreme supervisors	350 00	365 00
Rent, \$805.90; taxes, \$199.71		1,005 61
Advertising and printing		1,722 65
Postage, express and telegrams.....		747 07
Legal expenses		508 47
Governing bodies		610 18
Official publication		1,597 17
Insurance department fees		178 85
All other disbursements		2,713 07
Total disbursements		\$129,496 57
Balance		\$27,324 43

LEDGER ASSETS.

Book value of real estate	\$5,800 00	
Loans on mortgages of real estate.....	3,500 00	
Cash in bank	18,024 43	
Total ledger assets		\$27,324 43

NON-LEDGER ASSETS.

Interest due and accrued	\$492 00	
Market value of real estate over book value	600 00	
Assessments in treasury of subordinate branches	9,600 00	
Furniture, fixtures, supplies, printed matter and stationery	2,879 00	
Due from grand and subordinate councils	80 00	
Total		\$13,651 00
Gross assets		\$40,975 43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$2,879 00
Total admitted assets	\$38,096 43

LIABILITIES.

Losses and claims, viz:	
Due and unpaid	\$5,255 62
Adjusted, not yet due	11,973 87
In process of adjustment	3,359 40
Reported—proofs not received	10,488 42
Total liabilities	\$31,077 31
Balance	\$7,019 12

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,462	\$8,973,560 00
Policies written or increased during the year	317	229,000 00
Total	5,779	\$9,202,560 00
Deduct policies decreased and terminated during the year ..	438	613,500 00
Policies in force Dec. 31, 1902	5,341	\$8,589,000 00
Losses and claims unpaid Dec. 31, of previous year	14	\$18,082 05
Losses and claims incurred during the year	87	128,453 57
Total	101	\$146,535 62
Losses and claims paid and compromised during the year...	80	115,458 31
Losses and claims unpaid Dec. 31, 1902	21	\$31,077 31
Assessments collected during the year		\$118,123 03

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	61	\$107,000 00
Deduct policies decreased and terminated during the year ..	5	7,500 00
Policies in force Dec. 31, 1902	56	\$99,500 00
Losses and claims incurred during the year	3	\$3,342 41
Losses and claims paid and compromised during the year...	2	2,864 25
Losses and claims unpaid Dec. 31, 1902	1	\$478 16
Assessments collected during the year		\$1,589 64

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *Supreme Chief Ranger.*JOHN A. MCGILLIVRAY, *Supreme Secretary.*

INCOME.

Gross membership fees.....	\$17,471 96	
Expense assessments, dues or per capita tax.....	236,273 52	
Assessments:		
Mortuary, \$2,615,296.51; sick and funeral, \$223,166.00..	2,838,464 51	
Total paid by members.....		\$3,092,209 99
Interest, \$214,381.02; rent, \$41,610.97.....		255,991 99
Change of policies.....		3,003 99
Sundry refunds.....		1,381 68
Re-deposits of 1901 mortuary claims.....		1,000 00
Total and permanent disability.....		833 35
Total income.....		\$3,354,421 00
Ledger assets, Dec. 31, 1901.....		5,120,565 38
Total.....		\$8,474,986 38

DISBURSEMENTS.

Death claims.....	\$1,452,068 03	
Sick and permanent disability.....	97,867 50	
Expectation of life.....	1,600 00	
Temporary disability claims.....	166,882 64	
Old age benefits.....	17,100 00	
Funeral benefits.....	12,832 88	
Advance payments returned to rejected applicants.....	7,060 18	
Total paid to members.....		\$1,755,411 23
Commissions and fees to organizers.....		132,719 83
Salaries of organizers not paid by commissions.....		114,514 18
Salaries of officers.....		29,779 91
Salaries and other compensation of office employes.....		91,108 56
Medical examiners' fees.....		1,990 89
Rent.....		14,399 56
Taxes.....		14,706 85
Advertising and printing.....		49,014 78
Postage, express and telegraph.....		8,016 06
Legal expenses.....		14,897 69
Official publication.....		42,173 87
Insurance department fees.....		1,527 85

General and temple expenses	\$20,662 87
Office expenses.....	15,518 39
Traveling and executive council expenses.....	12,188 30
Actuary's salary and expenses	5,181 64
Triennial meeting of supreme court	88,871 69
Branch office expenses	59,733 39
All other disbursements.....	38,181 97
Total disbursements.....	<u>\$2,510,599 53</u>
Balance.....	\$5,964,386 85

LEDGER ASSETS.

Book value of real estate.....	\$654,732 49
Loans on mortgages of real estate.....	3,115,417 10
Book value of stocks and bonds	1,724,791 47
Cash in India.....	346 95
Cash in bank.....	280,298 94
Cash in transit to Australia.....	7,299 90
Special bank deposit	181,500 00
Total ledger assets.....	<u>\$5,964,386 85</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$66,945 01
Interest due and accrued on other assets	10,741 31
Rents due and accrued on property or lease.....	3,558 95
Due from subordinate courts for fees, etc	1,175 49
Due from high and subordinate courts for supplies.....	34,075 17
Saleable supplies on hand	39,713 53
Assessments in treasury of subordinate branches.....	2,271 89
Temporary loan to general account from insurance account	148,407 69
Temporary loan to general account from sick and funeral account.....	110,994 55
Fire insurance.....	2,961 05
Temporary loans on investments.....	7,307 13
Furniture and fixtures.....	25,857 17
Total.....	<u>\$454,008 94</u>
Gross assets.....	\$6,418,395 79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$65,570 70
Due from high and subordinate courts for supplies	34,075 17
Total.....	<u>\$99,645 87</u>
Total admitted assets.....	<u>\$6,318,749 92</u>

LIABILITIES.

Total and permanent disability claims:		
Due and unpaid.....	\$2,500	00
Not yet due.....	71,250	00
Death losses:		
Due and unpaid.....	140,966	62
Resisted.....	25,366	70
Sick benefits:		
Due and unpaid.....	1,811	32
Not yet due (estimated).....	10,000	00
Funeral benefits.....	1,450	00
Present value of unpaid installments of old age annuities	106,924	80
Accounts due and accrued.....		5,848 24
Assessments paid in advance.....		6,349 15
Due insurance account.....		148,407 69
Sick and funeral account.....		110,994 55
Total liabilities.....	\$631,869	07
Balance.....	\$5,686,880	85

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	192,086	\$217,027,500 00
Policies written or increased during the year.....	30,101	24,509,500 00
Total.....	222,187	\$241,537,000 00
Deduct policies decreased and terminated during the year..	16,818	14,687,500 00
Policies in force Dec. 31, 1902.....	205,369	\$226,849,500 00
Losses and claims unpaid Dec. 31, of previous year.....	221	\$140,425 65
Losses and claims incurred during the year.....	10,525	1,850,551 24
Total.....	10,746	\$1,990,976 89
Losses and claims paid and compromised during the year..	10,461	1,787,348 97
Losses and claims unpaid Dec. 31, 1902.....	285	\$203,627 92
Assessments collected during the year.....		\$2,838,464 51

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	5,226	\$4,571,000 00
Policies written or increased during the year.....	602	436,000 00
Total.....	5,828	\$5,007,000 00
Deduct policies decreased and terminated during the year..	538	430,500 00
Policies in force Dec. 31, 1902.....	5,290	\$4,576,500 00
Losses and claims unpaid Dec. 31, of previous year.....	11	\$3,675 87
Losses and claims incurred during the year.....	609	45,011 96
Total.....	620	\$48,687 83
Losses and claims paid and compromised during the year..	602	43,751 38
Losses and claims unpaid Dec. 31, 1902.....	18	\$4,936 45
Assessments collected during the year.....		\$68,315 80

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

EDWARD L. HEARN, *President.*DANIEL COLWELL, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax	\$58,968 89	
Assessments, mortuary	406,775 82	
Medical examiners' fees paid by applicant.....	2,446 60	
		<hr/>
Total paid by members		\$468,191 31
Interest		18,448 83
Sale of supplies		7,350 99
Income from all other sources		3,742 26
		<hr/>
Total income		\$497,733 39
Ledger assets, Dec. 31, 1901		621,805 27
		<hr/>
Total		\$1,119,538 66

DISBURSEMENTS.

Death claims		\$231,000 00
Allowances to agents for organizing subordinate branches		22,336 47
Salaries of officers		8,275 15
Salaries and other compensation of office employes		6,374 24
Supreme or grand medical supervisors fees		2,460 00
Rent		1,200 00
Advertising and printing		2,972 56
Postage, express and telegrams		3,747 66
Legal expenses		2,608 34
Governing bodies		13,747 03
Insurance department fees		436 42
All other disbursements		9,481 08
		<hr/>
Total disbursements.....		\$304,638 95
		<hr/>
Balance		\$814,899 71

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$60,000 00	
Book value of bonds.....	489,362 65	
Cash in office and in bank	259,037 06	
Special deposit liquor forfeiture	1,500 00	
Special deposit, insurance department, Quebec.....	5,000 00	
		<hr/>
Total ledger assets.....		\$814,899 71

NON-LEDGER ASSETS.

Interest accrued	\$6,746 09	
Assessments in treasury of subordinate branches	23,295 67	
Furniture, fixtures, supplies, printed matter and stationery	12,005 42	
Total		\$42,047 18
Gross assets		\$856,946 89

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$12,005 42	
Depreciation of ledger assets to bring same to market value	23,507 25	
Total		\$35,512 67
Total admitted assets		\$821,434 22

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$9,200 00	
Adjusted, not yet due	36,000 00	
Resisted	9,000 00	
Total liabilities		\$54,200 00
Balance		\$767,234 22

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	32,790	\$33,073,000 00
Policies written or increased during the year	3,864	3,864,000 00
Total	36,654	\$36,937,000 00
Deduct policies decreased and terminated during the year ..	2,068	2,102,000 00
Policies in force Dec. 31, 1902	34,586	\$34,835,000 00
Losses and claims unpaid Dec. 31, of previous year	36	\$36,333 65
Losses and claims incurred during the year	248	249,000 00
Total	284	\$285,333 65
Losses and claims paid and compromised during the year ...	230	231,133 65
Losses and claims unpaid Dec. 31, 1902	54	\$54,200 00
Assessments collected during the year		\$372,057 79

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	599	\$600,000 00
Policies written or increased during the year	63	63,000 00
Total	662	\$663,000 00
Deduct policies decreased and terminated during the year ..	31	31,000 00
Policies in force Dec. 31, 1902	631	\$632,000 00
Losses and claims incurred during the year	3	\$3,000 00
Losses and claims paid and compromised during the year ...	3	3,000 00
Assessments collected during the year		\$6,812 03

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

D. S. BIGGS, *Supreme Dictator.*NOAH M. GIVAN, *Supreme Reporter.*

INCOME.

Expense assessments, dues or per capita tax	\$88,576 35
Assessments, mortuary	3,028,152 17
Total paid by members	\$8,170,728 52
Interest	5,005 24
Sale of supplies	420 68
Income from all other sources	1,153 25
Total income.....	\$8,177,307 69
Ledger assets Dec. 31, 1901	86,655 31
Total	\$8,263,963 00

DISBURSEMENTS.

Death claims	\$3,066,482 35
Allowances to agents for organizing subordinate branches.....	25,871 49
Salaries and other compensation of officers	11,765 60
Salaries and other compensation of office employes.....	12,622 50
Supreme or grand medical supervisors' fees	2,500 00
Rent	2,525 00
Advertising and printing	2,808 36
Postage, express and telegrams	2,399 73
Legal expenses	7,586 01
Governing bodies	15,706 40
Official publication	2,500 00
Insurance department fees	742 85
Miscellaneous.....	2,575 80
Supreme lodge session	13,230 60
Total disbursements	\$3,169,316 69
Balance	\$94,646 31

LEDGER ASSETS.

Cash in office and in bank	\$84,916 41
On deposit as bond and return of assessments in contested cases	9,729 90
Total ledger assets.....	\$94,646 31

NON-LEDGER ASSETS.

Interest due	\$428 56	
Interest due from grand lodge.....	452 48	
Assessments in treasury of subordinate branches	250,325 24	
Furniture, fixtures, supplies, printed matter and stationery	10,923 82	
Judgment.....	2,691 05	
General fund expense assessment in hands of lodges.....	20,673 25	
Total		\$285,494 40
Gross assets		\$380,140 71

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$10,923 82	
Judgment	2,691 05	
Total		\$13,614 87
Total admitted assets		\$366,525 84

LIABILITIES.

Losses and claims, viz:

Due and unpaid	\$48,566 67	
Adjusted, not yet due	144,000 00	
Reported—proofs not received	138,500 00	
Resisted	21,500 00	\$352,566 67
Salaries, rents, taxes, fees and accounts due and accrued..	485 00	
Total liabilities.....		\$353,051 67
Balance		\$13,474 17

EXHIBIT OF POLICIES.

TOTAL BUSINESS.	Number.	Amount.
Policies in force Dec. 31, of previous year	55,773	\$96,852,500 00
Policies written or increased during the year	4,093	4,147,000 00
Total	59,866	\$100,999,500 00
Deduct policies decreased and terminated during the year ..	6,286	9,133,500 00
Policies in force Dec. 31, 1902	53,580	\$91,866,000 00
Losses and claims unpaid Dec. 31, of previous year	262	\$487,400 02
Losses and claims incurred during the year	1,609	2,938,000 00
Total	1,871	\$3,425,400 02
Losses and claims paid and compromised during the year...	1,677	3,072,833 35
Losses and claims unpaid Dec. 31, 1902	194	\$352,566 67
Assessments collected during the year		\$3,082,152 17

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year	198	\$352,000 00
Deduct policies decreased and terminated during the year ..	13	\$24,000 00
Policies in force Dec. 31, 1902	185	\$328,000 00
Losses and claims unpaid Dec. 31, of previous year	3	\$6,000 00
Losses and claims incurred during the year	7	12,000 00
Total	10	\$18,000 00
Losses and claims paid and compromised during the year...	9	17,000 00
Losses and claims unpaid Dec. 31, 1902	1	\$1,000 00
Assessments collected during the year		\$14,168 60

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

RE-INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

CHARLES F. S. NEAL, *President*.SAMUEL M. SMITH, *Secretary*.

INCOME.

Gross membership fees	\$10,972 50	
Expense assessments, dues or per capita tax.....	192,924 40	
Assessments, mortuary	1,736,340 13	
Total paid by members		\$1,940,237 03
Interest		5,235 98
Rent		46,672 21
Returned to mortuary fund during year		118 78
Returned to expense fund during year		1,358 19
Increase in book value of real estate		2,175 23
Income from all other sources		3,054 65
Total income		\$1,998,852 07
Ledger assets Dec. 31, 1901.....		203,853 97
Total		\$2,202,706 04

DISBURSEMENTS.

Death claims	\$1,430,977 37	
Payments returned to applicants or members	2,017 81	
Total paid to members		\$1,432,995 18
Dues, per capita tax, etc., retained by subordinate bodies.....		103,106 48
Membership fees retained by local secretaries or collectors		10,972 50
Commission paid local secretaries or collectors		55,901 73
Salaries of officers.....		5,812 50
Salaries and other compensation of office employes		23,256 45
Medical examiners' fees, viz:		
Subordinate examiners	\$19,779 50	
Supreme or grand supervisors.....	3,293 08	23,072 58
Rent		4,090 82
Advertising and printing		9,380 62
Postage, express and telegrams		7,989 98
Legal expenses.....		4,139 86
Governing bodies.....		3,326 97
Official publication.....		2,937 43
Insurance department fees		1,175 00
Lexington Hotel investment		42,344 31
Other investment expenses		11,648 91
Expenses in redeath claims		8,432 95
Bonding local secretaries and employes.....		2,159 05
All other disbursements		7,502 26
Total disbursements.....		\$1,750,245 58
Balance		\$452,460 46

LEDGER ASSETS.

Book value of real estate	\$33,175 23	
Loans on mortgages of real estate	28,100 00	
Loans secured by collateral	1,300 00	
Book value of bonds	2,850 00	
Due from supreme lodge	1,985 01	
Cash in office and in bank	239,233 80	
Lexington Hotel investment	144,005 29	
All other ledger assets	1,811 13	
Total ledger assets		\$452,460 46

NON-LEDGER ASSETS.

Interest accrued	\$3,435 95	
Rents accrued	6,500 00	
Due from organizers	1,830 17	
Market value of stocks and bonds over book value	405 00	
Due on City National Bank claim 3%	4,223 88	
Assessments in treasury of subordinate branches	6,898 62	
Furniture, fixtures and safes	3,500 00	
Total		\$26,793 62
Gross assets		\$479,254 08

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$3,500 00	
Personal or agents' debit balances, unsecured	1,830 17	
Bills receivable, unsecured	1,985 01	
Depreciation of ledger assets to bring same to market value	2,200 00	
Total		\$9,515 18
Total admitted assets		\$469,738 90

LIABILITIES.

Losses and claims, viz:		
Reported—proofs not received	\$165,000 00	
Resisted	29,000 00	\$194,000 00
Salaries, rents, taxes, fees and accounts due and accrued	35,422 36	
Assessments paid in advance	1,831 27	
Total liabilities		\$231,253 63
Balance		\$238,485 27

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	57,075	\$101,265,500
Policies written or increased during the year	11,348	13,910,500 00
Total	68,423	\$115,176,000 00
Deduct policies decreased and terminated during the year...	7,713	11,465,000 00
Policies in force Dec. 31, 1902	60,710	\$103,711,000 00
Losses and claims unpaid Dec. 31 of previous year	118	\$248,500 00
Losses and claims incurred during the year	715	1,423,000 00
Total	833	\$1,671,500 00
Losses and claims paid and compromised during the year...	740	1,477,500 00
Losses and claims unpaid Dec. 31, 1902	93	\$194,000 00
Assessments collected during the year		\$1,929,264 53

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	517	\$640,500 00
Policies written or increased during the year	96	98,000 00
Total	613	\$738,500 00
Deduct policies decreased and terminated during the year ...	91	111,500 00
Policies in force Dec. 31, 1902..	522	\$625,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	6	10,000 00
Total	7	\$11,000 00
Losses and claims paid and compromised during the year...	7	11,000 00
Assessments collected during the year		\$12,492 82

KNIGHTS OF THE MACCABEES OF THE WORLD,
PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *Supreme Commander.* G. J. SIEGLE, *Supreme Record Keeper.*

INCOME.

Gross membership fees.. .. .	\$29,233 40
Expense assessments, dues or per capita tax.....	4,063 90
Assessments:	
Mortuary, \$3,160,989.28; sick, funeral and accident, \$68,776.05; expense, \$368,380.22.....	3,598,145 55
Total paid by members	\$3,631,442 85
Interest, \$51,893.01; rent, \$2,040.00.. .. .	53,933 01
Loans repaid, relief fund	1,375 00
Profit on sale of bond.....	25,957 42
Total income	\$3,712,708 28
Ledger assets Dec. 31, 1901.....	1,786,789 16
Total	\$5,499,497 44

DISBURSEMENTS.

Death claims	\$2,551,546 42
Disability claims.....	57,459 90
Payments returned to applicants or members.. .. .	4,215 35
Total paid to members.....	\$2,613,221 67
Salaries of organizers not paid by commissions	104,631 32
Salaries of officers	26,707 98
Salaries and other compensation of office employes	30,783 28
Supreme or grand medical supervisor's fees	1,159 18
Taxes	1,070 63
Advertising and printing	11,193 80
Postage, express and telegrams.....	12,018 04
Legal expenses.. .. .	13,133 91
Governing bodies.....	118,474 95
Official publication	24,695 76
Insurance department fees	1,541 40
Miscellaneous	2,184 42
Traveling expenses	8,119 54
Supplies	31,227 98
Total disbursements.....	\$3,000,163 86
Balance.....	\$2,499,333 58

LEDGER ASSETS.

Book value of real estate.. .. .	\$87,707 72
Book value of stocks and bonds	1,950,303 27
Agents or personal balances.. .. .	54,552 56
Cash in office and in bank	406,770 03
Total ledger assets.....	\$2,499,333 58

NON-LEDGER ASSETS.

Interest due and accrued	\$26,382 62	
Rents due	190 00	
Market value of stocks and bonds over book value	879 82	
Assessments in treasury of subordinate branches.....	280,247 33	
Sick, funeral and accident assessments	5,902 28	
General fund.....	31,178 71	
Total..		\$344,780 76
Gross assets		\$2,844,114 34

DEDUCT ASSETS NOT ADMITTED.

Personal or agents' debit balances, unsecured.....		\$54,552 56
Total admitted assets		\$2,789,561 78

LIABILITIES.

Losses and claims, viz.:

In process of adjustment.....	\$351,150 00	
Resisted.....	85,500 00	\$436,650 00
Salaries, rents, taxes, fees and accounts due and accrued..	31,625 78	
Total liabilities.		\$468,275 78
Balance		\$2,321,286 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	240,299	\$326,020,000 00
Policies written or increased during the year	70,780	75,074,000 00
Total	311,079	\$401,094,000 00
Deduct policies decreased and terminated during the year.	25,515	\$28,705,000 00
Policies in force Dec. 31, 1902	285,564	\$372,389,000 00
Losses and claims unpaid Dec. 31 of previous year.....	258	\$102,550 00
Losses and claims incurred during the year	1,731	2,542,450 00
Total.	1,989	\$2,945,000 00
Losses and claims paid and compromised during the year ..	1,675	2,508,350 00
Losses and claims unpaid Dec. 31, 1902.....	314	\$436,650 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	1,394	\$1,148,000 00
Policies written or increased during the year	1,612	1,436,000 00
Total.	3,006	\$2,584,000 00
Deduct policies decreased and terminated during the year...	377	321,000 00
Policies in force Dec. 31, 1902	2,629	\$2,263,000 00
Losses and claims incurred during the year	8	\$7,000 00
Losses and claims paid and compromised during the year....	7	6,500 00
Losses and claims unpaid Dec. 31, 1902..	1	\$500 00
Assessments collected during the year.....		\$15,517 88

MODERN WOODMEN OF AMERICA,

ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883.

W. A. NORTHCOTT, *Head Consul.*

C. W. HAWES, *Head Clerk.*

INCOME.

Expense assessments, dues or per capita tax	\$669,548 00
Assessments: mortuary, \$5,677,194.15; special refund, \$12,000	5,689,194 15
Total paid by members	\$6,358,742 15
Interest, \$26,662.33; rent, \$1,045.....	27,707 33
Sale of supplies	62,668 29
Certificate fees	13,744 25
Advertising	2,644 66
All other sources.....	802 25
Total income	\$6,466,308 93
Ledger assets Dec. 31, 1901	1,356,590 00
Total.....	\$7,822,898 93

DISBURSEMENTS.

Death claims	\$5,592,883 34
Payments returned to applicants or members	2,483 45
Total paid to members.....	\$5,595,366 79
Allowances to agents—for organizing subordinate branches.....	164,715 87
Head officers traveling expense	1,189 48
Salaries and other compensation of officers	37,559 92
Salaries and other compensation of office employes	109,100 44
Rent, \$422.95; taxes, \$1,914.22; advertising and printing, \$22,899.89.....	25,237 06
Postage, express and telegrams	36,582 68
Legal expenses.....	22,975 20
Governing bodies	5,893 75
Official publication.....	88,977 69
Insurance department fees.....	487 00
Miscellaneous	22,130 13
Traveling expenses	5,883 12
Profit and loss account, real estate.....	125 00
All other disbursements	115,354 73
Total disbursements	\$6,231,581 86
Balance	\$1,591,317 07

LEDGER ASSETS.

Book value of real estate.....	\$151,701 38
Cash in bank.....	1,378,396 24
Furniture	58,468 10
Library	2,751 35
Total ledger assets	\$1,591,317 07

NON-LEDGER ASSETS.

Interest accrued	\$4,443 56	
Rents accrued	55 00	
Assessments in treasury of subordinate branches.	535,000 00	
Total		\$539,498 56
Gross assets		\$2,130,815 63

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$58,468 10	
Library	2,751 35	
Total		\$61,219 45
Total admitted assets		\$2,069,596 18

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid	\$52,535 70	
In process of adjustment	575,500 00	
Resisted	88,000 00	\$716,035 70
Salaries, rents, taxes, fees and accounts due and accrued.	24,360 90	
Total liabilities		\$740,396 60
Balance		\$1,329,199 58

EXHIBIT OF POLICIES.

	TOTAL BUSINESS.	Number.	Amount.
Policies in force Dec. 31, of previous year	621,700	\$1,097,419,500 00	
Policies written or increased during the year	95,875	144,743,000 00	
Total	771,575	\$1,242,162,500 00	
Deduct policies decreased and terminated during the year ..	53,409	80,877,500 00	
Policies in force Dec. 31, 1902.	664,166	\$1,161,285,000 00	
Losses and claims unpaid Dec. 31, of previous year	330	\$593,769 04	
Losses and claims incurred during the year	3,166	5,778,000 00	
Total	3,496	\$6,369,769 04	
Losses and claims paid and compromised during the year...	3,094	5,653,733 34	
Losses and claims unpaid Dec. 31, 1902	402	\$716,035 70	
Assessments collected during the year		\$5,689,194 15	

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31 of previous year	1,927	\$2,947,000 00
Policies written or increased during the year	1,396	1,783,000 00
Total	3,323	\$4,730,000 00
Deduct policies decreased and terminated during the year ...	544	687,000 00
Policies in force Dec. 31, 1902	2,779	\$4,043,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$1,900 00
Losses and claims incurred during the year	12	20,500 00
Total	13	\$21,500 00
Losses and claims paid and compromised during the year....	11	19,500 00
Losses and claims unpaid Dec. 31, 1902	2	\$2,000 00
Assessments collected during the year		\$17,803 70

NEW ENGLAND ORDER OF PROTECTION,
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES H. FLINT, *President.*

DANIEL M. FRYE, *Secretary.*

INCOME.

Gross membership fees	\$4,573 00	
Expense assessments, dues or per capita tax.....	32,524 75	
Assessments, mortuary	480,530 35	
Interest	1,136 64	
Medical examiners' fees paid by applicant	5,364 00	
Total paid by members		\$524,128 74
Interest		678 90
Sale of supplies		1,365 10
Total income		\$526,172 74
Ledger assets Dec. 31, 1901.....		76,993 08
Total		\$603,165 82

DISBURSEMENTS.

Disability claims		\$499,750 00
Allowances to agents for organizing subordinate branches		587 60
Salaries of organizers not paid by commissions		3,722 00
Salaries and other compensation of officers		5,432 55
Salaries and other compensation of office employes.....		1,872 00
Medical examiners' fees, viz.:		
Subordinate examiners	\$4,023 00	
Supreme or grand supervisors	1,341 00	5,364 00
Rent		1,943 31
Advertising and printing		2,892 68
Postage, express and telegrams		553 05
Legal expenses		1,238 48
Governing bodies		16,001 87
Official publication		420 16
Insurance department fees.....		25 15
All other disbursements.....		4,405 45
Total disbursements		\$544,208 30
Balance		\$58,957 52

LEDGER ASSETS.

Cash in bank	\$58,957 52
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$47,500 00
Total admitted assets	<u>\$106,457 52</u>

LIABILITIES.

Losses and claims, viz:

In process of adjustment	\$9,000 00
Reported—proofs not received	19,000 00
Resisted	<u>5,000 00</u>

Total liabilities	<u>\$33,000 00</u>
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Balance	\$73,457 52
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EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	30,617	\$51,325,000 00
Policies written or increased during the year	2,694	3,437,000 00
Total	<u>33,311</u>	<u>\$54,762,000 00</u>
Deduct policies decreased and terminated during the year ..	1,283	1,945,000 00
Policies in force Dec. 31, 1902	<u>32,028</u>	<u>\$52,817,000 00</u>
Losses and claims unpaid Dec. 31, of previous year	19	\$33,000 00
Losses and claims incurred during the year	280	503,000 00
Total	<u>299</u>	<u>\$536,000 00</u>
Losses and claims paid and compromised during the year ..	280	503,000 00
Losses and claims unpaid Dec. 31, 1902	19	\$33,000 00
Assessments collected during the year		\$480,530 35

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	4,033	\$6,042,000 00
Policies written or increased during the year	338	405,000 00
Total	<u>4,431</u>	<u>\$6,447,000 00</u>
Deduct policies decreased and terminated during the year ..	204	274,000 00
Policies in force Dec. 31, 1902	<u>4,227</u>	<u>\$6,173,000 00</u>
Losses and claims unpaid Dec. 31, of previous year	4	\$7,000 00
Losses and claims incurred during the year	38	61,000 00
Total	<u>42</u>	<u>\$68,000 00</u>
Losses and claims paid and compromised during the year ..	41	67,000 00
Losses and claims unpaid Dec. 31, 1902	1	\$1,000 00
Assessments collected during the year		\$48,573 80

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

JOS. A. LANGFITT, *Supreme Regent.*W. O. ROBSON, *Supreme Secretary.*

INCOME.

Changes of benefit certificate fees	\$3,294 00
Expense assessments, dues or per capita tax	191,329 40
Assessments, mortuary	7,140,664 82
All other payments by members	3 00
Total paid by members	\$7,335,291 22
Interest	69,855 99
Sale of supplies	6,885 18
Income from all other sources	752 78
Total income	\$7,412,785 17
Ledger assets Dec. 31, 1901	2,305,694 56
Total	\$9,718,479 73

DISBURSEMENTS.

Death claims	\$6,899,868 73
Changes of benefit certificate fees	14 50
Total paid to members	\$6,899,883 23
Supplies, office furniture and printing plant	6,394 95
Allowances to agents for organizing subordinate branches	48,152 46
Salaries of organizers not paid by commissions	9,902 00
Salaries and other compensation of officers	33,138 07
Official visits, mileage and per diem	17,606 89
Salaries and other compensation of office employes	41,891 21
Supreme or grand medical supervisors' fees	4,000 00
Taxes	710 40
Advertising and printing	15,635 09
Postage, express and telegrams	7,977 19
Legal expenses	5,716 59
Supreme council session	3,542 92
Official publication	7,963 60
Insurance departments, State laws	1,278 38
All other disbursements	14,010 06
Total disbursements	\$7,113,802 14
Balance	\$2,604,677 59

LEDGER ASSETS.

Book value of real estate.....	\$51,170 97	
Book value of bonds.....	1,872,736 16	
Cash in bank.....	680,770 46	
Total ledger assets.....		\$2,604,677 59

NON-LEDGER ASSETS.

Interest due and accrued.....	\$23,024 96	
Ledger balances.....	2,709 26	
Printing plant.....	6,680 30	
Paper stock.....	1,153 46	
Office furniture.....	5,029 51	
Assessments in treasury of subordinate branches.....	610,019 16	
Supplies for sale.....	2,364 85	
Assessments paid in advance.....	39 26	
Total.....		\$651,020 76
Gross assets.....		\$3,255,698 35

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery.....	\$8,547 82	
Personal or agents' debit balances, unsecured.....	255 20	
Bills receivable, unsecured.....	2,454 06	
Depreciation of ledger assets to bring same to market value.....	32,033 66	
Printing plant.....	6,680 30	
Total.....		\$49,971 04
Total admitted assets.....		\$3,205,727 31

LIABILITIES.

Losses and claims, viz.:		
In process of adjustment.....	\$672,525 00	
Resisted.....	*38,000 00	\$710,525 00
Salaries, rents, taxes, fees and accounts due and accrued..	2,201 22	
Assessments paid in advance.....	39 26	
All other liabilities.....	271 89	
Total liabilities.....		\$713,037 37
Balance.....		\$2,492,689 94

* Including \$25,000.00 on account of persons not in good standing.

EXHIBIT OF POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	231,132	\$585,704,000 00
Policies written or increased during the year	33,216	50,854,000 00
Total	264,348	\$636,558,000 00
Deduct policies decreased and terminated during the year	10,026	21,229,000 00
Policies in force Dec. 31, 1902	254,322	\$615,329,000 00
Losses and claims unpaid Dec. 31, of previous year	264	\$726,233 36
Losses and claims incurred during the year	2,546	6,886,500 00
Total	2,810	\$7,612,733 36
Losses and claims paid and compromised during the year	2,549	6,927,208 36
Losses and claims unpaid Dec. 31, 1902	261	685,525 00
Assessments collected during the year		\$7,140,664 82

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	660	\$1,639,000 00
Policies written or increased during the year	164	212,000 00
Total	824	\$1,851,000 00
Deduct policies decreased and terminated during the year	21	32,500 00
Policies in force Dec. 31, 1902	803	\$1,818,500 00
Losses and claims incurred during the year	7	\$17,500 00
Losses and claims paid and compromised during the year	7	17,500 00
Assessments collected during the year		\$21,428 68

ROYAL NEIGHBORS OF AMERICA,

ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. W. WHITE,	} <i>Beneficiary</i>	MYRTLE E. DADE, <i>Beneficiary Recorder.</i>
C. W. HAWES,		
J. G. JOHNSON,			} Committee.

INCOME.

Gross membership fees	\$12,318 00	
Assessments, mortuary	369,624 45	
Total paid by members		\$381,942 45
Interest		1,492 25
Income from all other sources		837 92
Total income		\$384,272 62
Ledger assets, Dec. 31, 1901		73,370 46
Total		\$457,643 08

DISBURSEMENTS.

Death claims	\$363,300 00	
Payments returned to applicants or members	119 45	
Total paid to members		\$363,419 45
Salaries and other compensation of officers		3,300 00
Salaries and other compensation of office employes		5,551 26
Supreme medical supervisors' expense		551 62
Rent		720 00
Advertising and printing		1,412 55
Postage, express and telegrams		2,148 41
Legal expenses		1,206 78
Official publication		111 88
All other disbursements		1,188 16
Total disbursements		\$379,610 11
Balance		\$78,032 97

LEDGER ASSETS.

Cash in bank	\$78,032 97
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$43,000 00	
Furniture	1,195 38	
Total		\$44,195 38
Gross assets		\$122,228 35

DEDUCT ASSETS NOT ADMITTED.

Furniture	\$1,195 38
Total admitted assets.....	\$121,032 97

LIABILITIES.

Losses and claims, viz:

In process of adjustment	\$30,000 00
Resisted	7,000 00
Total liabilities.	\$37,000 00
Balance.....	\$84,032 97

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	60,722	\$67,080,000 00
Policies written or increased during the year	15,705	17,095,500 00
Total	76,427	\$84,175,500 00
Deduct policies decreased and terminated during the year...	6,615	7,520,500 00
Policies in force Dec. 31, 1902	69,812	\$76,655,000 00
Losses and claims unpaid Dec. 31, of previous year.....	42	\$47,000 00
Losses and claims incurred during the year	339	358,500 00
Total.....	381	\$405,500 00
Losses and claims paid and compromised during the year...	347	368,500 00
Losses and claims unpaid Dec. 31, 1902.	34	\$37,000 00
Assessments collected during the year.		\$369,624 45

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	14	\$15,500 00
Policies written or increased during the year	54	48,000 00
Total	68	\$63,500 00
Deduct policies decreased and terminated during the year...	12	10,500 00
Policies in force Dec. 31, 1902	56	\$53,000 00
Assessments collected during the year.		\$170 70

ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

J. H. MCGREGOR, *Premier*.ARTHUR J. BATES, *Supreme Secretary*.

INCOME.

Assessments:	
mortuary, \$236,484.18; emergency, \$25,190.04; expense, \$21,858.43 ..	\$283,532 65
Interest	447 46
Sale of supplies.	239 10
Income from all other sources	72 71
Total income	\$284,291 92
Ledger assets, Dec. 31, 1901.	16,025 00
Total	\$300,316 92

DISBURSEMENTS.

Death claims	\$267,850 91
Salaries of organizers not paid by commissions	4,457 98
Salaries and other compensation of officers	6,275 00
Salaries and other compensation of office employes.	3,141 25
Rent	700 08
Advertising and printing	677 15
Postage, express and telegrams	504 85
Legal expenses	197 75
Governing bodies.	4,017 35
Official publication.	1,242 30
Insurance department fees	10 00
All other disbursements	2,821 48
Total disbursements	\$291,896 10
Balance	\$8,420 82

LEDGER ASSETS.

Cash in bank.....	\$8,420 82
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NON-LEDGER ASSETS.

Ledger balances, back calls	\$5,987 95
Total admitted assets	\$14,408 77

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$90,500 00	
Reported—proofs not received	43,500 00	
Resisted	<u>2,000 00</u>	
Total liabilities		\$136,000 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year...	6,120	\$11,246,500 00
Policies written or increased during the year	<u>599</u>	<u>383,000 00</u>
Total	6,719	\$11,629,500 00
Deduct policies decreased and terminated during the year...	<u>938</u>	<u>1,456,500 00</u>
Policies in force Dec. 31, 1902.	5,781	\$10,173,000 00
Losses and claims unpaid Dec. 31, of previous year	76	\$149,500 00
Losses and claims incurred during the year	<u>121</u>	<u>261,000 00</u>
Total	197	\$410,500 00
Losses and claims paid and compromised during the year...	<u>136</u>	<u>274,500 00</u>
Losses and claims unpaid Dec. 31, 1902	61	\$136,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	68	\$116,000 00
Deduct policies decreased and terminated during the year ..	<u>7</u>	<u>11,500 00</u>
Policies in force Dec. 31, 1902.	61	\$104,500 00
Losses and claims unpaid Dec. 31, of previous year	2	\$2,000 00
Losses and claims incurred during the year	<u>1</u>	<u>3,000 00</u>
Total	3	\$5,000 00
Losses and claims paid and compromised the during year...	<u>2</u>	<u>2,000 00</u>
Losses and claims unpaid Dec. 31, 1902	1	\$3,000 00
Assessments collected during the year		\$3,038 38

SOCIÉTÉ DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

ALFRED LAMBERT, *President.*GERMAIN BEAULIEU, *Secretary.*

INCOME.

Gross membership fees	\$3,749 68	
Expense assessments, dues or per capita tax	21,630 25	
Assessments, mortuary, \$116,714.86; emergency, \$49,753.49; disability, \$55,223.37	221,691 72	
Medical examiners' fees paid by applicant.	784 60	
All other payments by members.....	932 37	
Total paid by members	\$248,788 62	
Interest.....	11,953 66	
Sale of supplies	338 64	
Total income	\$261,080 92	
Ledger assets, Dec. 31, 1901.	318,667 94	
Total.	\$579,748 86	

DISBURSEMENTS.

Death claims	\$114,600 00	
Disability claims	53,476 82	
Payments returned to applicants or members	190 65	
Total paid to members.....	\$168,267 47	
Allowances to agents for organizing subordinate branches	670 23	
Salaries of organizers not paid by commissions	1,980 00	
Salaries and other compensation of officers	3,855 38	
Salaries and other compensation of office employes	2,976 66	
Medical examiners' fees, viz:		
Subordinate examiners	\$10 00	
Supreme or grand supervisors	1,078 00	1,088 00
Rent, \$650.53; taxes, \$87.18; advertising and printing, \$2,153.87	2,891 58	
Postage, express and telegrams.....	1,015 87	
Legal expenses	275 34	
Governing bodies	4,493 65	
Official publication	2,791 34	
Insurance department fees	306 50	
Supplies	3,499 74	
Traveling expenses	3,524 02	
All other disbursements	1,658 31	
Total disbursements	\$199,294 09	
Balance	\$380,454 77	

LEDGER ASSETS.

Loans on mortgages of real estate.....	\$284,827 84	
Book value of bonds.....	49,006 25	
Cash in office and in bank.	41,620 68	
Deposit, Province of Ontario.....	5,000 00	
Total ledger assets.....		\$380,454 77

NON-LEDGER ASSETS.

Interest accrued.....	\$2,170 23	
Furniture, fixtures, supplies, printed matter and stationery	6,903 17	
Total		\$9,073 40
Gross assets.....		\$389,528 17

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,903 17	
Total admitted assets		\$382,625 00

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$1,000 00	
Adjusted, not yet due	10,000 00	
Total liabilities		\$11,000 00
Balance.....		\$371,625 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	16,284	\$16,198,400 00
Policies written or increased during the year	3,193	3,193,000 00
Total	19,477	\$19,391,400 00
Deduct policies decreased and terminated during the year ..	1,469	1,461,600 00
Policies in force Dec. 31, 1902	18,008	\$17,929,800 00
Losses and claims unpaid Dec. 31, of previous year	7	\$7,000 00
Losses and claims incurred during the year	124	119,400 00
Total	131	\$126,400 00
Losses and claims paid and compromised during the year...	120	115,400 00
Losses and claims unpaid Dec. 31, 1902	11	\$11,000 00
Assessments collected during the year		\$166,468 35

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	393	\$398,000 00
Policies written or increased during the year.....	98	98,000 00
Total.....	491	\$491,000 00
Deduct policies decreased and terminated during the year ..	61	61,000 00
Policies in force Dec. 31, 1902	430	\$430,000 00
Losses and claims incurred during the year	3	\$3,000 00
Losses and claims paid and compromised during the year...	3	3,000 00
Assessments collected during the year		\$3,907 19

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOHN D. YOUNG, *President.*W. R. COOPER, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax.	\$633 50	
Assessments, mortuary, \$510,511.79; expense, \$46,467.81. ...	556,979 60	
Change of certificates	571 00	
Total paid by members		\$558,184 10
Interest	2,930 99	
Income from all other sources	244 46	
Total income		\$561,359 55
Ledger assets, Dec. 31, 1901.....	81,608 82	
Total.		\$642,968 37

DISBURSEMENTS.

Death claims.....	\$525,322 04	
Cost in settlement of contested claims	250 00	
Total paid to members.		\$525,572 04
Allowances to agents for organizing subordinate branches.....	2,829 85	
Salaries of organizers not paid by commissions.	3,167 25	
Salaries and other compensation of officers.....	8,329 99	
Salaries and other compensation of office employes	4,962 05	
Medical examiners' fees, viz.:		
Subordinate examiners.....	\$3,565 00	
Supreme or grand supervisors	2,892 00	6,457 00
Rent, \$421.25; mileage, \$1,066.10; advertising and printing, \$553.25		2,040 60
Postage, express and telegrams.		1,547 03
Legal expenses.....		1,652 93
Governing bodies.....		2,989 25
Official publication.		750 00
Insurance department fees		103 67
All other disbursements.....		15,771 42
Total disbursements.		\$576,173 08
Balance.....		\$66,795 29

LEDGER ASSETS.

Book value of stocks and bonds	\$9,900 00	
Deposit with court on resisted claims.	3,663 17	
Cash in office and in bank	53,232 12	
Total ledger assets.....		\$66,795 29

NON-LEDGER ASSETS.

Interest accrued.....	\$490 72	
Assessments in treasury of subordinate branches.....	49,263 80	
Total.....		\$49,754 52
Total admitted assets.....		\$116,549 81

LIABILITIES.

Losses and claims, viz.:		
Due and unpaid.....	\$7,500 00	
In process of adjustment.....	65,250 00	
Resisted.....	5,000 00	\$77,750 00
Salaries, rents, taxes, fees and accounts due and accrued..	51 55	
Total liabilities.....		\$77,801 55
Balance.....		\$38,748 26

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	25,326	\$32,322,000 00
Policies written or increased during the year.....	4,248	2,770,000 00
Total.....	29,574	\$35,092,000 00
Deduct policies decreased and terminated during the year..	2,953	2,598,500 00
Policies in force Dec. 31, 1902.....	26,621	\$32,493,500 00
Losses and claims unpaid Dec. 31, of previous year.....	65	\$92,500 00
Losses and claims incurred during the year.....	363	517,750 00
Total.....	428	\$610,250 00
Losses and claims paid and compromised during the year...	376	532,500 00
Losses and claims unpaid Dec. 31, 1902.....	52	\$77,750 00
Assessments collected during the year.....		\$556,979 60

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	4,728	\$5,063,250 00
Policies written or increased during the year.....	413	248,000 00
Total.....	5,141	\$5,311,250 00
Deduct policies decreased and terminated during the year..	397	335,250 00
Policies in force Dec. 31, 1902.....	4,744	\$4,976,000 00
Losses and claims unpaid Dec. 31, of previous year.....	14	\$16,500 00
Losses and claims incurred during the year.....	71	91,000 00
Total.....	85	\$107,500 00
Losses and claims paid and compromised during the year...	76	98,000 00
Losses and claims unpaid Dec. 31, 1902.....	9	\$9,500 00
Assessments collected during the year.....		\$86,568 92

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

HENRY C. TREADWELL, *President.*

NATHAN CRARY, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax	\$14,655 78	
Assessments, mortuary	452,818 88	
Medical examiners' fees paid by applicant.....	2,150 00	
Dues and fees, members at large.....	511 50	
Total paid by members.....		\$470,136 16
Interest		583 54
Sale of supplies		1,199 55
Income from all other sources.....		798 47
Total income		\$472,717 72
Ledger assets Dec. 31, 1901		34,344 37
Total		\$507,062 09

DISBURSEMENTS.

Death claims.....		\$451,000 00
Salaries of organizers not paid by commissions.....		1,605 00
Salaries and other compensation of officers		7,995 56
Salaries and other compensation of office employes.....		2,081 40
Medical examiners' fees, viz.:		
Subordinate examiners	\$1,612 50	
Supreme or grand supervisors	677 50	2,290 00
Rent		375 00
Advertising and printing.....		2,677 16
Postage, express and telegrams.....		948 57
Legal expenses.....		5 00
Governing bodies.....		1,827 20
Insurance department fees.....		27 00
Deputies travel.....		2,841 26
Officers bonds.....		864 55
Forefathers Day celebration		700 00
Miscellaneous.....		531 03
Total disbursements		\$475,768 73
Balance		\$31,293 36

LEDGER ASSETS.

Book value of stocks	\$3,000 00	
Cash in bank.....	28,293 36	
Total ledger assets.....		\$31,293 36

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$1,000 00	
Assessments in treasury of subordinate branches	1,842 22	
Total		\$2,842 22
Total admitted assets		\$34,135 58

LIABILITIES.

Losses and claims, viz.:		
Adjusted, not yet due		\$100,500 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	22,345	\$34,218,000 00
Policies written or increased during the year	1,136	1,077,500 00
Total	23,481	\$35,290,500 00
Deduct policies decreased and terminated during the year ..	1,145	1,657,000 00
Policies in force Dec. 31, 1902.	22,336	\$33,633,500 00
Losses and claims unpaid Dec. 31, of previous year	27	\$48,000 00
Losses and claims incurred during the year	305	503,500 00
Total	332	\$551,500 00
Losses and claims paid and compromised during the year ...	271	451,000 00
Losses and claims unpaid Dec. 31, 1902	61	\$100,500 00
Assessments collected during the year		\$452,818 88

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,779	\$2,601,500 00
Policies written or increased during the year	81	76,500 00
Total	1,860	\$2,678,000 00
Deduct policies decreased and terminated during the year ...	78	103,500 00
Policies in force Dec. 31, 1902	1,782	\$2,574,500 00
Losses and claims unpaid Dec. 31, of previous year	1	\$2,000 00
Losses and claims incurred during the year	23	33,500 00
Total ..	24	\$35,500 00
Losses and claims paid and compromised during the year ...	22	32,500 00
Losses and claims unpaid Dec. 31, 1902	2	\$3,000 00
Assessments collected during the year		\$34,951 39

WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

JOHN MACKRILLE, *President.*JAMES H. CUTTEN, *Secretary.*

INCOME.

Gross membership fees	\$1,288 00
Expense assessments, dues or per capita tax	19,973 00
Assessments, mortuary, \$53,467.00; reserve, \$6,700.00	60,167 00
Total paid by members	\$81,428 00
Interest	810 11
Income from all other sources	258 84
Total income	\$82,496 95
Ledger assets, Dec. 31, 1901	21,667 56
Total	\$104,164 51

DISBURSEMENTS.

Death claims	\$57,000 00
Allowances to agents for organizing subordinate branches	1,288 00
Salaries of organizers not paid by commissions	3,726 50
Salaries and other compensation of officers	4,633 90
Salaries and other compensation of office employes	2,228 00
Supreme or grand medical supervisors' fees	352 50
Rent	1,350 00
Advertising and printing	493 80
Postage, express and telegrams	1,429 22
Governing bodies	319 44
Official publication	339 48
Insurance department fees	15 00
All other disbursements	2,179 68
Total disbursements	\$75,355 52
Balance	\$28,808 99

LEDGER ASSETS.

Book value of bonds	\$21,864 87
Cash in office and in bank	6,944 12
Total ledger assets	\$28,808 99

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$6,500 00
Gross assets	\$35,308 99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,500 00
Total admitted assets	<u>\$28,808 99</u>

LIABILITIES.

Losses and claims, viz:	
Reported—proofs not received..	\$4,000 00
Balance	<u>\$24,808 99</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	6,683	\$6,683,000 00
Policies written or increased during the year.....	644	644,000 00
Total	<u>7,327</u>	<u>\$7,327,000 00</u>
Deduct policies decreased and terminated during the year..	439	439,000 00
Policies in force Dec. 31, 1902.	6,888	<u>\$6,888,000 00</u>
Losses and claims unpaid Dec. 31, of previous year	2	\$2,000 00
Losses and claims incurred during the year.....	59	59,000 00
Total	<u>61</u>	<u>\$61,000 00</u>
Losses and claims paid during the year	57	57,000 00
Losses and claims unpaid Dec. 31, 1902.....	4	\$4,000 00
Assessments collected during the year.		\$60,167 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	276	\$276,000 00
Policies written or increased during the year	3	3,000 00
Total	<u>279</u>	<u>\$279,000 00</u>
Deduct policies decreased and terminated during the year ..	12	12,000 00
Policies in force Dec. 31, 1902.	267	<u>\$267,000 00</u>
Losses and claims incurred during the year	4	\$4,000 00
Losses and claims paid during the year	4	4,000 00
Assessments collected during the year		\$2,438 00

LICENSED AGENTS.

REVISED TO MAY 1, 1903.

MAINE MUTUAL FIRE INSURANCE COMPANIES.

AROOSTOOK COUNTY PATRONS.

Albee, C. H.....	Sprague's Mills	Mitchell, Adelbert.....	Haynesville
Craig, C. E.....	Ashland	Morris, C. H.....	Limestone
Curtis, W. T.....	Littleton	Parkhurst, E. E.....	Presque Isle
Cushman, Isaac.....	Sherman Mills	Perry, George W.....	Presque Isle
Dinsmore, C. H.....	Fort Fairfield	Porter, F. J.....	Castle Hill
Edgerly, J. Willard.....	Princeton	Powers, C.....	Caribou
Fletcher, Guy C.....	Monticello	Ringdahl, N. E.....	New Sweden
Gilpatrick, Thos. S.....	Danforth	Rogers, L. B.....	Patten
Goodrich, L. M.....	Goodrich	Ross, Alexander.....	Presque Isle
Haines, A. L.....	Fort Fairfield	Spaulding, C. I.....	Perham
Hines, E. M.....	Washburn	Stackpole, A. M.....	Bridgewater
Lane, C.....	Island Falls	Tapley, Norman.....	Robinson
Libby, D. M.....	North Amity		

BRUNSWICK FARMERS.

Bowker, Edwin T.....	Brunswick	Skolfield, Thomas B.....	Brunswick
Bradley, Anthony F.....	Brunswick	Storer, George A.....	Brunswick
Little, Hartwell.....	Brunswick	Wylie, David R.....	West Bath

CAPE ELIZABETH AND SCARBORO.

Dyer, Ephraim.....	Cape Elizabeth	Larrabee, B. Scott.....	Scarboro
Hannaford, Albert F.....	Cape Elizabeth	Murray, William D.....	Cape Elizabeth

CITIZENS.

Alley, Horace G.....	Walpole	Franklin, Swantee J.....	Pemaquid
Danforth, Hermon J.....	New Harbor	Gameage, J. E.....	Pemaquid
Elliett, William A.....	Pemaquid	McFarland, Leander.....	South Bristol
Fossett, Albert C.....	Pemaquid	Woodward, Charles B.....	Damariscotta

DANVILLE.

Harriman, Randall.....	Auburn	Thurston, Charles.....	Danville Junction
Robinson, Charles E.....	Danville Junction	Vickery, Frank G.....	Auburn
Sturgis, William P.....	Auburn	Vosmus, Milton H.....	Auburn

DIRIGO.

Bussell, Turner.....	Solon	Libby, H. B.....	Bridgton
Carl, Jason S.....	Waterboro	Littlefield, E. N.....	Goodwin's Mills
Collins, J. T.....	Manchester	Mason, E. M.....	Raymond
Cousens, S. H.....	Standish	Millett, H. R.....	Gorham
Dutton, E. S.....	Skowhegan	Millett, J. C.....	Palmyra
French, Edwin.....	Dexter	Plummer, E. A.....	Raymond
Frink, J. L.....	Brownfield	Rigby, J. F.....	Newburgh
Harriman, B. W.....	Readfield	Robinson, W. A.....	Auburn
Hatch, E. Judson.....	Liberty	Shaw, A. W.....	Westbrook
Hill, Samuel A.....	Buxton Centre	Stiles, M. W.....	Westbrook
Hobson, Chas.....	Buxton	Tarbox, John M.....	Buxton
Hobbrook, A. J.....	Bowdoin	Timberlake, A. G.....	Livermore
Howard, Lot.....	Leeds	Varney, E. M.....	Windham
Lewis & Pooler.....	South Brewer		

DRESDEN.

Mayers, John H..... Dresden

ELIOT AND KITTERY.

Brown, George W.....South Eliot	Hobbs, James W.....South Berwick
Grant, Lowell S.....York Corner	Merrow, A. H.....Cape Neddick
Hill, D. A.....Kittery	Moody, R. A.....York Corner

FALMOUTH.

Blanchard, F. B.....Falmouth	Winslow, Wm. E.....Falmouth
Lunt, D. W.....Falmouth	

FARMINGTON.

Gilman, Wm. B.....Madison	Voter, Louis.....Farmington
Greenwood, Chester.....Farmington	Webster, Fred H.....Farmington
Mitchell, Henry H.....Temple	Woodcock, S. G.....Farmington
Frescott, J. L.....Farmington	

FREEPORT AND YARMOUTH.

Cleaves, John D.....Yarmouth	Rogers, Horace.....Freeport
Gould, Floris E.....Freeport	Seabury, E. C.....Yarmouth

GARDINER AND RICHMOND.

Peacock, John W.....Gardiner	Totman, Edwin.....Richmond
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HAMPDEN.

Emerson, W. W.....Hampden	Page, Charles W.....Hampden
Goodell, George W.....Hampden	Sawyer, Fred.....Hampden
Miller, Calvin W.....Hampden	

HARPSWELL.

Curtis, J. W.....North Harpswell	Stevens, Oliver.....Orr's Island
Hodgkins, E. K.....Harpswell Centre	Stover, J. A.....Harpswell Centre
Purinton, Stephen.....Cundy's Harbor	Trufant, Charles E.....East Harpswell

HARRISON.

Chute, Q. M.....Harrison	Grover, William L.....Harrison
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JAY.

Allen, H. H.....Jay	Ripley, O. D.....Jay
Macomber, A. C.....Jay	

KENNEBUNK FARMERS.

Irving, F. M.....	Kennebunkport
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LITCHFIELD.

Earle, G. W.....	Litchfield Corners
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LOVELL.

Stearns, J. F.....	Lovell
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NEWBURGH.

Chapman, M. C.....South Newburgh	Luce, J. E.....South Newburgh
Davis, W. O.....Arnold	Morrill, Frank B.....South Newburgh
Dillingham, W. H.....Newburgh Centre	Newcomb, E. L.....Newburgh Centre
Fall, O. H.....North Newburgh	Packard, L. A.....North Newburgh
Hollis, W. H.....Newburgh	

NEW PORTLAND.

Knowlton, John.....	New Portland
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NORTH YARMOUTH.

Crockett, Chas. C.....North Yarmouth Small, L. B.....North Pownal
 Leighton, Gardner, Jr.,North Yarmouth

OXFORD COUNTY PATRONS OF HUSBANDRY.

Adams, F. S.....Bowdoin
 Albee, F. H.....Head Tide
 Allen, D. H.....Garland
 Arnold, C. A.....Arnold
 Averill, Nathan.....Lee
 Axtell, F. H.....Oakland
 Bailey, E. M.....Andover
 Baker, E. Frank.....Cooper's Mills
 Baker, H. M.....Auburn
 Bartlett, H. E.....Hampden
 Bates, I. M.....Corinna
 Bean, H. H.....Bethel
 Bean, M. R.....South Hudson
 Berry, G. W.....West Paris
 Billings, L. B.....Bluehill
 Bishop, J. W.....Brockways Mills
 Blackstone, B. R.....Perham
 Blackwell, C. H.....Skowhegan
 Bowman, O. A.....Fairfield Centre
 Burrill, E. W.....Dedham
 Carville, H. J.....Sabattus
 Caswell, A. G.....Searsmont
 Clark, E. A.....Lerkant
 Cleaves, F. W.....East Sangerville
 Clemons, Eli.....Hiram
 Coburn, Wilson R.....Guilford
 Collins, James T.....Hallowell
 Corson, E. L.....New Sharon
 Curtis, Alva M.....West Peru
 Cushman, Isaac.....Sherman Mills
 Davis, R. A.....South Norridgewock
 Dennett, C. D.....Etna
 Dinslow, C. E.....Richmond Corner
 Doble, L. F.....Kingman
 Dodge, M. T.....Troy
 Dole, C. H.....Holden
 Dow, M. J.....Brooks
 Drake, Charles F.....South Eliot
 Drake, Darius K.....Frankfort
 Elliott, H. N.....Steuben
 Elliott, L. C.....Athens
 Ellis, J. E.....Brooks
 Emerson, S. F.....Skowhegan
 Emery, Julian.....Salisbury Cove
 Farwell, W. A.....Bethel
 Foster, B. F.....Freedom
 Fester, George.....Canaan
 French, Chas. N.....Phillips
 Fuller, Albert.....Winslow
 Gerald, E. H.....Clinton
 Gilbert, G. B.....Brewer
 Gilman, D. W.....Sprague's Mills
 Goding, D. W.....Peru
 Goodrich, Granville.....Bingham
 Gould, Ralph E.....Lisbon Falls
 Haines, A. L.....Fort Fairfield
 Hall, Manderville.....Peru
 Hardy, A. W.....Winterport
 Hill, James R.....East Brownfield
 Hobart, W. C.....West Cornville
 Humphrey, D. S.....Charleston
 Ingersol, W. E.....Epping
 Jones, Benj. F.....Union
 Jones, Edward.....Wiscasset
 Jones, S. C.....Canton
 Judkins, A. W.....Upton
 Keith, W. H.....North Monmouth
 Knight, W. F.....Indian River
 Ladd, Walter S.....South Sebce
 Lane, F. B.....Burnham
 Lane, John H.....Dexter
 Lee, C. C.....Foxcroft
 Libby, E. H.....Auburn
 Libby, John F.....Prospect
 Littlefield, W. S.....Ellingwoods Corner
 Lowell, A. S.....Bucksport
 Lowell, H. Q.....Harrison
 Lyons, M. S.....Mattawamkeag
 McGlauffin, E. T.....South Presque Isle
 McIntire, W. G.....West Peru
 Meader, Otis.....Albion
 Merrill, W. T.....South Dover
 Miller, Stephen B.....Burkettville
 Millett, L. A.....Garland
 Mitchell, G. W.....East Dover
 Monroe, Melville.....South Waterford
 Moody, Thos. B.....Benner
 Moore, Wm. H.....Anson
 Morrill, J. A.....Farmington Falls
 Morris, C. M.....Limestone
 Moulton, L. H.....North New Portland
 Murch, A. R.....Thorndike
 Noyes, Fred A.....Sullivan
 Oxnard, H. C.....Norway
 Page, R. E.....East Jackson
 Parkhurst, E. E.....Presque Isle
 Parsons, Henry.....Buckfield
 Patterson, Frank M.....Belfast
 Perham, G. W. Q.....Bryant's Pond
 Perkins, J. Y.....Castine
 Philipps, L. T.....Hebron
 Powers, A. L.....Hanover
 Powers, C.....Caribou
 Pugsley, Franklin.....Cornish
 Purington, John.....Richmond Corner
 Putnam, F. C.....Rumford Centre
 Ramsdell, C. T.....South Montville
 Rand, Edwin.....Unity
 Richardson, W. S.....Dixfield
 Rigby, J. P.....South Newburgh
 Ringdahl, N. E.....New Sweden
 Robbins, O. P.....Augusta
 Rose, Alex.....Presque Isle
 Russell, A. F.....East Livermore
 Russell, W. W.....Solon
 Shorey, L. D.....East Lowell
 Sinclair, N. T.....West Palmyra
 Stetson, T. B. W.....Canton
 Stinson, A.....North Searsport
 Storey, R. A.....Wilson's Mills
 Sukeforth, A. G.....Washington
 Sylvester, H. M.....Otisfield
 Tairter, W. V.....South Carthage
 Taylor, H. O.....Topsfield
 Tibbetts, R. G.....Brownville
 True, N. E.....Mercer
 Valentine, C. E.....Bethel
 Waugh, A. C.....East Corinth
 Waugh, W. D.....Starks
 Welt, Joseph B.....North Waldoboro
 Wentworth, G. M. R.....West Gardiner
 Whitehouse, I. M.....Wellington
 Whitney, Chester.....Madrid
 Winslow, Geo. R.....Strong
 Wise, W. E.....North Guilford
 Witham, Francis H.....Raymond
 Wooster, Chas. H.....Hancock
 Wylie, David R.....West Bath

PATRONS ANDROSCOGGIN.

Aborn, B. L.	Knox	Harding, J. G.	Waldo
Adams, F. S.	Bowdoin	Hardy, James L.	Highland Lake
Albee, F. H.	Head Tide	Harlow, G. E.	Smithfield
Allen, D. H.	Garland	Herrick, F. H.	Leeds
Allen, G. M.	Sedgwick	Hicks, J. A.	Danville
Averill, Nathan	Lee	Hobbs, Walter A.	Milo
Axtell, Frank	Oakland	Hobert, Willis C.	West Cornville
Ayer, H. D. B.	No. Vassalboro	Hodgkins, Eli	Greene
Babb, H. H.	Dixfield	Hunt, M. B.	Belmont
Bailey, E. M.	Andover	Jackson, Charles A.	Monson
Baker, E. Frank	Coopers Mills	Johnson, A. C.	Phippsburg
Baker, Horace M.	Auburn	Johnson, E. E.	Pittsfield
Baker, W. M.	Orrington	Johnson, J. O.	Liberty
Barrows, E. C.	Vassalboro	Jones, S. C.	Canton
Bartlett, L. A.	Belgrade	Jordan, F. A.	Lisbon
Barton, J. H.	Windsor	Kane, A. P.	Brooklin
Bates, I. M.	Corinna	Keene, S. O.	West Poland
Bean, M. R.	South Hudson	Keith, W. H.	North Monmouth
Bean, Will	Appleton	Kempton, L. J.	Rangeley
Beare, Boyden	Eddington	Kenney, J. A.	Pittston
Bellings, D. W.	Belfast	King, A. W.	Charleston
Bishop, J. W.	Sangerville	King, A. W.	Goodales Corner
Blackwell, C. H.	Cornville	Knight, A. P.	Lincolnville
Blossom, Geo. W.	Turner	Ladd, Walter S.	Sebec
Bowman, O. A.	Fairfield	Lane, F. B.	Winnecook
Brairard, A. W.	Readfield	Lane, J. H.	Dexter
Bridgham, Geo.	Minot	Larrabee, Geo. A.	Kingman
Briggs, Ansel	Auburn	Larrabee, W. S.	Auburn
Burrill, E. W.	Dedham	Leavitt, A. R.	Parsonfield
Butler, G. B.	Thomaston	Leland, W. E.	Sangerville
Cameron, G. F.	Bangor	Libby, Lewis D.	South Standish
Campbell, N. H.	Dixfield	Libby, John F.	Prospect
Carville, Herbert J.	Sabattus	Littlefield, W. S.	Winterport
Clark, E. A.	Levant	Lovett, W. H.	Lincoln
Clarke, Chas. H.	Bowerbank	Lowell, A. S.	Bucksport Centre
Clemmons, Eli	Hiram	Macomber, A. C.	North Jay
Coburn, W. R.	Parkman	Mathews, W. J.	Searsport
Collins, James T.	Manchester	McGlauffin, Lorimer	Pembroke
Condon, J. H.	Orland	McKenney, S. D.	Phillips
Coolidge, N. B.	Lamoine	Meador, Otis	Albion
Corson, E. L.	New Sharon	Merriam, Elisha	Morrill
Crooker, W. J.	Mechanic Falls	Merrill, I. T.	China
Cushman, Isaac	Sherman Mills	Merrill, Milton L.	St. Albans
Cutting, Herbert	Winnegance	Merrill, T. M.	Sabbathday Lake
Daggett, A. A.	Atkinson	Merrill, W. T.	Dover
Davis, E. W.	Guilford	Millay, J. H.	Bowdoinham
Dennis, Manson W.	Augusta	Miller, H. B.	Durham
Dinslow, C. E.	Richmond	Miller, Stephen B.	Appleton
Dodge, M. T.	Troy	Mitchell, G. W.	East Dover
Dodge, S. A.	Burnham	Moore, Wm. H.	Anson
Dole, C. H.	Holden	Morison, H. A.	East Livermore
Donnell, G. W.	Wiscasset	Morrill, J. A.	Farmington Falls
Dority, John	East Bluehill	Moulton, L. H.	North New Portland
Dow, M. J.	Brooks	Murch, Albert R.	Thorncliffe
Drake, Charles F.	South Elliot	Nelson, W. A.	Palermo
Dunham, W. H.	Amherst	Norton, N. F.	South Penobscot
Elliott, L. C.	Athens	Parsons, Henry	Buckfield
Emerson, F. S.	Skowhegan	Pease, R. G.	Cornish
Emery, H. B.	Glenburn Center	Perkins, J. Y.	Castine
Emery, Julien	Salisbury Cove	Pettingill, Sewall	Wayne
Erskine, George C.	Newcastle	Porter, Byron	Stillwater
Farnum, F. H.	Hartland	Powers, B. C.	Madrid
Fellows, L. R.	North Fayette	Powers, Cordydon	Caribou
Fisher, A. W.	Charlotte	Pratt, Leonard	Phillips
Poster, B. F.	Freedom	Purington, John	Litchfield
Friend, Geo. A.	Etna	Ramsay, A. D.	Centre Montville
Fuller, Albert	Winslow	Ramsdell, E. P.	Hebron
Gatchell, C. H.	East Jackson	Randall, C. T.	South Montville
Gerald, E. H.	Clinton	Reed, Charles	Madison
Gibert, G. B.	Brewer	Reed, L. S.	Harmony
Given, Stanwood	Wales	Richardson, M. M.	Monmouth
Goodrich, S. T.	Bingham	Ridlen, S. J.	Stetson
Googins, G. S.	Eastbrook	Rigby, J. P.	South Newburgh
Greely, S. C.	Foxcroft	Ritchie, Geo. W.	West Winterport
Gross, Eugene E.	Penobscot	Robertson, E. S.	Detroit
Hall, Manderville	Peru	Rogers, W. S.	Topsham

PATRONS ANDROSCOGGIN—Concluded.

Rollins, Byron P.....	Plymouth	Tryon, Mellen.....	North Pownal
Rowe, C. H.....	Bradford Centre	Walker, A. D.....	Peru
Russell, E. J.....	Brighton	Walker, A. E.....	Solon
Selwood, W. B.....	Perry	Washburne, W. S.....	Exeter Mills
Shepardson, J. E.....	Corinna	Waterman, Charles.....	Belfast
Sherburne, Isaac E.....	Milo	Watson, S. E.....	Limerick
Small, H. W.....	Webb	Waugh, A. C.....	Corinth
Smith, A. P.....	Newport	Waugh, W. D.....	Starks
Smith, I. M.....	Dixmont	Webber, Martin.....	China
Sprague, G. Will.....	Presque Isle	Welt, Joseph B.....	Waldoboro
Staples, D. A.....	Brunswick	Wentworth, R. G. M.....	Gardiner
Stetson, T. B. W.....	Sumner	Wentworth, W. P.....	Knox Centre
Stevens, C. H.....	Auburn	Weymouth, F. H.....	Abbot
Stevens, Hiram.....	Carroll	Whitehouse, I. M.....	Wellington
Stewart, Ellis.....	Harrington	Whitman, W. C.....	South Turner
Stewart, J. L.....	Lewiston	Whitney, D. B.....	Cambridge
Straw, L. O.....	Newfield	Whitney, Josiah.....	Jonesboro
Sukeforth, A. G.....	Washington	Wilson, O. D.....	Searsmont
Thompson, Usher B.....	Maplewood	Wylie, D. R.....	West Bath
Thurlough, H. H.....	Canaan	Winslow, Geo. R.....	Strong
Tilley, L. G.....	Sidney	Winslow, J. M.....	Nobleboro
Titcomb, B. M.....	Farmington	Withee, Everett.....	Augusta
Tobie, E. H.....	Norridgewock	Wooster, C. H.....	Hancock
True, N. E.....	Mercer	Worcester, Harley L.....	Epping
True, J. H.....	South Fayette		

PITTSTON AND WHITEFIELD.

Bailey, J. H.....	East Pittston	Little, F. M.....	East Pittston
Britton, J. W.....	East Pittston	Northey, C. D.....	Coopers Mills
Doyle, M. P.....	North Whitefield	Philbrick, Carleton.....	Whitefield
Ford, L. H.....	Whitefield	Scott, John.....	Pittston
Heath, Rufus E.....	Gardiner		

WELLS.

Bennett, Woodbury.....	Wells	Mildram, Joseph H.....	Wells
Hatch, George G.....	Wells	Staples, Moses W.....	Wells
Hilton, Woodbury.....	Wells	Tripp, William M.....	Wells
Littlefield, Joseph H.....	Wells		

WEST BANGOR AND HERMON.

Harding, W. F.....	Hermon	Snow, L. D.....	Hermon
Leathers, H. B.....	Hermon	Swan, W. A.....	Hermon
Luce, S. M.....	Hermon	Taylor, J. M.....	Hermon
Paine, Fred E.....	Hermon		

WEST GARDINER.

Green, C. S.....	West Gardiner
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WILTON.

Adams, C. N.....	East Wilton	Trefethen, Joseph.....	Wilton
Hardy, John O.....	Wilton	Walker, S. W.....	East Dixfield
Sanborn, Hermon.....	Wilton		

WINDHAM.

Boody, Howard H.....	North Windham	Hawkes, Geo. O.....	Highland Lake
Clay, Willis.....	South Windham	Nichols, Charles A.....	South Windham
Douglass, Thomas M.....	Newhall	Thompson, Wm. A.....	Windham

WOOLWICH.

Libby, Winship R.....	Woolwich
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YORK COUNTY.

Batchelder Brothers.....	Sanford	Littlefield, A. M.....	West Kennebunk
Brackett, James F.....	Limington	Lord, Stephen D.....	East Lebanon
Brierly, E. J. & Son.....	Milton Mills	Merrill, George E.....	East Gray
Butler, Charles.....	West Buxton	Plummer, Frank H.....	Portland
Carl, Eugene C.....	Buxton	Purington, Wm. G.....	White Rock
Chase, George P.....	North Waterboro	Smith, Herbert.....	Dayton
Davis, George E.....	Kezar Falls	Thompson, Usher B.....	Maplewood
Dyer, Arthur.....	Sebago	Waterhouse, V. P.....	Poland
Haines, Stephen.....	Saco		

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

ÆTNA.

Austin, David S.....	North Berwick	Judkins, Wesley H.....	Dexter
Batchelder Brothers.....	Sanford	Kelly, William J.....	Kittery
Beedy, Harry F.....	Phillips	Knight, J. Edward.....	Boothbay Harbor
Bird, Maynard S.....	Warren	Lee, Jos. A. & Son.....	Calais
Blake, Barrows & Brown.....	Bangor	Libby, Horace B. & Son.....	Bridgton
Boothby, L. T. & Son Co.....	Waterville	Little, H. C. & Son.....	Lewiston
Bradley, Wm. S.....	East Vassalboro	Longfellow, Phineas H.....	Machias
Bucknam, J. A. & Co.....	Mechanic Falls	Lynam, Fred C. & Co.....	Bar Harbor
Campbell, Fred I. & Co.....	Cherryfield	Macomber, Farr & Whitten.....	Augusta
Carll, Eugene C.....	Gorham	Maxcy, Josiah & Sons.....	Gardiner
Chapman, D. W. & Son.....	Damariscotta	McFadden, Flavius E.....	Fairfield
Cochran, Baker & Cross.....	Rockland	Millett, Henry R.....	Gorham
Cole, Charles H.....	Kennebunk	Morrill, Charles H.....	Newport
Dinsmore & Bickford.....	Skowhegan	Morrison, Arthur E.....	Rumford Falls
Dow & Pinkham.....	Portland	Patterson, Seth.....	Wiscasset
Field & Quimby.....	Belfast	Perry, Arthur C.....	Presque Isle
Fletcher, Luman E.....	Cape Porpoise	Perry, H. O. & Son.....	Fort Fairfield
Floyd, Howard N.....	Brewer	Riley, Thomas H.....	Brunswick
Furbish, Harry A.....	Rangely	Smith, Wesley G.....	Old Orchard
Gardner, Eben B. & Son.....	Bucksport	Soule, Willis H.....	Freeport
Gentle & Ludwig.....	Houlton	Spaulding & Stuart.....	Richmond
Gove, Edward H.....	Biddeford	Stearns & Heebner.....	Millinocket
Haskell, Charles B.....	Pittsfield	Stockbridge, Mrs. Chas. A.....	Yarmouth
Hersom, Frank M.....	South Berwick	Straw & Martin.....	Guilford
Hersom, Lorenzo R.....	Berwick	Talbot, George H.....	Camden
Howard Ins. Agency.....	Waldoboro	Tapley, Omar W.....	Ellsworth
Howe, Freeland.....	Norway	Tarbox, Wallace R.....	Fryeburg
Hoyt, F. Roland.....	Kittery	Vaughan, Hiram C.....	Foxcroft
Hume, Charles W.....	Eastport	Voter, Floramond E.....	Farmington
Humphreys, Denny M.....	Bath	Wing, Herbert S.....	Kingfield

AGRICULTURAL.

Austin & Shearman.....	Deering Centre	Libby & Hussey.....	Portland
Bailey, Augustus.....	Gardiner	Macomber, Farr & Whitten.....	Augusta
Becharé, Henri P. & Co.....	Lewiston	Mason, C. W. & F. L.....	Ellsworth
Blanchard & Leighton.....	Dexter	Morrill, Charles H.....	Newport
Boothby, William G.....	Augusta	Pattee, James & Son.....	Belfast
Bradley, William S.....	East Vassalboro	Southard, Thomas J.....	Richmond
Cobb, John F.....	Auburn	Staples, Lytton E.....	Biddeford
Drake, James B.....	Bath	Tolman, Charles E.....	South Paris
Gallagher, Hugh T.....	Bangor	Voter, Floramond E.....	Farmington
Griffin, John C.....	Skowhegan	Wood, William E.....	Portland
Hersom, Lorenzo R.....	Berwick		

AMERICAN (Boston.)

Allen, George E.....	Camden	Haskell, Charles B.....	Pittsfield
Anderson, Adams & Co.....	Portland	Heath, Henry A.....	Augusta
Beane & Beane.....	Hallowell	Hill, Melville C.....	Belfast
Bird, Maynard S.....	Rockland	Maxwell, H. D. & Co.....	Bath
Bowker & Humphreys.....	Brunswick	Miles, James H. & Co.....	Saco
Boyd, J. Herbert.....	Bangor	Miller, Addison A.....	Auburn
Burrill, C. C. & Son.....	Ellsworth	Morrell, H. K. & Son.....	Gardiner
Carr, Thomas A.....	Thomaston	Pinkham, L. F.....	Lincoln
Conant, Frank A.....	Lewiston	Sanborn, Willis E.....	Sanford
Crane, Frank T.....	Machias	Shea, Wilbur A.....	Eastport
Drew, Forrest R.....	Waterville	Storer, Isaac H.....	Camden
Gentle & Ludwig.....	Houlton	Wheeler, William J. & Co.....	South Paris
Griffin, John C.....	Skowhegan	Woodman, Melville.....	Biddeford

AMERICAN (Newark, N. J.)

Bright, Joseph M.....	Bangor	Harmon, Herbert A.....	Portland
Eyynes, Patrick J.....	Bangor	Jordan, Nathaniel I.....	Auburn
Carter, Geo. A. & Co.....	Saco	Merrill, George W.....	Augusta
Clair, Fred W.....	Waterville	Stewart, Rowland W.....	Bangor
Goodwin, Albert R.....	Biddeford		

AMERICAN CENTRAL.

Allen, Charles A.....	Waterville	Holyoke, Geo. T.....	Houlton
Baker, Ernest G.....	Bangor	Howe, Freeland.....	Norway
Boothby, L. T. & Son Co.....	Waterville	Loring, Prentiss & Son.....	Portland
Bragg, Fred H. E.....	Fairfield	Macomber, Farr & Whitten.....	Augusta
Burr, E. B.....	Brewer	Miles, J. H. & Co.....	Saco
Cutter, Wm. W.....	Westbrook	Morrison, Arthur E.....	Rumford Falls
Dwellely & Clary.....	Livermore Falls	Perry, Arthur C.....	Presque Isle
Field & Quimby.....	Belfast	Perry, Henry O. & Son.....	Fort Fairfield
Foster, John W.....	Madison	Smith, Sidney B.....	Berwick
Goodell, Mary.....	Portland	Vaughan, H. C. & Co.....	Foxcroft
Haskell, Chas. B.....	Pittsfield		

AMERICAN FIRE (Philadelphia.)

Baker, Ernest G.....	Bangor	Kerr, Theodore.....	Westbrook
Ballard, S. K.....	Auburn	Knight, J. Edward.....	Boothbay Harbor
Bechard, Henri P. & Co.....	Lewiston	Langston, Edwin H.....	Augusta
Bradish, Scott P.....	Eastport	Loring & Bishop.....	Portland
Burrill, William I.....	Corinna	Mason, C. W. & F. L.....	Ellsworth
Clair, Fred W.....	Waterville	Merrill Bros. & Co.....	Portland
Conant, F. A.....	Lewiston	Miller, Addison A.....	Auburn
Cushing & Lamb.....	Westbrook	Pratt, B. Emery.....	Livermore Falls
Danforth, F. A. & Co.....	Gardiner	Renouf, Narcisse P.....	Biddeford
Downing, Chas. S.....	Augusta	Sanborn, Willis E.....	Sanford
Erskine, A. J. & Co.....	Rockland	Simonton, Thaddeus R.....	Camden
Foster, Dana P.....	Waterville	Smith, Wesley G.....	Old Orchard
Gleason, Elwin H.....	Rumford Falls	Stearns, A. E. & Co.....	Rumford Falls
Hanson & St. Clair.....	Calais	Thompson, Harry F.....	Brunswick
Humphreys, Denny M.....	Bath	Tracy, Bedford E.....	Winter Harbor
Jewett, Geo. W. & Co.....	Livermore Falls	Wheeler, W. J. & Co.....	South Paris

BOSTON.

Allen, George E.....	Camden	Little, Horace C. & Son.....	Lewiston
Bailey, Augustus.....	Gardiner	Lord, Henry & Co.....	Bangor
Biggar, A. S.....	Kennebunk	Mansfield, George F.....	Jonesport
Bird, Maynard S.....	Rockland	Marr, Charles H.....	Gardiner
Bowker & Humphrey.....	Brunswick	Merrill & Hinckley.....	Blue Hill
Burrill, Charles C. & Son.....	Ellsworth	Miller, A. A.....	Auburn
Butler, Charles.....	West Buxton	Morse & Guptill.....	Portland
Chase & Boothby.....	Augusta	Nichols, Alexander H.....	Searsport
Chase, George P.....	North Waterboro	Nickerson, S. & Sons.....	Boothbay Harbor
Cobb, Wight & Co.....	Rockland	Parcher, Sumner C.....	Saco
Crosby, Elwell S.....	Bath	Parlin, W. D.....	Machias
Drummond, A. M. & Co.....	Waterville	Perry, Wallace H.....	Hallowell
Eynon, John S.....	North Berwick	Randall, Smith S.....	Augusta
Gardner, E. B.....	Bucksport	Sawyer, Warren.....	Milbridge
Goodwin, Henry H.....	Biddeford	Spofford, E. E.....	Stonington
Hanson, W. C.....	Machiasport	Storer, Isaac H.....	Camden
Hersom, Lorenzo R.....	Berwick	Tapley, Omar W.....	Ellsworth
Hinman, Otis.....	Sullivan	Wheeler, William J. & Co.....	South Paris
Hutchinson, J. P. & Co.....	Auburn	White, Albert.....	Orono
Jones, Charles Folsom.....	Skowhegan	White, E. I.....	Machias
Judkins, Wesley H.....	Dexter	Willey & Ward.....	Cherryfield
Libby, Horace B. & Son.....	Bridgton		

CALEDONIAN—AMERICAN.

Conant, Frank A.....	Lewiston	Garey, Otis T.....	Biddeford
Corey, Jno. L.....	Portland		

CAPITAL FIRE.

Atwood, Fred.....	Winterport	Carll, E. C.....	Buxton
Baker, Ernest G.....	Bangor	Freeman, George G.....	Cherryfield
Bangs, I. S. Co.....	Waterville	Frizzell, B. F.....	Oakland
Barrows, George L.....	Sangerville	Gray, James H.....	Lubec
Batchelder Bros.....	Sanford	Gentle & Ludwig.....	Houlton
Bird, Maynard S.....	Rockland	Hall, Willis B.....	Caribou
Blaisdell, C. H.....	Augusta	Hanson & St. Clair.....	Calais
Blake, Fred H.....	Presque Isle	Haskell, C. B.....	Pittsfield
Blanchard & Leighton.....	Dexter	Haskell, George B.....	Lewiston
Bradford, William H.....	Bangor	Hathaway, A. S. & Co.....	Canton
Bucknam, J. A. & Co.....	Mechanic Falls	Hersom, Lorenzo R.....	Berwick
Burr, E. B.....	Brewer	Holyoke, Geo. T.....	Houlton

CAPITAL FIRE—Concluded.

Howard, Geo. E. & Co.....Dover	Patterson, Seth.....Wiscasset
Howe, Freeland.....Norway	Plummer, Chas. A.....Portland
Hume, C. W.....Eastport	Robinson, W. A.....Auburn
Jewett, Reed V.....Calais	Smith, Wesley G.....Old Orchard
Jones, Charles Folsom.....Skowhegan	Stearns & Heebner.....Millinocket
Jordan, Alfred E.....Lisbon	Stiles, M. S.....Brooks
Jordan, W. R.....Bingham	Tapley, O. W.....Ellsworth
Judkins, Wesley H.....Dexter	Tolman, C. E.....South Paris
McFadden & Co.....Fairfield	Tracy, Bedford E.....Winter Harbor
Miles, J. H. & Co.....Saco	West, J. W.....Auburn
Murch, James T.....Newport	Willey & Ward.....Cherryfield
O'Brien, E. C.....Portland	

COMMERCE.

Norton, Hall & Webster.....	Portland
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COMMERCIAL UNION FIRE.

Boothby, L. T. & Son Co....Waterville	Morse & Guptill.....Portland
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CONNECTICUT FIRE.

Batchelder Bros.....Sanford	Kelly, W. J.....Kittery
Blake, Barrows & Brown.....Bangor	Lee, Joseph A. & Son.....Calais
Boynton, Edward D.....Cornish	Libby, H. B. & Son.....Bridgton
Cochran, Baker & Cross.....Rockland	Loring, Prentiss & Son.....Portland
Cousens, Enoch & Sons,Kennebunkport	Lynam, Fred C. & Co.....Bar Harbor
Drew, Forrest R.....Waterville	Macomber, Farr & Whitten.....Augusta
Gardner, E. B. & Son.....Bucksport	Maxwell, H. D. & Co.....Bath
Gove, Edward H.....Biddeford	Newell, Charles D.....Richmond
Grant, George H.....Ellsworth	Parks Bros.....Pittsfield
Howe, Freeland.....Norway	Storer, Isaac H.....Camden
Hoyt, F. Roland.....Kittery	Thompson, Harry F.....Brunswick
Jordan, Nathaniel I.....Auburn	

CONTINENTAL.

Anderson, Adams & Co.....Portland	Howe, Freeland.....Norway
Bailey, Augustus.....Gardiner	Hutchinson, Henry G.....Biddeford
Batchelder Bros.....Sanford	Johnson, W. W.....Madison
Bragdon, Albert M.....York	Judkins, Wesley H.....Dexter
Burrill, Charles C. & Son.....Ellsworth	Knight, J. Edward.....Boothbay Harbor
Came, Samuel M.....Alfred	Libby, H. B. & Son.....Bridgton
Carr, Thomas A.....Thomaston	Lord & Fenderson.....Limerick
Carter, Geo. A. & Co.....Saco	Lynam, F. C. & Co.....Bar Harbor
Chapman, D. W. & Son.....Damariscotta	Mathews, Chas. K.....Waterville
Cole, Chas. H.....Kennebunk	Mathews, C. K. & Co.....Waterville
Conant, F. A.....Lewiston	McClure, J. W.....Bangor
Cocledge, H. E.....Lisbon Falls	Miller & Owen.....Auburn
Crummett & Bragg.....Fairfield	Mitchell, Horace.....Kittery Point
Curtis, Daniel A.....Machias	Morrill, H. K. & Son.....Gardiner
Dinsmore & Bickford.....Skowhegan	Morrill, C. H.....Newport
Donnell, William C.....Houlton	Morrison, Arthur E.....Rumford Falls
Downing, Charles S.....Augusta	Nason, C. O.....South Berwick
Drake, James B.....Bath	Newell, Chas. D.....Richmond
Dwellely & Clary.....Livermore Falls	Parks Bros.....Pittsfield
Erskine, A. J. & Co.....Rockland	Patterson, Seth.....Wiscasset
Field & Quimby.....Belfast	Perry, Arthur C.....Presque Isle
Foster, Edwin M.....Oakland	Perry, Henry O. & Son.....Fort Fairfield
Freeman, G. G.....Cherryfield	Pinkham, Ernest E.....Freeport
Gardner, E. B. & Son.....Bucksport	Shea, Wilbor A.....Eastport
Gooding, Howard G.....Yarmouthville	Stearns, George W.....Millinocket
Hanson & St. Clair.....Calais	Straw & Martin.....Guilford
Hatch, Chas. Jr.....Saco	Talbot, George H.....Camden
Hersom, Lorenzo R.....Berwick	Thompson, Harry F.....Brunswick
Howard, Geo. E. & Co.....Dover	Voter, Floramond E.....Farmington
Howards Ins. Agency.....Waldoboro	Willey & Ward.....Cherryfield

DELAWARE.

Bailey A. & Co.....	Gardner	Hill, Melville C.....	Belfast
Black, Alfred S.....	Rockland	Jones, E. C. & Co.....	Portland
Byrnes, Patrick J.....	Bangor	Miller, Charles K.....	Camden
Cobb, John F.....	Auburn	Morrill, Chas. H.....	Newport
Drummond, A. M. & Co.....	Waterville	Morse Bros.....	Bath
Foster, Herbert E.....	Winthrop	Otis, Samuel G.....	Hallowell
Garey, Otis T.....	Biddeford	Sanborn, Willis E.....	Springvale
Gilman, A. W. & Co.....	Foxcroft	Searles, Geo. W.....	Augusta
Haskell, Chas. B.....	Pittsfield	Shepherd, Joseph F.....	Rockland
Hersom, Lorenzo R.....	Berwick	Tolman, Chas. E.....	South Paris
Hewett, J. H. H.....	Thomaston		

DUTCHESS.

Curran, Wm. F.....	Bangor	Harmon, Herbert A.....	Portland
Downing, Chas. S.....	Augusta	Wheeler, W. J. & Co.....	South Paris

EQUITABLE FIRE AND MARINE.

Carter, George A. & Co.....	Saco	Fogg, Julius H. B.....	Waterville
Conant, Frank A.....	Lewiston	Loring, Prentiss & Son.....	Portland
Curran, Wm. F.....	Bangor		

FIRE ASSOCIATION.

Allen, George E.....	Camden	Holyoke, George T.....	Houlton
Anderson, Adams & Co.....	Portland	Hutchinson, J. P. & Co.....	Auburn
Atwood, Fred.....	Winterport	Jordan, N. I.....	Auburn
Bailey, Augustus.....	Gardiner	Little, H. C. & Son.....	Lewiston
Batchelder Bros.....	Sanford	Macomber, Farr & Whitten.....	Augusta
Bird, M. S.....	Rockland	Maxcy, J & Son.....	Gardiner
Boothby, L. T. & Son Co.....	Bar Harbor	McFadden, Flavius E.....	Fairfield
Braddish, Scott P.....	Eastport	Miller & Littlefield.....	South Penobscot
Burrill, Will I.....	Corinna	Millett, Henry R.....	Gorham
Carll, Eugene C.....	Gorham	Norton, Hall & Webster.....	Portland
Carr, T. A.....	Thomaston	Parks Bros.....	Pittsfield
Carter, Geo. A. & Co.....	Saco	Pearl & Dennett.....	Bangor
Chase, Geo. P.....	Sanford	Perry, Arthur C.....	Presque Isle
Cole, Chas. H.....	Kennebunk	Pinkham, Ernest E.....	Freeport
Cousens, E. & Sons.....	Kennebunkport	Storer, Isaac H.....	Camden
Currier, Geo. M.....	Farmington	Swazey, John N.....	Bucksport
Downes & Curran.....	Calais	Talbot, George H.....	Camden
Drake, James B.....	Bath	Tarbox, Wallace R.....	Fryeburg
Dwellely & Clary.....	Livermore Falls	Thompson, Harry F.....	Brunswick
Fessenden, Nicholas.....	Port Fairfield	Tyler, Fogg & Co.....	Bangor
Fogg & Glidden.....	Bath	Vaughan, Hiram G.....	Foxcroft
Goodwin, Henry W.....	Biddeford	Voter, Floramond E.....	Farmington
Grant, Geo. H. Co.....	Ellsworth	Wheeler, W. J. & Co.....	South Paris
Griffin, John C.....	Skowhegan	Woodman, Melville.....	Biddeford
Hayes, Calvin L.....	Kittery		

FIREMANS FUND.

Bickford, F. E.....	Oakland	Hodgdon, H. G.....	Woolwich
Bird, Maynard S.....	Rockland	Howe, Freeland.....	Norway
Boyd, J. Herbert.....	Bangor	Hutchinson, J. P. & Co.....	Auburn
Crane, Frank T.....	Machias	Lovell, George C.....	Richmond
Crummett & Bragg.....	Fairfield	Mason, Chas. G.....	Norway
Dow, James, Jr.....	Sangerville	Morse, Nellie L.....	Dexter
Durocher, Hector.....	Lewiston	Peabody, F. A. & Co.....	Houlton
Fairbrother, E. F.....	Skowhegan	Perkins, Howard E.....	Sanford
Foster, Dana P.....	Waterville	Richmond, F. H.....	Rumford Falls
Foster, J. W.....	Madison	Simonton, T. R.....	Camden
Garey, Otis T.....	Biddeford	Stanwood, R. H.....	Brunswick
Glass, Frank M.....	Gardiner	Stearns, A. E. & Co.....	Rumford Falls
Grant, The Geo. H. Co.....	Ellsworth	Swett, Jefferson M.....	Eastport
Harmon, Herbert A.....	Portland	Wentworth, Herbert.....	Skowhegan
Hill, Melville C.....	Belfast		

FIREMENS (N. J.)

Anderson, Bion B.....Dover	Loring, Henry D.....Portland
Beane & Beane.....Hallowell	Merrill Bros. & Co.....Portland
Bechard, Henri P. & Co.....Lewiston	Merrill, Geo. W.....Augusta
Fishop, Joseph M.....Portland	Fattee, James & Son.....Belfast
Drew, F. R.....Waterville	Randall, John W.....Biddeford
Finnegan, Jas. P.....Bangor	Robinson, Wm. A.....Auburn
Kerr, Theo. L.....Westbrook	

FRANKLIN FIRE.

Anderson, Adams & Co.....Portland	Maxwell, H. D. & Co.....Bath
Little, H. C. & Son.....Lewiston	Palmer, Wm. W.....Bangor
Macomber, Farr & Whitten.....Augusta	Wheeler, W. J. & Co.....South Paris

GERMAN ALLIANCE.

Drummond, A. M. & Co.....Waterville	Sanborn, W. E.....Springvale
Higgins & Jewett.....Calais	Stearns, A. E. & Co.....Rumford Falls
Jones, E. C. & Co.....Portland	Stewart, Rowland W.....Bangor
Norton, Hall & Webster.....Portland	West, J. W.....Lewiston
Randall, J. W.....Biddeford	

GERMAN AMERICAN.

Allen, Geo. E.....Camden	Herrick, Eugene F.....Rangeley
Ames, Frank L.....South Norridgewock	Higgins & Jewett.....Calais
Anderson, Bion B.....Dover	Lynam, F. C. & Co.....Bar Harbor
Batchelder Pros.....Sanford	Macomber, Farr & Whitten.....Augusta
Beedy, Henry F.....Phillips	Marr, Charles H.....Gardiner
Boothby, L. T. & Son Co.....Waterville	Meservey, Charles E.....Rockland
Bowker & Humphreys.....Brunswick	Morse & Guptill.....Portland
Bragdon, Albert M.....York Village	Norton, Hall & Webster.....Portland
Card, John H.....Portland	O'Brion, Edward C.....Portland
Carr, Thomas A.....Thomaston	Parks Bros.....Pittsfield
Carter, George A. & Co.....Saco	Pattee, James & Son.....Belfast
Clark, Frank L.....Portland	Pearl & Dennett.....Bangor
Cobb, John F.....Auburn	Perry, Arthur C.....Presque Isle
Cole, Charles H.....Kennebunk	Perry, H. O. & Son.....Fort Fairfield
Conant, Frank A.....Lewiston	Pettingill, George A.....Lisbon Falls
Curtis, Daniel A.....Machias	Kemick, Samuel E.....Madison
Cushing & Lamb.....Westbrook	Sanborn, W. E.....Springvale
Donnell, William C.....Houlton	Shea, Wilbor A.....Eastport
Drake, James B.....Bath	Soule, Willis H.....Freeport
Drummond, A. M. & Co.....Waterville	Stearns, A. E. & Co.....Rumford Falls
Goldermann, F. A.....Mechanic Falls	Stewart, Rowland W.....Bangor
Grant, The Geo. H. Co.....Ellsworth	Storer, Isaac H.....Camden
Griffin, John C.....Skowhegan	Turner, Philip F.....Portland
Hall, W. T.....Richmond	West, J. W.....Lewiston
Hanson & St. Clair.....Calais	Wheeler, W. J. & Co.....South Paris

GERMANIA.

Bailey, Augustus & Co.....Gardiner	Dorocher, Hector.....Lewiston
Boothby, W. G.....Augusta	Erskine, A. J. & Co.....Rockland
Boyd, J. Herbert.....Bangor	Jordan, Nath'l I.....Auburn
Carter, G. A. & Co.....Saco	Kirstein, Louis & Son.....Bangor
Crosby, E. S.....Bath	Norton, Hall & Webster.....Portland
Drew, Forrest R.....Waterville	

GRANITE STATE.

Adams, Benjamin.....Bowdoinham	Campbell, F. I. & Co.....Cherryfield
Atwood, Fred.....Winterport	Carl, Eugene C.....Buxton
Austin, David S.....North Berwick	Chapman, D. W. & Son.....Damariscotta
Bailey, Augustus.....Gardiner	Chase, Geo. P.....North Waterboro
Bird, Maynard S.....Rockland	Chase, Geo. P. & Co.....Alfred
Boothby, L. T. & Son Co.....Waterville	Cole, Chas. H.....Kennebunk
Boynton, Edward D.....Cornish	Conant, Frank A.....Lewiston
Bradford, Martha E.....Westbrook	Cousens, Enoch & Sons.....Kennebunkport
Bradford, Wm. B.....Turner	Davis, George E.....Kezar Falls
Bradish, Scott P.....Eastport	Erskine, A. J. & Co.....Rockland
Bradley, Wm. S.....East Vassalboro	Evans, James.....East Hiram
Bragdon, Albert M.....York	Fogg & Glidden.....Bath
Burrill, Wm. I.....Corinna	

GRANITE STATE—Concluded.

Fowler & Gardner.....	Calais	Miller, & Owen.....	Auburn
Frost, Horace C.....	Monmouth	Millet, Thomas F.....	Gorham
Gentle, George S.....	Houlton	Mitchell, Horace.....	Kittery Point
Grant, George E.....	Saco	Morrison, Arthur E.....	Rumford Falls
Grant, George H.....	Ellsworth	Nickerson, Hanover S.....	Pittsfield
Gurney, Edwin P.....	Yarmouth	O'Brien, Eli M.....	Thomaston
Hall, Lewis.....	Warren	Palmer, Edwin A.....	Buxton
Hall, Wm. T.....	Richmond	Parks Bros.....	Pittsfield
Hathaway, A. S. & Co.....	Canton	Pattee, James & Son.....	Belfast
Hayes, Calvin L.....	Kittery	Patterson, Seth.....	Wiscasset
Hersom, Frank M.....	South Berwick	Perry, Arthur C.....	Presque Isle
Hersom, Lorenzo R.....	Berwick	Pettengill, George A.....	Lisbon Falls
Hinkley, Chas. S.....	Jonesport	Pinkham, Ernest E.....	Freeport
Hooper, Charles H.....	Castine	Plummer, Chas. A.....	Scarboro
Hopkins, Geo. A.....	Milbridge	Plummer, Frank H.....	Scarboro
Howard, George E.....	Dover	Remick, Samuel E.....	Madison
Howe, Freeland.....	Norway	Richards, William A.....	Waldoboro
Hoyt, F. Roland.....	Kittery	Sanborn, Willis E.....	Sanford
Jones, Charles Folsom.....	Skowhegan	Smith, Wesley G.....	Old Orchard
Jones, & Co.....	South Norridgewock	Stearns, George W.....	Millinocket
Jordan, Alfred E.....	Lisbon	Straw & Martin.....	Guilford
Judkins, Wesley H.....	Dexter	Swazey, John N.....	Bucksport
Kelley, Wm. J.....	Kittery	Talbot, Geo. H.....	Camden
Knight, J. Edward.....	Boothbay Harbor	Tarbox, Wallace R.....	Fryeburg
Lawrence, Wm. H.....	Sorrento	Thompson, Harry F.....	Brunswick
Libby, Horace B. & Son.....	Bridgton	Voter, Floramond E.....	Farmington
Longfellow, Phineas H.....	Machias	Waterhouse, Virgil P.....	Poland
Loring, Prentiss & Son.....	Portland	Welch, George A.....	Lewiston
Macomber, Farr & Whitten.....	Augusta	Wood, Jarvis B.....	Robbinston
McClure, Jas. W.....	Bangor	Woodman, Melville.....	Biddeford
Miller, Frank A.....	South Penobscot		

GREENWICH.

Allen, George E.....	Camden	Hersom, Lorenzo R.....	Berwick
Bechard, Henri P. & Co.....	Lewiston	Holyoke, George T.....	Houlton
Bradish, Scott P.....	Eastport	Humphreys, Denny M.....	Bath
Bragdon, Albert M.....	York	Kneeland, James H.....	Searsport
Clary, Isaac B.....	Livermore Falls	Lowell, Fred H.....	Calais
Coolidge, Henry B.....	Lisbon Falls	Macomber, Farr & Whitten.....	Augusta
Cousens, E. & Sons.....	Kennebunkport	McFadden, Flavius E.....	Fairfield
Currier, George M.....	Farmington	Miller & Owen.....	Auburn
Drummond, A. M. & Co.....	Waterville	Morrell, H. K. & Son.....	Gardiner
Dwelly, Albert F.....	Livermore Falls	Morse & Guptill.....	Portland
Eynon, John S.....	North Berwick	Parks Bros.....	Pittsfield
Finnigan, James P.....	Bangor	Pattee, James & Son.....	Belfast
Gallagher, Hugh T.....	Bangor	Perry, Arthur C.....	Presque Isle
Goldermann, Frank A.....	Mechanic Falls	Perry, H. O. & Son.....	Fort Fairfield
Goodwin, Henry H.....	Biddeford	Furington, Frank O.....	Mechanic Falls
Gordon, George A.....	Livermore Falls	Sanborn, Willis E.....	Springvale
Grant, The Geo. H. Co.....	Ellsworth	Stearns, A. E. & Co.....	Rumford Falls
Griffin, John C.....	Skowhegan	Storer, Isaac H.....	Camden
Gurdy, Harry O.....	Rockland	Wheeler, W. J. & Co.....	South Paris
Hall, William T.....	Richmond		

HANOVER.

Bailey, Augustus.....	Gardiner	Howard, Geo. E.....	Dover
Batchelder Bros.....	Sanford	Little, Horace C. & Son.....	Lewiston
Bird, Maynard S.....	Rockland	Loring, Prentiss & Son.....	Portland
Burrill, Chas. C. & Son.....	Ellsworth	Nelson, Frank.....	Calais
Cole, Chas. H.....	Kennebunk	Palmer, Wm. W.....	Bangor
Currier, Geo. M.....	Farmington	Patterson, Seth.....	Wiscasset
Donnell, Wm. C.....	Houlton	Smith, Wesley G.....	Old Orchard
Drake, Jas. B.....	Bath	Stuart, William H.....	Richmond
Drew, Forrest R.....	Waterville	Thompson, Harry F.....	Brunswick
Griffin, John C.....	Skowhegan	Tracy, Bedford E.....	Winter Harbor

HARTFORD FIRE.

Anderson, Adams & Co.....	Portland	Lee, Joseph A. & Son.....	Calais
Batchelder Bros.....	Sanford	Libby & Hussey.....	Portland
Blake, Barrows & Brown.....	Bangor	Libby, H. B. & Son.....	Bridgton
Boadway & Remick.....	Madison	Little, H. C. & Son.....	Lewiston
Boothby, L. T. & Son Co.....	Waterville	Lord, H. G.....	Berwick
Bowker & Humphreys.....	Brunswick	Lovell, George C.....	Richmond
Eragdon, Albert M.....	York Village	Lynam, Fred C. & Co.....	Bar Harbor
Butler, Charles.....	West Buxton	Macomber, Farr & Whitten....	Augusta
Carter, Geo. A. & Co.....	Saco	Marr, Charles H.....	Gardiner
Chapman, D. W. & Son.....	Newcastle	Maxcy, Josiah & Sons.....	Gardiner
Cochran, Baker & Cross.....	Rockland	McFadden, F. E.....	Fairfield
Conant, F. A.....	Lewiston	Miller, Chas. K.....	Camden
Cousens, Enoch & Sons.....	Kennebunkport	Millett, H. R.....	Gorham
Crosby, E. S.....	Bath	Parks Bros.....	Pittsfield
Curran, Wm. F.....	Bangor	Parlin, Willie B.....	Machias
Currier, George M.....	Farmington	Pattee, James & Son.....	Belfast
Cutter, William W.....	Westbrook	Perkins, Howard E.....	Sanford
Donnell, Wm. C.....	Houlton	Perry, Arthur C.....	Presque Isle
Erskine, A. J. & Co.....	Rockland	Perry, H. O. & Son.....	Fort Fairfield
Farrington, Everett.....	Waldoboro	Pettingill, Geo. A.....	Lisbon Falls
Fogg & Glidden.....	Bath	Ricker, S. W.....	South Berwick
Freeman, George G.....	Cherryfield	Sanborn, W. E.....	Springvale
Gardner, E. B. & Son.....	Bucksport	Shea, Wilbor A.....	Eastport
Gentle & Ludwig.....	Houlton	Smith, Oliver D.....	Gorham
Goodwin, H. H.....	Biddeford	Smith, Wesley G.....	Old Orchard
Gove, Edward H.....	Biddeford	Stockbridge, Mrs. C. A.....	Yarmouth
Griffin, John C.....	Skowhegan	Swazey, John N.....	Bucksport
Howard, Geo. E.....	Dover	Talbot, Geo. H.....	Camden
Howe, Freeland.....	Norway	Tapley, Omar W.....	Ellsworth
Hoyt, F. Roland.....	Kittery	Tarbox, Wallace R.....	Fryeburg
Hume, Chas. W.....	Eastport	Taylor, R. H. T.....	Wiscasset
Jones, Chas. Folsom.....	Skowhegan	Thompson, Harry F.....	Brunswick
Jordan, Nathaniel I.....	Auburn	Wheeler, W. J. & Co.....	South Paris
Judkins, Wesley H.....	Dexter	Wing, Herbert S.....	Kingfield
Kelly, Wm. J.....	Kittery		

HOME.

Alford, Edwin R.....	Old Town	Hoyt, F. Roland.....	Kittery
Batchelder Bros.....	Sanford	Humphreys, D. M.....	Bath
Beedy, Harry F.....	Phillips	Judkins, Wesley H.....	Dexter
Boothby, L. T. & Son Co.....	Waterville	Kelly, Wm. J.....	Kittery
Bradish, Scott P.....	Eastport	Kneeland, James H.....	Searsport
Bradley, Wm. S.....	East Vassalboro	Libby, H. B. & Son.....	Bridgton
Bucknam, J. A. & Co.....	Mechanic Falls	Little, H. C. & Son.....	Lewiston
Burrill, Charles C. & Son.....	Ellsworth	Longfellow, P. H.....	Machias
Carli, Eugene C.....	Gorham	Macomber, Farr & Whitten....	Augusta
Carr, Thomas A.....	Thomaston	Maxcy, Wm. E.....	Gardiner
Chapman, D. W. & Son.....	Damariscotta	Millett, H. R.....	Gorham
Cochran, Baker & Cross.....	Rockland	Nelson, Frank.....	Calais
Dinsmore & Bickford.....	Skowhegan	Palmer, Wm. W.....	Bangor
Donnell, Wm. C.....	Houlton	Pearl & Dennett.....	Bangor
Dow & Pinkham.....	Portland	Remick, Samuel E.....	Madison
Eynon, John S.....	North Berwick	Ricker, S. W.....	South Berwick
Farrington, Everett.....	Waldoboro	Riley, Thomas H.....	Brunswick
Furbush, Harry A.....	Rangeley	Soule, Willis E.....	Freeport
Gardner, E. B. & Son.....	Bucksport	Stevens, Sidney.....	Millinocket
Gove, Edward H.....	Biddeford	Stockbridge, Mrs. C. A.....	Yarmouthville
Harriman, B. W.....	Kent's Hill	Talbot, George H.....	Camden
Hayes, Elijah H.....	Berwick	Taylor, Richard H. T.....	Wiscasset
Hersom, Lorenzo R.....	Berwick	Voter, Floramond E.....	Farmington
Howard, George E.....	Dover	Wing, Herbert S.....	Kingfield
Howe, Freeland.....	Norway		

HOME FIRE AND MARINE (California.)

Bangs, I. S. Co.....	Waterville	Masen, C. W. & F. L.....	Ellsworth
Bickford, F. E.....	Oakland	Payscn, Charles B.....	Auburn
Byrles, P. J.....	Bangor	Richmond, F. H.....	Rumford Falls
Harmon, Herbert A.....	Portland	Swett, J. M.....	Eastport
Hodgdon, H. G.....	Bath	Wright & Welch.....	Lewiston

INDEMNITY.

Beane & Beane.....	Hallowell	Peaslee, Lorenzo P.....	Gardiner
Loring, Prentiss & Son.....	Portland	Stewart, Rowland W.....	Bangor

INSURANCE COMPANY OF NORTH AMERICA.

Bailey, Augustus.....	Gardiner	Hutchinson, J. P. & Co.....	Auburn
Batchelder Bros.....	Sanford	Jones, Chas. F.....	Skowhegan
Bird, Maynard S.....	Rockland	Juddins, Wesley H.....	Dexter
Boothby, L. T. & Son Co....	Waterville	Kenniston, Geo. B.....	Boothbay Harbor
Bradish, Scott P.....	Eastport	Libby, H. B. & Son.....	Bridgton
Bragdon, Albert M.....	York	Little, H. C. & Son.....	Lewiston
Burrill, C. C. & Son.....	Ellsworth	Longfellow, P. H.....	Machias
Burrill, Will I.....	Corinna	Macomber, Farr & Whitten....	Augusta
Carl, Eugene C.....	Buxton	Maxcy, Josiah & Sons.....	Gardiner
Carter, Geo. A. & Co.....	Saco	McClure, James W.....	Bangor
Chamberlain, W. M.....	Lewiston	McFadden, Flavius E.....	Fairfield
Chase, Geo. P.....	Sanford	Miller & Owen.....	Auburn
Cole, C. H.....	Kennebunk	Millett, H. R.....	Gorham
Conant, F. A.....	Lewiston	Morrison, A. E.....	Rumford Falls
Cousens, Enoch & Sons.....	Kennebunkport	Murch, James T.....	Newport
Currier, John M.....	Farmington	Norton, Hall & Webster.....	Portland
Cushing & Lamb.....	Westbrook	O'Brien, Eli M.....	Thomaston
Dow & Pinkham.....	Portland	Parks Bros.....	Pittsfield
Downes & Curran.....	Calais	Pearl & Dennett.....	Bangor
Drake, James B.....	Bath	Perry, Arthur C.....	Presque Isle
Erskine, A. J. & Co.....	Rockland	Perry, H. O. & Son.....	Fort Fairfield
Fessenden, Nicholas.....	Fort Fairfield	Pinkham, Ernest E.....	Freeport
Field & Quimby.....	Belfast	Remick, Sam'l E.....	Madison
Fowler & Gardner.....	Calais	Richards, Wm. A.....	Waldoboro
Gentle & Ludwig.....	Houlton	Riley, Thomas H.....	Brunswick
Gove, Edward H.....	Biddeford	Shea, Wilbor A.....	Eastport
Grant, Geo. H.....	Ellsworth	Simmons, Augustine.....	North Anson
Gurney, Edwin P.....	Yarmouth	Smith, Wesley G.....	Old Orchard
Hall, W. T.....	Richmond	Stearns, George W.....	Millinocket
Hathaway, A. S. & Co.....	Canton	Straw & Martin.....	Guilford
Hayes, Calvin L.....	Kittery	Swazey, John N.....	Bucksport
Hersom, F. M.....	South Berwick	Swett, Jethro H.....	Kittery
Hersom, Lorenzo R.....	Berwick	Talbot, Geo. H.....	Camden
Holyoke, George T.....	Houlton	Vaughn, Hiram C.....	Foxcroft
Hooper, Chas. H.....	Castine	Voter, Floramond E.....	Farmington
Hopkins, Geo. A.....	Milbridge	Wheeler, Wm. J & Co.....	South Paris
Howe, Freeland.....	Norway	Woodman, Melville.....	Biddeford

MERCANTILE FIRE AND MARINE.

Austin & Shearman.....	Deering Centre	Jones, Chas. F.....	Skowhegan
Bartlett, Martin F.....	Waterville	Jordan, A. H.....	Gardiner
Benson, F.....	Westbrook	Mathews, C. K. & Co.....	Waterville
Bird, Maynard S.....	Rockland	Mathews, C. K.....	Waterville
Burr, Edwin B.....	Brewer	Morse & Guptill.....	Portland
Carter, G. A. & Co.....	Saco	Pattee, James & Son.....	Belfast
Conant, F. A.....	Lewiston	Peabody, F. A. & Co.....	Houlton
Farron, John P.....	North Islesboro	Reynolds, B. B.....	North Lubec
Fenno, J.....	Bangor	Small, Frank A.....	Bath
Garden, Arthur A.....	Caribou	Sturtevant, Chester H.....	Livermore Falls
Heath, Henry A.....	Augusta	Tapley, O. W.....	Ellsworth
Hume, C. W.....	Eastport	Tyler, Fogg & Co.....	Bangor

NATIONAL FIRE.

Alden, Frank W.....	Waterville	Humphreys, D. M.....	Bath
Anderson, Adams & Co.....	Portland	Kelly, M. H.....	Saco
Atwood, Fred.....	Winterport	Kelly, Wm. J.....	Kittery
Austin & Shearman.....	Deering	Lynam, F. C. & Co.....	Bar Harbor
Batchelder Bros.....	Sanford	Macomber, Farr & Whitten....	Augusta
Boothby, L. T. & Son Co....	Waterville	Maxcy, Josiah & Sons.....	Gardiner
Bryant, Geo. H.....	Oakland	Miller & Owen.....	Auburn
Cochran, Baker & Cross....	Rockland	Morrill, Chas. H.....	Newport
Cole, Charles H.....	Kennebunk	Remick, Sam'l E.....	Madison
Conant, F. A.....	Lewiston	Pearl & Dennett.....	Bangor
Currier, George M.....	Farmington	Perry, H. O. & Son.....	Fort Fairfield
Dinsmore & Bickford.....	Skowhegan	Remick, Sam'l E.....	Madison
Donnell, Wm. C.....	Houlton	Riley, Thos. H.....	Brunswick
Downes & Curran.....	Calais	Shea, Wilbor A.....	Eastport
Dwelle & Clary.....	Livermore Falls	Talbot, G. H.....	Camden
Field & Quimby.....	Belfast	Tapley, Omar W.....	Ellsworth
Haskell, C. E.....	Pittsfield	Wheeler, W. J. & Co.....	South Paris
Hersom, Lorenzo R.....	Berwick	Woodman, Melville.....	Biddeford
Hoyt, F. Roland.....	Kittery		

NATIONAL—STANDARD.

Anderson, Adams & Co.....Portland Palmer, W. W.....Bangor

NEW HAMPSHIRE FIRE.

Austin, David S.....North Berwick	Hoyt, F. Roland.....Kittery
Bailey, A. & Co.....Gardiner	Jordan, Herbert R.....Saco
Biggar, A. S.....Kennebunk	Kelly, Wm. J.....Kittery
Bradish, Scott P.....Eastport	Kneeland, Jas. H.....Searsport
Burrill, C. C. & Son.....Ellsworth	Macomber, Farr & Whitten.....Augusta
Carter, G. A. & Co.....Saco	Miller & Owen.....Auburn
Conant, Frank A.....Lewiston	Morrison, Arthur E.....Rumford Falls
Coolidge, H. E.....Lisbon Falls	Murch, J. T.....Newport
Dow & Pinkham.....Portland	Murchie, Howard.....Calais
Drew, Forrest R.....Waterville	Parks Bros.....Pittsfield
Drew & Robinson.....Waterville	Perry, Arthur C.....Presque Isle
Durocher, Hector.....Lewiston	Perry, H. O. & Son.....Fort Fairfield
Erskine, A. J. & Co.....Rockland	Remick, Samuel E.....Madison
Eynon, John S.....North Berwick	Rogers, Oscar C.....Bath
Fairbrother, E. F.....Skowhegan	Stearns, George W.....Millinocket
Garey, Otis T.....Biddeford	Straw & Martin.....Gulford
Gentle, George S.....Houlton	Talbot, Geo. H.....Camden
Grant, The George H. Co.....Ellsworth	Thompson, Harry F.....Brunswick
Heebner, Wm. J.....Millinocket	Tyler, Fogg & Co.....Bangor
Hersom, Lorenzo R.....Berwick	Vaughan, H. C. & Co.....Foxcroft
Hodge, Fred E.....Westbrook	Voter, F. E.....Farmington
Howe, Freeland.....Norway	Wentworth, Herbert.....Skowhegan

NIAGARA FIRE.

Bailey, A. & Co.....Gardiner	Griffin, Jno. C.....Skowhegan
Batchelder Bros.....Sanford	Hall, Wm. T.....Richmond
Beedy, Harry F.....Phillips	Herrick, Eugene I.....Rangeley
Black, Alfred S.....Rockland	Hersom, Lorenzo R.....Berwick
Bradish, Scott P.....Eastport	Howard, Geo. E.....Dover
Bragdon, Albert M.....York Village	Jordan, Alfred E.....Lisbon
Curtis, Dan'l A.....Machias	Macomber, Farr & Whitten.....Augusta
Dow & Pinkham.....Portland	Mathews, C. K. & Co.....Waterville
Drake, J. B.....Bath	Miller & Owen.....Auburn
Fowler & Gardner.....Calais	Palmer, Wm. W.....Bangor
Gentle, Geo. S.....Houlton	Pattee, Jas. & Son.....Belfast
Gleason, Elmer H.....Rumford Falls	Pettungell, Geo. A.....Lisbon Falls
Goodwin, H. H.....Biddeford	Stearns, A. E. & Co.....Rumford Falls
Grant, The Geo. H. Co.....Ellsworth	

NORTH BRITISH AND MERCANTILE (New York.)

Baker, Ernest G.....Bangor Norton, R. S.....Portland

ORIENT.

Bailey, Augustus & Co.....Gardiner	Macomber, Farr & Whitten.....Augusta
Batchelder Bros.....Sanford	Mason, C. W. & F. L.....Ellsworth
Bradish, Scott P.....Eastport	Mathews, C. K. & Co.....Waterville
Byrnes, Patrick J.....Bangor	Mathews, C. K.....Waterville
Conant, Frank A.....Lewiston	Miller & Owen.....Auburn
Cousens, Enoch & Sons.Kennebunkport	Morse Bros.....Bath
Currier, George M.....Farmington	Pearl & Dennett.....Brewer
Curtis, Daniel A.....Machias	Pinkham, Ernest E.....Freeport
Cushing & Lamb.....Westbrook	Remick, Samuel E.....Madison
Eynon, John S.....North Berwick	Spaulding & Stuart.....Richmond
Field & Quimby.....Belfast	Tarbox, Wallace Reed.....Fryeburg
Jewett, L. W. & Co.....Livermore Falls	Thompson, Harry F.....Brunswick
Jones, E. C. & Co.....Portland	Timberlake, Fremont E.....Phillips
Kneeland, Jas. H.....Searsport	Wheeler, Wm. J. & Co.....South Paris

PELICAN.

Staples, Thomas F..... Eliot

PENNSYLVANIA FIRE.

Bird, Maynard S.....	Rockland	Knight, John Edw....	Boothbay Harbor
Blake, Barrows & Brown.....	Bangor	Little, H. C. & Son.....	Lewiston
Boothby, L. T. & Son Co....	Waterville	Macomber, Farr & Whitten,...	Augusta
Drake, James B.....	Bath	Morrell, H. K. & Son.....	Gardiner
Garey, Otis T.....	Biddeford	Riley, Thomas H.....	Brunswick
Harmon, Herbert A.....	Portland	Smith, Sidney B.....	Berwick
Hobbs, Chas. C.....	South Berwick	Tapley, Omar W.....	Ellsworth
Hoyt, F. Roland.....	Kittery	Wentworth, Herbert.....	Skowhegan
Kelly, Wm. J.....	Kittery		

PHENIX (Brooklyn, N. Y.)

Batchelder Bros.....	Sanford	Kelly, William J.....	Kittery
Biggar, Andrew S.....	Kennebunk	Little, H. C. & Son.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Loring, Prentiss & Son.....	Portland
Boothby, L. T. & Son Co....	Waterville	Macomber, Farr & Whitten,...	Augusta
Bradish, Scott P.....	Eastport	Marr, Charles H.....	Gardiner
Buckram, J. A. & Co....	Mechanic Falls	Marr, Willard T.....	Boothbay Harbor
Bumps, Charles F.....	Milo	Miles, J. H. & Co.....	Saco
Campbell, F. I. & Co.....	Cherryfield	Perry, Arthur C.....	Presque Isle
Carl, Eugene C.....	Gorham	Perry, H. O. & Son.....	Fort Fairfield
Cochran, Baker & Cross.....	Rockland	Simonton, Thaddeus R.....	Camden
Donnell, William C.....	Houlton	Staples, Lytton E.....	Biddeford
Downes & Curran.....	Calais	Straw & Martin.....	Guilford
Fogg & Glidden.....	Bath	Sturtevant, Chester H.....	Livermore Falls
Grant, The Geo. H Co.....	Ellsworth	Thompson, Harry F.....	Brunswick
Hooper, Charles H.....	Castine	Timberlake, Fremont E.....	Phillips
Hoyt, F. Roland.....	Kittery	Voter, Floramond E.....	Farmington
Jewett, Lingan W.....	Livermore Falls	Wheeler, W. J. & Co.....	South Paris
Jones, Charles F.....	Skowhegan		

PHOENIX (Hartford, Conn.)

Anderson, Adams & Co.....	Portland	Humphreys, D. M.....	Bath
Austin, David S.....	North Berwick	Kelly, Wm. J.....	Kittery
Austin & Shearman.....	Deering	Lee, Jos. A. & Son.....	Calais
Bailey, Augustus.....	Gardiner	Little, H. C. & Son.....	Lewiston
Batchelder Bros.....	Sanford	Macomber, Farr & Whitten,...	Augusta
Bird, Maynard S.....	Rockland	McFadden, F. E.....	Fairfield
Blake, Barrows & Brown.....	Bangor	Miller, Alonzo Q.....	Auburn
Boothby, L. T. & Son Co....	Waterville	Millett, Henry R.....	Gorham
Bradish, S. P.....	Eastport	Morrill, Chas. H.....	Newport
Bumps Chas. F.....	Milo	Morrison, A. E.....	Rumford Falls
Burrill, C. C. & Son.....	Ellsworth	Nelson, Frank.....	Calais
Carl, Eugene C.....	Gorham	Palmer, W. W.....	Bangor
Cole, Chas. H.....	Kennebunk	Perry, Arthur C.....	Presque Isle
Collins, Ben S.....	North Anson	Pettengill, Geo. A.....	Lisbon Falls
Crane, Frank T.....	Machias	Rawding, Norman J.....	Canaan
Donnell, Wm. H.....	Houlton	Richards, Wm. A.....	Waldoboro
Floyd, Howard N.....	Brewer	Riley, Thos. H.....	Brunswick
Gardner, Eben B.....	Bucksport	Soule, Willis H.....	Freeport
Gilman, A. W. & Co.....	Foxcroft	Spaulding & Stuart.....	Richmond
Gove, Edward H.....	Biddeford	Stevens, Sidney.....	Millinocket
Grant, Geo. H. Co.....	Bar Harbor	Straw & Martin.....	Guilford
Griffin, John C.....	Skowhegan	Talbot, Geo. H.....	Camden
Haskell, Chas. B.....	Pittsfield	Voter, Floramond E.....	Farmington
Holt, Frank C.....	South Norridgewock	Washburn, Geo. S.....	Thomaston
Howe, Freeland.....	Norway	Whitney, Simeon J.....	Bingham
Hoyt, F. Roland.....	Kittery		

PROVIDENCE WASHINGTON.

Bangs, I. S. Co.....	Waterville	Mason, Charles G.....	Norway
Beane & Beane.....	Hallowell	Mason, C. W. & F. L.....	Ellsworth
Bragdon, Ernest J.....	Westbrook	Morse & Guptill.....	Portland
Drake, James B.....	Bath	Snow, William B.....	Bangor
Erskine, A. J. & Co.....	Rockland	Talbot, George H.....	Camden
Goodwin, Henry H.....	Biddeford	Tyler, Fogg & Co.....	Bangor
Jordan, Nathaniel I.....	Auburn	Wentworth, Herbert.....	Skowhegan
Lynam, Fred C. & Co.....	Bar Harbor		

QUEEN.

Allen, George E.....	Camden	Hoyt, Fred Roland.....	Kittery
Batchelder Bros.....	Sanford	Huff, Charles O.....	Kennebunkport
Blake, Barrows & Brown.....	Bangor	Hume, Charles W.....	Eastport
Boothby, L. T. & Son Co.....	Waterville	Kelly, William J.....	Kittery
Bowker & Humphreys.....	Brunswick	Lowell, Frederick H.....	Calais
Conant, Frank A.....	Lewiston	Marr, Charles H.....	Gardiner
Cushing & Lamb.....	Westbrook	Miller & Owen.....	Auburn
Dow & Pinkham.....	Portland	Morrill, Charles H.....	Newport
Drake, James B.....	Bath	Soule, Willis H.....	Freeport
Fairbrother, Edwin F.....	Skowhegan	Storer, Isaac H.....	Camden
Foster, Herbert E.....	Winthrop	Waterhouse, William H.....	Old Town
Gurdy, Harry O.....	Rockland	Wheeler, W. J. & Co.....	South Paris
Hersom, Lorenzo R.....	Berwick	Wentworth, Herbert.....	Skowhegan
Holyoke, George T.....	Houlton		

ROCHESTER GERMAN.

Adams, Chas. C.....	Portland	Hinckley, F. J.....	Bath
Anderson, Horace.....	Portland	Hutchinson, J. P.....	Auburn
Beard, Henri P. & Co.....	Lewiston	Leach, Converse E.....	Portland
Bird, Maynard S.....	Rockland	Little, Thos. J.....	Portland
Byrnes, Patrick J.....	Bangor	Verrill, Leon D.....	Auburn
Gallagher, Hugh T.....	Bangor		

SECURITY.

Carter, George A. & Co.....	Saco	Morse & Guptill.....	Portland
Gardelon, Charles E.....	Auburn	Staples, Lytton E.....	Biddeford
Goodwin, Henry H.....	Biddeford	Wright & Welch.....	Lewiston
Humphreys, D. M.....	Bath		

SPRINGFIELD FIRE AND MARINE.

Atwood, Fred.....	Winterport	Jones, Charles Folsom.....	Skowhegan
Bailey, Augustus.....	Gardiner	Judkins, Wesley H.....	Dexter
Batchelder Bros.....	Sanford	Little, H. C. & Son.....	Lewiston
Bird, Maynard S.....	Rockland	Loring, Prentiss & Son.....	Portland
Black, Alfred S.....	Rockland	Macomber, Farr & Whitten.....	Augusta
Bradish, Scott P.....	Eastport	Miller & Owen.....	Auburn
Boothby, L. T. & Son Co.....	Waterville	Nelson, Frank.....	Calais
Cole, Chas. H.....	Kennebunk	Palmer, Wm. W.....	Bangor
Currier, Geo. M.....	Farmington	Parks Bros.....	Pittsfield
Donnell, Wm. C.....	Houlton	Riley, Thos. H.....	Brunswick
Grant, The Geo. H. Co.....	Ellsworth	Spaulding & Stuart.....	Richmond
Haskell, Wm. E.....	Union	Straw & Martin.....	Guilford
Hersom, Lorenzo R.....	Berwick	Talbot, Geo. H.....	Camden
Huff, Chas. O.....	Kennebunkport	Wright & Welch.....	Lewiston
Humphreys, D. M.....	Bath		

ST. PAUL FIRE AND MARINE.

Alford, E. R.....	Old Town	Maxwell, Herbert D.....	Bath
Ballard, S. K.....	Auburn	McFadden, F. E.....	Fairfield
Bechard, Henri P. & Co.....	Lewiston	Miles, J. H. & Co.....	Saco
Clair, F. W.....	Waterville	Miller, Charles K.....	Camden
Hill, Melville C.....	Belfast	Perry, W. H.....	Hallowell
Jones, E. C. & Co.....	Portland	Stanwood, Robert H.....	Brunswick
Lynam, Fred C. & Co.....	Bar Harbor	Staples, Lytton E.....	Biddeford
Masen, C. W. & F. L.....	Ellsworth	Tyler, Fogg & Co.....	Bangor

TRADERS.

Batchelder Bros.....	Sanford	Jordan, Augustus H.....	Gardiner
Bechard, H. P. & Co.....	Lewiston	Lord, Henry & Co.....	Bangor
Black, Alfred S.....	Rockland	Loring & Bishop.....	Portland
Crosby, Elwell S.....	Bath	Mitchell, Horace.....	Kittery Point
Drew, Forrest R.....	Waterville	Morrison, Arthur E.....	Rumford Falls
Foster, Herbert E.....	Winthrop	Pattee, James & Son.....	Belfast
Grant, George H.....	Ellsworth	Remick, Samuel E.....	Madison
Griffin, John C.....	Skowhegan	Renouf, Narcisse P.....	Biddeford
Heath, Henry A.....	Augusta	Robinson, Wm. A.....	Auburn
Howe, Freeland.....	Norway	Talbot, Geo. H.....	Camden
Jones, C. F. & Co.....	Skowhegan	Wiseman, George E.....	Lewiston
Jones, E. C. & Co.....	Portland		

UNION.

Bechard, H. P. & Co.....	Lewiston	Kirstein, Louis & Son.....	Bangor
Boyd, J. Herbert.....	Bangor	Mathews, C. K. & Co.....	Waterville
Cochran, Baker & Cross.....	Rockland	Mathews, C. K.....	Waterville
Downing, C. S.....	Augusta	Morse & Guptill.....	Portland
Durocher, Hector.....	Lewiston	Nichols, A. H.....	Searsport
Gilman, A. W. & Co.....	Foxcroft	Renouf, N. P.....	Biddeford
Hinckley, F. J.....	Bath	Wright & Welch.....	Lewiston
Hutchinson, J. P. & Co.....	Auburn		

UNITED FIREMEN'S.

Baker, Ernest G.....	Bangor	Heath, Henry A.....	Augusta
Bangs, I. S. Co.....	Waterville	Jones, E. C. & Co.....	Portland
Conant, Frank A.....	Lewiston	Randall, John W.....	Biddeford
Fairbrother, Edwin F.....	Skowhegan	Shaw, Francis M.....	Rockland

UNITED STATES FIRE.

Bright, J. M.....	Bangor	Mason, C. W. & F. L.....	Ellsworth
Carter, Geo. A. & Co.....	Saco	Miller & Owen.....	Auburn
Cummings, Charles W.....	Auburn	Renouf, Narcisse P.....	Biddeford
Libby & Hussey.....	Portland	Wiseman, George A.....	Lewiston

WESTCHESTER FIRE.

Allen, Geo. E.....	Camden	Grant, The Geo. H. & Co.....	Ellsworth
Black, A. S.....	Rockland	Kirstein, L. & Son.....	Bangor
Boyd, J. Herbert.....	Bangor	Knight, J. Edward.....	Boothbay Harbor
Bradish, Scott P.....	Eastport	Miles, J. H. & Co.....	Saco
Campbell, J. Z.....	Lewiston	Miller & Owen.....	Auburn
Dow & Pinkham.....	Portland	Renouf, N. P.....	Biddeford
Downing, Charles S.....	Augusta	Riley, Thomas H.....	Brunswick
Drummond, A. M. & Co.....	Waterville	Wilson, Jno. C.....	Bangor
Erskine, A. J. & Co.....	Rockland	Wright & Welch.....	Lewiston
Field & Quimby.....	Belfast		

WILLIAMSBURG CITY.

Curran, William F.....	Bangor	Macomber, Farr & Whitten.....	Augusta
Cushing & Lamb.....	Westbrook	McFadden, F. E.....	Fairfield
Dinsmore & Bickford.....	Skowhegan	Pattee, James & Son.....	Belfast
Drake, James B.....	Bath	Sanborn, Willis E.....	Springvale
Drummond, A. M. & Co.....	Waterville	Talbot, George H.....	Camden
Goggin & Marble.....	Lewiston	Tapley, Omar W.....	Ellsworth
Howe, Freeland.....	Norway	Thompson, Harry F.....	Brunswick
Jones, E. C. & Co.....	Portland	Woodman, Melville.....	Biddeford
Little, H. C. & Son.....	Lewiston		

MUTUAL FIRE COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Batchelder Bros.....	Sanford	Lewis, Alonzo F.....	Fryeburg
Bright, Joseph M.....	Bangor	Macomber, Farr & Whitten.....	Augusta
Carter, George A. & Co.....	Saco	Morse, Nellie G.....	Dexter
Field & Quimby.....	Belfast	Norton, Hall & Webster.....	Portland
Fowler & Gardner.....	Calais	Payson, Chas. B.....	Auburn
Gove, Edward H.....	Biddeford	Pressey, John S.....	Waterville
Haskell, George B.....	Lewiston	Riley, Thomas H.....	Brunswick
Humphreys, Denny M.....	Bath	Talbot, George H.....	Camden
Kenniston, Geo. B.....	Boothbay Harbor	Taylor, Everett C.....	Skowhegan
Kingsley, Frank W.....	East Machias		

PROVIDENCE MUTUAL.

Bright, Joseph M.....	Bangor	Norton, Hall & Webster.....	Portland
Carter, G. A. & Co.....	Saco	Payson, Charles B.....	Auburn
Haskell, George B.....	Lewiston	Sanborn, Willis E.....	Springvale
Hersom, Lorenzo, R.....	Berwick	Talbot, George H.....	Camden
Macomber, Farr & Whitten.....	Augusta	Woodman, Melville.....	Biddeford

QUINCY MUTUAL.

Aldrich, Eugene L.....Berwick
 Blanchard & Leighton.....Dexter
 Boyd, J. H.....Bangor
 Bright, J. M.....Bangor
 Bryant, J. B.....Deering
 Butler, Charles.....West Buxton
 Chase, George P.....North Waterboro
 Cochran, Baker & Cross.....Rockland
 Cole, Charles H.....Kennebunk
 Cousens, Enoch & Sons.Kennebunkport
 Curtis, A. J.....Brunswick
 Frost, H. C.....Monmouth
 Gove, Edward H.....Biddeford
 Grant, Geo. H. Co.....Ellsworth
 Gurney, E. P.....Yarmouth
 Haskell, George B.....Lewiston
 Hathaway, A. S. & Co.....Canton
 Hill, Samuel A.....Buxton
 Hodge, Fred E.....Westbrook

Howard, George E.....Dover
 Hoyt, F. Roland.....Kittery
 Jones, Charles Folsom.....Skowhegan
 Jones, Edward C. & Co.....Portland
 Judkins, Wesley H.....Dexter
 Kelley, Wm. J.....Kittery
 Lewis, A. F.....Fryeburg
 Macomber, Farr & Whitten...Augusta
 Norton, Hall & Webster.....Portland
 Pattee, James & Son.....Belfast
 Perry, W. H.....Hallowell
 Prince, Charles H.....Buckfield
 Richards, William A.....Waldoboro
 Rigby, J. P.....South Newburg
 Robinson, W. A.....Auburn
 Shaw & Martin.....Guilford
 Talbot, George H.....Camden
 Voter, F. E.....Farmington
 Woodward, Henry.....Winthrop

TRADERS AND MECHANICS.

Bailey, Augustus.....Gardiner
 Batchelder Bros.....Sanford
 Bragdon, A. M.....York Village
 Bright, Joseph M.....Bangor
 Carter, G. A. & Co.....Saco
 Crosby, E. S.....Bath
 Davenport, George P.....Bath
 Fowler & Gardner.....Calais
 Garey, Otis T.....Biddeford
 Gilman, A. W. & Co.....Foxcroft
 Grant, The G. H. Co.....Ellsworth
 Haskell, George B.....Lewiston
 Hersom, Frank M.....South Berwick
 Hersom, Lorenzo R.....Berwick
 Hodge, Fred E.....Cumberland Mills
 Hoyt, F. Rowland.....Kittery

Jones, Chas. F.....Skowhegan
 Kelley, William J.....Kittery
 Lewis, Alonzo F.....Fryeburg
 Macomber, Farr & Whitten...Augusta
 Matthews, Byron C.....Boothbay
 McLeary, Frank E.....Farmington
 Norton, Hall & Webster.....Portland
 Pattee, James & Son.....Belfast
 Perry, Wallace H.....Hallowell
 Pressey & Bickford.....Waterville
 Prince, Charles H.....Buckfield
 Riley, Thomas H.....Brunswick
 Straw & Martin.....Guilford
 Talbot, Geo. H.....Camden
 Woodworth, A. V.....Livermore Falls

UNITED STATES BRANCHES

OF

FIRE AND MARINE COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

Bechard, Henri P. & Co.....Lewiston
 Bird, Maynard S.....Rockland
 Byrnes, Patrick J.....Bangor
 Holyoke, George T.....Houlton
 Miller & Owen.....Auburn

Morse & Guptill.....Portland
 Renouf, Narcisse P.....Biddeford
 Wheeler, William J. & Co.....South Paris
 Wright, Edgar A.....Lewiston

ATLAS ASSURANCE.

Anderson, Adams & Co.....Portland

Griffin, John C.....Skowhegan

BRITISH AMERICA.

Ballard, S. K.....Auburn
 Beane & Beane.....Hallowell
 Bird, M. S.....Rockland
 Carter, Geo. A. & Co.....Saco
 Curran, Wm. F.....Bangor
 Danforth, F. A. & Co.....Gardiner
 Eynon, John S.....North Berwick
 Field & Quimby.....Belfast
 Gallagher, Hugh T.....Bangor
 Jones, Edward C. & Co.....Portland

Kneeland, James H.....Searsport
 Maddock, J. A.....Boothbay Harbor
 Mathews C. K.....Waterville
 Mathews, C. K. & Co.....Waterville
 McFadden, F. E.....Fairfield
 Merrill, George W.....Augusta
 Michaud, Jos. W.....Brunswick
 Morse Bros.....Bath
 Shepherd, Joseph F.....Rockport

CALEDONIAN.

Bailey, Augustus.....	Gardiner	Jones, E. C. & Co.....	Portland
Black, A. S.....	Rockland	Jordan, Nathaniel I.....	Auburn
Boothby, L. T. & Son Co....	Waterville	Judkins, Wesley H.....	Dexter
Bradford, Miss M. E.....	Deering	Kneeland, James H.....	Searsport
Bradish, S. P.....	Eastport	Little, H. C. & Son.....	Lewiston
Bragdon, A. M.....	York Village	Macomber, Farr & Whitten..	Augusta
Crosby, E. S.....	Bath	McClure, James W.....	Bangor
Donnell, Wm. C.....	Houlton	Pattee, James & Son.....	Belfast
Dwellely & Clary.....	Livermore Falls	Perry, A. C.....	Presque Isle
Foster, Herbert E.....	Winthrop	Perry, H. C. & Son.....	Fort Fairfield
Fowler & Gardner.....	Calais	Sanborn, W. E.....	Springvale
Fuller, B. B.....	Lewiston	Spaulding & Stuart.....	Richmond
Goodwin, H. H.....	Biddeford	Straw & Martin.....	Guilford
Hersom, Lorenzo R.....	Berwick	Vaughan, H. C.....	Foxcroft
Jones, Chas. F.....	Skowhegan	Wheeler, W. J. & Co.....	South Paris

COMMERCIAL UNION (England.)

Aldrich, Eugene L.....	Berwick	Jones, C. F.....	Skowhegan
Barrows, Geo. M.....	Newport	Little, H. C. & Son.....	Lewiston
Batchelder Bros.....	Sanford	Macomber, Farr & Whitten..	Augusta
Blake, Barrows & Brown.....	Bangor	Maxcy, Jesiah & Son.....	Gardiner
Boothby, L. T. & Son Co....	Waterville	Maxwell, H. D. & Co.....	Bath
Bradish, S. P.....	Eastport	Merriman, John.....	Livermore Falls
Bucknam, J. A. & Co.....	Mechanic Falls	Packard, F. A.....	Camden
Cochran, Baker & Cross.....	Rockland	Sturtevant, Chester H.....	Livermore Falls
Coolidge, Henry E.....	Lisbon Falls	Tapley, O. W.....	Ellsworth
Donnell, William C.....	Houlton	Tolman, Chas. Elliott.....	South Paris
Fogg & Glidden.....	Bath	Voter, F. E.....	Farmington
Harmon, Herbert A.....	Portland	Waldron, L. B.....	Dexter
Hathaway, A. S. & Co.....	Canton	White, Albert.....	Orono
Hersom, Lorenzo R.....	Berwick		

HAMBURG BREMEN.

Alfred, E. R.....	Oldtown	Morrill, Charles H.....	Newport
Allen, Charles P.....	Presque Isle	Morrison, Arthur E.....	Rumford Falls
Batchelder Bros.....	Sanford	Norton, Hall & Webster.....	Portland
Boothby, L. T. & Son Co....	Waterville	Parlin, W. B.....	Machias
Burr, Edward B.....	Brewer	Perry, H. O. & Son.....	Fort Fairfield
Cochrane, Baker & Cross.....	Rockland	Ransted, Thomas E.....	Waterville
Conant, Frank A.....	Lewiston	Remick, Samuel E.....	Madison
Curran, William F.....	Bangor	Small, Frank A.....	Bath
Field & Quimby.....	Belfast	Staples, Lytton E.....	Biddeford
Folsom, Leroy R.....	Norridgewock	Straw & Martin.....	Guilford
Freeman, George G.....	Cherryfield	Sturtevant, Chester H.....	Livermore Falls
Gentle & Ludwig.....	Houlton	Swazey, John N.....	Bucksport
Goodwin, H. H.....	Biddeford	Sylvester, Alonzo.....	Farmington
Haskell, Charles B.....	Pittsford	Talbot, George H.....	Camden
Heath, Henry A.....	Augusta	Tapley, Omar W.....	Ellsworth
Hovey, George L.....	North Anson	Timberlake, Fremont E.....	Phillips
Howard, George E.....	Dover	Tracy, Bedford E.....	Winter Harbor
Hume, Freeland.....	Norway	Wentworth, Herbert.....	Skowhegan
Hume, Charles W.....	Eastport	Willey & Ward.....	Cherryfield
Hutchinson, J. P. & Co.....	Auburn	Wilson, George O.....	Kittery
Jordan, Augustus H.....	Gardiner	Wing, Herbert S.....	Kingfield
Jordan, Heman J.....	Berwick		

LAW UNION AND CROWN.

Anderson, Adams & Co.....	Portland	Griffin, John C.....	Skowhegan
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LIVERPOOL AND LONDON AND GLOBE.

Bailey, A. & Co.....	Gardiner	Jones, Chas. Folsom.....	Skowhegan
Blake, Barrows & Brown.....	Bangor	Kneeland, James H.....	Searsport
Bradish, Scott P.....	Eastport	Little, H. C. & Son.....	Lewiston
Burrill, C. C. & Son.....	Ellsworth	Lord, Heman G.....	Berwick
Cochrane, Baker & Cross.....	Rockland	Lumbert, Wallace R.....	Caribou
Donnell, Wm. C.....	Houlton	Lynam, Fred C. & Co.....	Bar Harbor
Dow & Pinkham.....	Portland	Macomber, Farr & Whitten..	Augusta
Drake, James B.....	Bath	Mathews, C. K. & Co.....	Waterville
Eynon, John S.....	North Berwick	Mathews, Chas. K.....	Waterville
Fessenden, Nicholas.....	Fort Fairfield	Morrison, Arthur E.....	Rumford Falls
Hanson & St. Clair.....	Calais	Parks Bros.....	Pittsfield
Howe, Freeland.....	Norway	Pattee, James & Son.....	Belfast

LIVERPOOL, LONDON & GLOBE—Concluded.

Perkins, Howard E.....Sanford	Taylor, Richard H. T.....Wiscasset
Perry, Arthur C.....Presque Isle	Thompson, Harry F.....Brunswick
Staples, Thomas F.....South Eliot	Voter, Floramond E.....Farmington
Straw & Martin.....Guilford	Woodman, Melville.....Biddeford
Talbot, George H.....Camden	

LONDON ASSURANCE.

Batchelder Bros.....Sanford	Hutchinson, H. G.....Biddeford
Bean, J. F. & Co.....Augusta	Jordan, Augustus H.....Gardiner
Bowker & Humphreys.....Brunswick	Loring, Prentiss & Son.....Portland
Carter, George A. & Co.....Saco	Lowell, Fred H.....Calais
Cochrane, Baker & Cross.....Rockland	Lynam, Fred C. & Co.....Bar Harbor
Cook & West.....Lewiston	Miller & Owen.....Auburn
Crosby, E. S.....Bath	Morrill, George A.....Portland
Dudley, Charles H.....Hallowell	Pearl & Dennett.....Bangor
Dwellely & Clary.....Livermore Falls	Perry, Arthur C.....Presque Isle
Fairbrother, E. F.....Skowhegan	Perry, H. O. & Son.....Fort Fairfield
Foster, Dana P.....Waterville	Tracy, Bedford E.....Winter Harbor
Heath, Henry A.....Augusta	Washburn, George S.....Thomaston
Hobbs, Charles C.....South Berwick	Wentworth, Herbert.....Skowhegan
Holyoke, George T.....Houlton	Wheeler, W. J. & Co.....South Paris

LONDON AND LANCASHIRE.

Anderson, Adams & Co.....Portland	Kelly, Wm. J.....Kittery
Batchelder Bros.....Sanford	Macomber, Farr & Whitten.....Augusta
Biggar, Andrew S.....Kennebunk	Mathews, C. K. & Co.....Waterville
Blake, Barrows & Brown.....Bangor	Mathews, Chas. K.....Waterville
Cochrane, Baker & Cross.....Rockland	McFadden, Flavius E.....Fairfield
Conant, F. A.....Lewiston	Morrison, Arthur E.....Rumford Falls
Danforth, F. A. & Co.....Gardiner	Renouf, N. P.....Biddeford
Gentle, George S.....Houlton	Rogers, Oscar C.....Bath
Hersom, Lorenzo R.....Berwick	Ryan, John S.....Gardiner
Howe, Freeland.....Norway	Sturtevant, Chester H.....Livermore Falls
Hoyt, F. Rowland.....Kittery	Taylor & Pennell.....Skowhegan
Hutchinson, J. P. & Co.....Auburn	Thompson, Harry F.....Brunswick
Jewett, J. W. & Co.....Livermore Falls	Voter, F. E.....Farmington

MANCHESTER.

Austin & Shearman.....Deering Centre	Libby & Hussey.....Portland
Boothby, L. T. & Son Co.....Waterville	Macomber, Farr & Whitten.....Augusta
Boyd, J. Herbert.....Bangor	Merrill Bros. & Co.....Portland
Durocher, Hector.....Lewiston	Michaud, Joseph W.....Brunswick
Fairbrother, Edwin F.....Skowhegan	Millett, Henry P.....Gorham
Field & Quimby.....Belfast	Randall, John W.....Biddeford
Griffin, John C.....Skowhegan	Sanborn, Willis E.....Springvale
Howard Ins. Agency.....Waldoboro	Shaw, Francis M.....Rockland
Hutchinson, J. P. & Co.....Auburn	Staples, Thomas F.....Eliot
Jackson, Wm. T. E.....Deering Centre	Sylvester, Alonzo.....Farmington
Johnson, Wm. E.....South Portland	

NATIONAL ASSURANCE (Ireland.)

Barker, C. H. Co.....Portland	Grant, The George H. Co.....Ellsworth
Batchelder Bros.....Sanford	Griffin, John C.....Skowhegan
Black, Alfred S.....Rockland	Hagerty, Michael J.....Lewiston
Bliss, George & Co.....Waldoboro	Hersom, L. R.....Berwick
Bradish, Scott P.....Eastport	Jenkins, Wesley H.....Dexter
Campbell, F. I. & Co.....Cherryfield	Kneeland, James H.....Searsport
Conant, Frank A.....Lewiston	Miller, Samuel L.....Waldoboro
Curran, Wm. F.....Bangor	Parks Bros.....Pittsfield
Currier, George M.....Farmington	Perry, Arthur C.....Presque Isle
Davis, George E.....Kezar Falls	Perry, H. O. & Son.....Fort Fairfield
Donnell, William C.....Houlton	Shea, Wilbor A.....Eastport
Downes & Curran.....Calais	Straw & Martin.....Guilford
Downing, Charles S.....Augusta	Sullivan, John F.....Gorham
Dwellely & Clary.....Livermore Falls	Wheeler, W. J. & Co.....South Paris
Eynon, John S.....North Berwick	Wood, Wm. E.....Portland
Flaherty, Thomas H.....Westbrook	

NORTH BRITISH AND MERCANTILE.

Adams, Benjamin.....	Bowdoinham	Jones, Chas. F.....	Skowhegan
Austin & Shearman....	Deering Centre	Libby, H. B. & Son.....	Bridgton
Bailey, Augustus.....	Gardiner	Libby & Hussey.....	Portland
Batchelder Bros.....	Sanford	Lord, Heman G.....	Berwick
Eird, Maynard S.....	Rockland	Macomber, Farr & Whitten.....	Augusta
Blake, Barrows & Brown.....	Bangor	Mathews, Chas. K.....	Waterville
Eoadway & Remick.....	Madison	Mathews, Chas. K. & Co.....	Waterville
Bradish, Scott P.....	Eastport	Miller & Owen.....	Auburn
Bragdon, Albert M.....	York	Morrill, Chas. H.....	Newport
Came, Samuel M.....	Alfred	Norton, Hall & Webster.....	Portland
Carll, Eugene C.....	Buxton Centre	Palmer, Edwin A.....	Buxton
Chapman, D. W. & Son.....	Damariscotta	Parks Bros.....	Pittsfield
Cole, Chas. H.....	Kennebunk	Perkins, Walter P.....	Cornish
Cushing & Lamb.....	Westbrook	Pierce, Arthur W.....	Deering
Davis, Geo. E.....	Parsonsfield	Soule, Willis H.....	Freeport
Downes & Curran.....	Calais	Spear, William F.....	South Portland
Fox, Francis A.....	Porter	Sturtevant, Chester H.....	Livermore Falls
Gentle & Ludwig.....	Houlton	Talbot, Geo. H.....	Camden
Grant, The Geo. H. Co.....	Ellsworth	Tarbox, W. R.....	Fryeburg
Gurney, Edwin P.....	Yarmouth	Thompson, Harry F.....	Brunswick
Hall, Melville C.....	Topsham	Thwing, Joseph P.....	Farmington
Hall, William T.....	Richmond	Wheeler, W. J. & Co.....	South Paris
Howard, Geo. E.....	Dover	Woodman, Melville.....	Biddeford
Humphreys, D. M.....	Bath	Wright & Welch.....	Lewiston

NORTHERN ASSURANCE.

Allen, Geo. E.....	Camden	Hutchinson, J. P. & Co.....	Auburn
Bickford, Gershon P.....	Rumford Falls	Lynam, Fred C. & Co.....	Bar Harbor
Boothby, L. T. & Son Co.....	Waterville	Maxcy, Josiah & Sons.....	Gardiner
Carter, G. A. & Co.....	Saco	Morrill, Chas. H.....	Newport
Cochrane, Baker & Cross.....	Rockland	Morrison, Arthur E.....	Rumford Falls
Dow & Pinkham.....	Portland	Parks Bros.....	Pittsfield
Drake, James B.....	Bath	Pearl & Dennett.....	Bangor
Griffin, John C.....	Skowhegan	Vaughan, H. C.....	Foxcroft
Howe, Freeland.....	Norway	Voter, Floramond E.....	Farmington

NORWICH UNION.

Allen, Geo. E.....	Camden	Lovell, George C.....	Richmond
Austin & Shearman....	Deering Centre	Lynam, Fred C. & Co.....	Bar Harbor
Batchelder Bros.....	Sanford	Marr, Charles H.....	Gardiner
Beane & Beane.....	Hallowell	Mathews, Charles K.....	Waterville
Biggar, Andrew S.....	Kennebunk	Mathews, C. K. & Co.....	Waterville
Blanchard & Leighton.....	Dexter	McFadden, Flavius E.....	Fairfield
Blake, Barrows & Brown.....	Bangor	Miller & Owen.....	Auburn
Bowker & Humphreys.....	Brunswick	O'Brien, Eli M.....	Thomaston
Bucknam, J. A. & Co.....	Mechanic Falls	Parks Bros.....	Pittsfield
Conant, Frank A.....	Lewiston	Pinkham, Ernest E.....	Freeport
Dinsmore & Bickford.....	Skowhegan	Preston, Geo. H.....	Berwick
Field & Quimby.....	Belfast	Remick, Samuel E.....	Madison
Gilman, A. W. & Co.....	Foxcroft	Renouf, Narcisse P.....	Biddeford
Gooding, Howard G.....	Yarmouth	Swazey, John N.....	Bucksport
Heath, Henry A.....	Augusta	Tapley, Omar W.....	Ellsworth
Humphreys, Denny M.....	Bath	Thwing, Joseph P.....	Farmington
Judkins, Wesley H.....	Dexter	Waterhouse, William H.....	Oldtown
Loring, Prentiss & Son.....	Portland	Wheeler, W. J. & Co.....	South Paris

PALATINE.

Anderson, Adams & Co.....	Portland	Hutchinson, J. P. & Co.....	Auburn
Eynon, John S.....	North Berwick	Kelly, William J.....	Kittery
Haskell, G. B.....	Lewiston	Kneeland, James H.....	Searsport
Hoyt, F. Rowland.....	Kittery		

PHOENIX ASSURANCE.

Baker, Ernest G.....	Bangor	Gentle & Ludwig.....	Houlton
Eird, Maynard S.....	Rockland	Grant, The George H. Co.....	Ellsworth
Boothby, William G.....	Augusta	Miller & Owen.....	Auburn
Carter, George A. & Co.....	Saco	Perry, Arthur C.....	Presque Isle
Conant, F. A.....	Lewiston	Perry H. O. & Son.....	Fort Fairfield
Dow & Pinkham.....	Portland	Staples, Thomas F.....	Eliot
Drake, James B.....	Bath	Wheeler, W. J. & Co.....	South Paris

PRUSSIAN NATIONAL.

Curran, Wm. F.....	Bangor	Heath, Henry A.....	Augusta
Drummond, Anna M. & Co.....	Waterville	Staples, Lytton E.....	Biddeford
Flaherty, Thomas H.....	Portland	Wood, William E.....	Portland
Grant, The Geo. H. Co.....	Ellsworth	Wright & Welch.....	Lewiston

ROYAL.

Adams, Charles C.....	Deering	Holt, F. Rowland.....	Kittery
Allen, George E.....	Camden	Kelly, Wm. J.....	Kittery
Anderson, Adams & Co.....	Portland	Knight, John Edw.....	Boothbay Harbor
Bailey, Augustus.....	Gardiner	Little, H. C. & Son.....	Lewiston
Batchelder Bros.....	Sanford	Longfellow, Phineas H.....	Machias
Bird, Maynard S.....	Rockland	Lynam, F. C. & C.....	Bar Harbor
Blake, Barrows & Brown.....	Bangor	Macomber, Farr & Whitten.....	Augusta
Boothby, L. T. & Son Co.....	Waterville	Morrison, Arthur E.....	Rumford Falls
Bradish, Scott P.....	Eastport	Phinney, Edw. B.....	Westbrook
Drake, James B.....	Bath	Riley, Thomas H.....	Brunswick
Garey, Otis T.....	Biddeford	Smallidge, L. Belle.....	Northeast Harbor
Gentle, George S.....	Houlton	Tapley, Omar W.....	Ellsworth
Hobbs, Chas. C.....	South Berwick	Wentworth, Herbert.....	Skowhegan
Howe, Freeland.....	Rumford Falls		

ROYAL EXCHANGE.

Aldrich, Eugene L.....	Berwick	Hersom, Lorenzo R.....	Berwick
Bangs, I. S. & Co.....	Waterville	Hildreth, Guy.....	Gardiner
Batchelder Bros.....	Sanford	Hutchinson, H. G.....	Biddeford
Bechard, Henri P. & Co.....	Lewiston	Libby & Hussey.....	Portland
Fogg & Glidden.....	Bath	Miles, J. H. & Co.....	Saco
Gallagher, Hugh T.....	Bangor	Miller, Addison A.....	Auburn
Griffin, John C.....	Skowhegan	Miller, Charles K.....	Camden
Hall, Hascall S.....	Waterville	Murchie, Howard & Co.....	Calais
Heath, Henry A.....	Augusta	Simonton, Theodore E.....	Rockland

SCOTTISH UNION.

Anderson, Adams & Co.....	Portland	Field & Quimby.....	Belfast
Black, Alfred S.....	Rockland	Griffin, John C.....	Skowhegan
Boothby, The L. T. & Son Co.,	Waterville	Heath, Henry A.....	Augusta
Conant, Frank A.....	Lewiston	Tyler, Fogg & Co.....	Bangor

SUN.

Allen, George E.....	Camden	Howe, Freeland.....	Norway
Batchelder Bros.....	Sanford	Hume, Charles W.....	Eastport
Bowker & Humphreys.....	Brunswick	Jordan, Nathaniel I.....	Auburn
Carter, G. A. & Co.....	Saco	Loring, Prentiss & Son.....	Portland
Chase, & Boothby.....	Augusta	Lynam, Fred C. & Co.....	Bar Harbor
Cutter, Wm. W.....	Westbrook	Morrison, Arthur F.....	Rumford Falls
Drew, Forrest R.....	Waterville	Nason, Chas. O.....	South Berwick
Erskine, A. J. & Co.....	Rockland	Pattee, James & Son.....	Belfast
Fogg & Glidden.....	Bath	Parks Bros.....	Pittsfield
Fowler & Gardner.....	Calais	Pearl & Dennett.....	Bangor
Gentle, George S.....	Houlton	Welch, George A.....	Lewiston
Grant, The Geo. H. Co.....	Ellsworth	Woodman, Melville.....	Biddeford
Griffin, John C.....	Skowhegan		

UNION ASSURANCE.

Anderson, Adams & Co.....	Portland	Griffin, John C.....	Skowhegan
Blake, Barrows & Brown.....	Bangor		

WESTERN ASSURANCE.

Adams, Benj.....	Bowdoinham	Hilton, John M.....	Madison
Alford, E. R.....	Oldtown	Lynam, Fred C. & Co.....	Bar Harbor
Ballard, S. K.....	Auburn	McLellan, Chas. L.....	Bath
Feane & Beane.....	Hallowell	Norton, Hall & Webster.....	Portland
Bird, M. S.....	Rockland	Sanborn, W. E.....	Springvale
Boothby, L. T. & Son Co.....	Waterville	Shepherd, J. F.....	Rockport
Carter, Geo. A. & Co.....	Saco	Smith, Wesley G.....	Old Orchard
Danforth, F. A. & Co.....	Gardiner	Tapley, O. W.....	Ellsworth
Emerson, Geo. A.....	Lewiston	Tyler, Fogg & Co.....	Bangor
Fairbrother, E. F.....	Skowhegan	Wentworth, Herbert.....	Skowhegan
Field & Quimby.....	Belfast	Wheeler, W. J. & Co.....	South Paris

MAINE LIFE COMPANY.

UNION MUTUAL.

Adams, J. Howard.....	Lubec	Mallory, Enrique.....	Presque Isle
Bean, C. Everett.....	Gardiner	Mansfield, Geo. E.....	Union
Beaudoin, Alfred.....	Biddeford	Marr, Charles M.....	Swanville
Bigelow, L. A.....	Mars Hill	Mason, A. F.....	Auburn
Bragg, Albert C.....	Portland	Mathieson, James.....	Rangeley
Breton, William J.....	Skowhegan	May Levi H.....	Island Falls
Brillard, Simeon.....	Waterville	Mayer, Ernest.....	Harrington
Buzzell, H. C.....	Monroe	McClure, William.....	Lewiston
Callahan, N. C.....	Danforth	McClure, William A.....	Oldtown
Campbell, Seth T.....	Island Falls	McCurdy, John L.....	Trescott
Carleton, Franklin A.....	Bangor	Meserve, John L.....	Naples
Carll, E. C.....	Buxton	Michaud, Joseph.....	Brunswick
Cook, Charles S.....	Unity	Millett, Ralph L.....	West Minot
Cote, Ovide J.....	Augusta	Mitchell, William M.....	Mechanic Falls
Couturier, Adjutor.....	Westbrook	Moran, Patrick P.....	Lewiston
Cushing, Andre R.....	Eagle Lake	Morin, Henri E.....	Portland
Daigle, Remi A.....	Madawaska	Morse, Charles B.....	Columbia
Dearborn, Thomas F.....	Portland	Mulloney, William T.....	Portland
Dooley, Frank R.....	Lewiston	Nadeau, Arthur J.....	Fort Kent
Dow, James, Jr.....	Sangerville	Nadeau, Sarah.....	Fort Kent
Dresser, William H.....	Ellsworth	Nelke, Solomon A.....	Livermore Falls
Drummond, Albert F.....	Waterville	Norton, George W.....	Eastport
Eastman, W. H.....	East Sumner	Page, Carrie S.....	Rockland
Elliott, T. A.....	Brooks	Page, Parker J.....	Rockland
Fernald, C. J.....	Hebron	Partridge, John F.....	Rockland
Fifeid, B. S.....	Boothbay Harbor	Peters, Lucy C.....	Waldoboro
Fitzpatrick, Peter.....	Portland	Phillips, Sylvan B.....	Portland
Fogg, Norman W.....	Portland	Picard, Aurelius.....	Lewiston
Fortier, Alfred.....	Lewiston	Pike, Edith L.....	Hebron
French, Nathaniel G.....	Auburn	Quinn, John J.....	Lewiston
Fuller, William G.....	Unity	Rhoades, H. E.....	Old Town
Gauvin, Henry.....	Lewiston	Rice, Lilla F.....	Turner
Gledhill, Thomas H.....	Lewiston	Richmond, Frank H.....	Rumford Falls
Gledhill, Warren W.....	Lewiston	Roberts, Luther B.....	Portland
Gowen, Frank W.....	Waterville	Rolfe, Charles E.....	Unity
Green, LeRoy A.....	Bangor	Ross, L. A.....	Chebeague Island
Hall, William E.....	Portland	Ross, Theodore S.....	Newport
Hammond, Fred P.....	Lewiston	Schillinger, Pitt L.....	Danforth
Hardy, Tyron E.....	Littleton	Shepherd, Herbert L.....	Rockport
Harmon, Joseph C.....	Stonington	Shepherd, Joseph F.....	Rockport
Hayes, Isaac A.....	Portland	Sinclair, W. W.....	Portland
Heath, Henry A.....	Augusta	Sirkinson, James.....	Portland
Higgins, C. A.....	Skowhegan	Smallidge, Winfield S., Jr.	Seal Harbor
Hodgkins, Frank L.....	Lamoine	Smith, E. O.....	Washburn
Holt, F. C.....	South Norridgewock	Smith, Harvey W.....	Thomaston
Hooper, Lewis F.....	Ellsworth	Smith, Seward.....	North Newcastle
Houston, Harry W.....	Portland	Smith, S. R.....	Bangor
Ingraham, Maud J.....	Houlton	Sowle, Benjamin T.....	Ellsworth
Jennings, F. L.....	Presque Isle	Stanley, Isaac M.....	South Portland
Jewell, Milton A.....	Portland	Stanley, May E.....	Friendship
Johnson, William E.....	South Portland	Starrett, George H.....	Thomaston
Jonah, Edwin B.....	Eastport	Swan, Eli J.....	South Paris
Jones, Daniel.....	Easton	Sylvester, Clare B.....	Mars Hill
Jordan, Ralph C.....	Old Town	Sylvester, H. W.....	Mars Hill
Keightley, John W.....	Biddeford	Talbot, George H.....	Camden
Keniston, Elmer R.....	Island Falls	Tanguay, Alfred.....	Lewiston
Kilgore, Frank.....	Bangor	Tarr, Clara.....	Etna
King, David.....	Fairfield	Thayer, George S.....	Lubec
Knapp, Elwell.....	Easton	Therlault, Philip H.....	Brunswick
Knowles, F. M.....	Lagrange	Tolman, Charles E.....	South Paris
Knowles, Lewis W.....	Augusta	Valentine, John.....	Rockland
Labonte, Paul V.....	Manchester, N. H.	Ward, George C.....	Prospect
Lachance, Louis.....	Auburn	Wells, William.....	Brownville
Lambert, D. H.....	Orono	Weymouth, George.....	Islesboro
Lambert, Julien.....	Lewiston	Whittemore, Frank H.....	Foxcroft
Lancaster, Alice P.....	Veazie	Wilkins, Geo. E.....	Presque Isle
Lane, C. E.....	Brooks	Wing, Herbert S.....	Kingfield
Langston, Edwin H.....	Augusta	Wood, Harold A.....	Skowhegan
Lawton, Richard.....	Lewiston	Woodbury, Frederick W.....	Norway
LeBel, Joseph E.....	Westbrook	Wright, William F.....	Dover
Lothrop, Harry W.....	Portland		

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Clark, Frand B.....	Portland	Leaf, Carl A.....	Vinalhaven
Clark, J. E.....	Winn	Loring & Bishop.....	Portland
Devereux, A. R.....	East Lamoine	Mooney, Frank L.....	Island Falls
Eustis, A. G.....	Strong	Palmer, E. A.....	Bar Mills
Fairbrother, E. F.....	Skowhegan	Randall, Jno. A.....	Shirley Mills
Gentle, Geo. S.....	Houlton	Richardson, Geo. A.....	Brunswick
Harriman, G. O.....	Ridlonville	Sawyer, C. W.....	Milbridge
Hart, W. H.....	Portland	Shea, Wilbur A.....	Eastport
Hobbs, John P.....	Portland	Smith, Geo. E.....	Portland
Horner, Geo. F.....	Portland	Smith, Harry L.....	Portland
Hunt, Geo. H.....	Red Beach	Thornton, Jno. D.....	Bangor
Jewett, L. W.....	Livermore Falls	Wheeler, William J.....	South Paris
Jones, E. C. & Co.....	Portland	Wilkins, Herbert J.....	Cumberland Mills
Knowles, Ruth M.....	LaGrange	Woodman, Melville.....	Biddeford
Ladd, Mrs. H. A.....	Brunswick		

CONNECTICUT MUTUAL LIFE.

Adams, F. W.....	Bangor	Howard, George E.....	Dover
Bartlett, A. H.....	Cherryfield	Jellison, William W.....	Mt. Desert Ferry
Cooper, George W.....	Patten	Jordan, Ralph C.....	Old Town
Fairbanks, Frank B.....	Winthrop	Nelson, Frank.....	Calais
Fairbanks, Hiland L.....	Bangor	Ryan, Felix L.....	Bangor
Fairbanks, H. N.....	Bangor	Smith, Oliver D.....	Portland
Gilman, Calvin W.....	Waterville	Stanwood, Edw. L.....	Portland
Hanly, Silas S.....	Thomaston		

EQUITABLE LIFE.

Abbott, C. Edward.....	Bridgton	Crockett, Charles E.....	Houlton
Abbott, Horace P.....	Eliot	Crockett, Mrs. W. D.....	Guilford
Ackley, Sam'l P.....	East Machias	Currie, A. V.....	Fort Kent
Allen, Charles P.....	Presque Isle	Currie, N. F.....	Lewiston
Allen, Fremont.....	North Berwick	Cutter, W. W.....	Westbrook
Andrews, W. E.....	Bingham	Danforth, Walter A.....	Bangor
Ayer, J. B.....	Bangor	Davis, George E.....	Kezar Falls
Ball, Freeman L.....	Bangor	Donald, E. P.....	Addison
Barnes, Harry A.....	Pejepscot	Doyle, Joseph H.....	Brewer
Batchelder, Fannie I.....	Bangor	Dunn, Charles, Jr.....	Portland
Bates, Ernest L.....	Jacksonville	Dutch, Wm. F.....	Milo
Beedy, Arthur S.....	Phillips	Eaton, Arthur G.....	Portland
Benjamin, William.....	North Anson	Farrar, Arthur L.....	Monson
Bennett, E. E.....	Gilman	Pifield, H. E.....	Norway
Bickford, A. L.....	Bangor	Fish, Frank B.....	Portland
Blaisdell, Harvey M.....	Franklin	Flynt, A. F.....	Portland
Bodgett, B. P.....	Bucksport	Forbes, Fannie A.....	Presque Isle
Boynnton, Edward D.....	Cornish	Foss, H. W.....	Charleston
Brackett, J. W.....	Boothbay Harbor	Freeman, Wallace G.....	Woodfords
Bradbury, Thomas.....	Saco	Genthner, M. M.....	Rockland
Bradstreet, Asa H.....	Bridgewater	Gerrish, L. W.....	Milltown
Brooks, Frank W.....	Lewiston	Gibbs, Bernard.....	Madison
Brown, Charles L.....	Caribou	Gibson, John F.....	Oxford
Brown, Fred I.....	Readfield	Gilman, Joseph A.....	Waterville
Brown, Frederick W.....	Belfast	Googins, Percy T.....	Old Orchard
Bunker, Edwin.....	Dexter	Goss, George L.....	Canaan
Burrell, Fred W.....	Houlton	Gowen, Benj. A.....	Thorndike
Burton, A. R.....	Hartland	Hallett, Winfield B.....	Ashland
Butler, Timothy.....	Bangor	Hanna, Eugene C.....	East Sullivan
Buzzell, H. C.....	Monroe	Harden, George N.....	Rockland
Cates, Willard S.....	Machiasport	Hardy, Willis E.....	Livermore Falls
Chamberlain, D. M.....	Auburn	Harlow, N. S.....	Bangor
Clark, Eben B.....	Tremont	Harmon, George.....	Southwest Harbor
Cleaves, M. P.....	Bar Harbor	Harmon, Joseph C.....	Stonington
Clough, B. M.....	Limington	Harvey, C. C.....	Fort Fairfield
Coffin, George H. Jr.....	Harrington	Haynes, Edward C.....	Center Lebanon
Colby, Ernest O.....	Brunswick	Hazelton, Franklin H.....	Portland
Combs, Charles W.....	Auburn	Herlihy, W. C.....	Portland
Cooper, John E.....	Smyrna Mills	Herrick, Moses B.....	Mars Hill
Cooper, Thomas A.....	Augusta	Hershey, J. F.....	Patten
Corey, Robert W.....	Pittsfield	Heselton, M. B.....	Skowhegan
Cousins, E. M.....	Thomaston	Hill, Francis H.....	Calais
Cox, Stephen E.....	Robbinston	Hill, M. E.....	Old Orchard

EQUITABLE LIFE—Concluded.

Hinckley, F. W.....	Calais	Rand, Stephen G.....	Unity
Hoar, F. H.....	Machias	Reade, S. L.....	Bar Mills
Holyoke, George T.....	Houlton	Rhodes, Frank S.....	Rockland
Hopkins, M. E.....	Fort Fairfield	Rice, J. A.....	Solon
Hosmer, Errol E.....	Camden	Richards, H. G.....	Fort Fairfield
Howard, Arthur P.....	Portland	Rigby, J. P.....	South Newburgh
Israelson, Nathan P.....	Rumford Falls	Rodick, G. W. Jr.....	Bar Harbor
Jacuth, John C.....	Fairfield	Ross, M. E.....	Columbia Falls
Jewett, George S.....	South Norridgewock	Ross, T. S.....	Newport
Johnston, Raymond R.....	Fort Fairfield	Sawtelle, Melvin E.....	Augusta
Jordan, A. B.....	Harrison	Searls & Carter.....	Bar Harbor
Jordan, A. H.....	Gardiner	Shorey, George E.....	Portland
Joy, Preston H.....	Bar Harbor	Sinclair, F. W.....	Millinocket
Kennison, H. W.....	North New Portland	Sipprell, Walter W.....	Houlton
Kidder, Eugene L.....	Dixfield	Smith, Percy A.....	Waterville
Kimball, Charles P.....	Andover	Soper, W. H.....	Solon
King, Louis M.....	Farmington	Spencer, J. R.....	Newport
Knowlton, J. R.....	Bath	Stacey, J. H.....	Popham Beach
Ladd, Helen S.....	Brunswick	Stanley, Orlando A.....	Monticello
Lanchester, J. H.....	Skowhegan	Stilphen, Charles A.....	Gardiner
Lawry, L. E.....	Rockland	Stone, Charles.....	Bridgton
Lawton, Harry L.....	Southwest Harbor	Stover, Chester L.....	West Harpswell
Locke, Sperry H.....	Waterville	Stuart, Charles S.....	South Paris
Loder, A. J.....	Pittsfield	Sturtevant, W. E.....	Farmington
Loud, W. G.....	Plymouth	Sullivan, Walter E.....	Houlton
Lowe, Gilbert I.....	Lisbon Falls	Sumner, Osmar L.....	Damariscotta
Lowell, Wilbur.....	Wiscasset	Taber, George H.....	Houlton
Luce, A. L.....	Portland	Taylor, Everett C.....	Skowhegan
Mann, L. H.....	Portland	Tibbets, Frank H.....	Vinalhaven
Mason, Edward B.....	Brunswick	Townsend, Henry C.....	Fort Fairfield
Mason, P. W.....	Strong	Townsend, Walter C.....	Belfast
McGlaulin, Selden A.....	Presque Isle	Traviss, Charles C.....	Littleton
Merrill, Wm. H.....	Brewer	Tripp, Pearl.....	North Sullivan
Merriman, S. L.....	Island Falls	Tupper, W. E.....	Jonesboro
Meserve, E. D.....	Kennebunkport	Turner, Charles O.....	Ashland
Mikelsky, Frank.....	Bath	Turner, Edgar S.....	Augusta
Mildon, W. S.....	Eastport	Turner, R. H.....	Portland
Milliken, Fred G.....	Eastport	Vickery, John A.....	South Brewer
Mitchell, Wilbur F.....	Fairfield	Voter, F. E.....	Farmington
Moore, L. M.....	Ellsworth	Waddell, Edward I.....	Presque Isle
Morse, George F.....	Hallowell	Waddell, Hiram B.....	Newport
Nadeau, Henry W.....	Fort Kent	Weeks, Dan S.....	South Gardiner
Newcomb, George W.....	Canton	Weeks, Horace T.....	Cooper's Mills
Palmer, Fred W.....	Foxcroft	Wescott, Charles W.....	Patten
Palmer, Herbert L.....	Pittsfield	Wheeler, W. J.....	South Paris
Park, James I.....	Orono	Whitten, Frederick C.....	Brunswick
Parker, Harvey L.....	Belgrade Lakes	Wiggin, Fred B.....	Saco
Pennell, Chas. M.....	Farmington	Wilcox, A. M.....	Portland
Pennell, Wm. M.....	Brunswick	Wiley, A. G.....	Bethel
Perkins, H. E.....	Sanford	Wilkins, Charles O.....	Kingfield
Perrigo, Ora T.....	Hodgkins	Willey & Ward.....	Cherryfield
Perrigo, Percy P.....	Hodgkins	Wilson, George W.....	Oakland
Pettingill, Alvah G.....	Livermore Falls	Wilson, Jesse.....	Brunswick
Peters, Mark A.....	Island Falls	Wilson, Wm. L.....	Calais
Phillips, A. M.....	Shirley	Woodard, Edgar K.....	New Portland
Pierce, James A. Jr.....	Stockton Springs	Woodbury, W. C.....	Dover
Pinkham, Carrie R.....	Lewiston	Wright, L. P.....	Bath
Piper, Ellsworth.....	Smithfield	Young, Fred M.....	Exeter
Potter, Charles H.....	Bath		

HOME LIFE.

Arsenault, Frank.....	Westbrook	Johnson, Lennard.....	Sanford
Carlow, Roy.....	Red Beach	Lacroix, C. A.....	Portland
Cassegrain, Marie.....	Portland	Latham, Hartley W.....	South Portland
Daudaneau, Louis P.....	Sanford	Lebel, Ernest.....	Westbrook
Dennis, Arthur N.....	Portland	Mackay, Chas. H.....	Bridgton
Fisher, Fred.....	Minot	Marsh, Alfonso F.....	Old Town
Fortin, John B.....	Biddeford	Mayer, Ernest.....	Harrington
Franklin, Wm. Edward.....	Portland	McCaffray, P. M.....	Millinocket
Giguere, Philippe.....	Waterville	Noyes, M. S.....	Saco
Goodkowsky, Hyman.....	Lewiston	Nutter, Wm. I.....	Biddeford
Goodrich, F. B.....	Portland	Plummer, Frank H.....	Portland
Higgins, Ernest E.....	Calais	Stone, Ralph W.....	East Poland
Houle, Amable.....	Acton	Templeton, H. O.....	Greenville
Jewett, Reed V.....	Calais	Trembly, G. D.....	Westbrook

MANHATTAN LIFE.

Couri, Alexander M.....	Saco	Payson, L. W.....	Hallowell
Epstein, Simon B.....	Lewiston	Polakewich, Louis I.....	Sanford
Gay, W. R.....	Gardiner	Richardson, Asa A.....	Kennebunk
Goodkowsky, H.....	Lewiston	Sawyer, E. B.....	Jonesport
Goodrich, F. B.....	Waterville	Smith, E. T.....	Bangor
Jacobson, A.....	Waterville	Sprince, M.....	Lewiston
Markson, N.....	Lewiston	Thibeauct, Wilfred.....	Sanford
Mills, D. H.....	Portland	Walker, Walter E.....	Portland
Monahan, Annie E.....	Gardiner	Webster, F. W.....	Gardiner

MASSACHUSETTS MUTUAL LIFE.

Atwater, Walter.....	Sangerville	Miller, Sam'l L.....	Waldoboro
Breman, James H.....	Bangor	Mills, Fred I.....	Lewiston
Brunel, Frederic.....	Portland	Moody, Wm. D.....	Freeport
Butler, A. O.....	Sanford	Moulton, L. W.....	Sebago Lake
Carpenter, E. H.....	Castine	Parks Bros.....	Pittsfield
Cole, C. A.....	South Poland	Pease, Frank B.....	Portland
French, Merton H.....	Bangor	Perry, O. H.....	Portland
Gartley, James E.....	Houlton	Roberts, H. H.....	Vinalhaven
Gilman, Rodney H.....	Freeport	Stevens, J. Putnam.....	Portland
Gower, John.....	Winthrop	Swain, M. N.....	Portland
Hovey, George L.....	North Anson	West, John W.....	Lewiston

METROPOLITAN LIFE.

Adams, Frank M.....	Old Town	Clark, James D.....	Bath
Albee, Elmer E.....	Calais	Clarke, John F.....	Portland
Allen, Albert B.....	Livermore Falls	Cloutier, Louis P.....	Lewiston
Allen, John L. H.....	Portland	Cluff, Edward D.....	Portland
Anderson, Bion B.....	Foxcroft	Colcord, Benjamin F.....	Waterville
Arsenault, Frank D.....	Westbrook	Conley, Thomas E.....	Bath
Ashton, John.....	Portland	Connolly, Samuel A.....	Portland
Axon, Charles M.....	Waterville	Cooke, Edward.....	Ellsworth
Barron, Frank X.....	Skowhegan	Cookson, Fred L.....	Skowhegan
Bartlett, Selvon D.....	Portland	Cooney, Richard F.....	Rumford Falls
Bazin, Leon.....	Rumford Falls	Cormier, Jean C.....	Biddeford
Beauchesne, Frank.....	South Berwick	Couillard, Emil.....	Lewiston
Beaudet, Joseph.....	Lewiston	Coutu, Arthur J. D.....	Waterville
Beaudoin, Philippe.....	Lewiston	Crockett, Guy M.....	Foxcroft
Beauregard, John B.....	Biddeford	Cunningham, John A.....	Sanford
Beckwith, Levi C.....	Ellsworth	Curtis, Jas. P.....	Foxcroft
Belanger, Isalah.....	Bath	Damon, Arthur T.....	Eastport
Belanger, Pierre C.....	Biddeford	Daniels, George E.....	Sanford
Bennett, Frank C.....	Gardiner	Daniels, Louis P.....	Sanford
Benson, Fred S.....	Skowhegan	Davis, John A.....	Lewiston
Bergeron, Edmund.....	Biddeford	Dennison, Charles H.....	Lisbon Falls
Bickmore, John.....	Bangor	Derwent, James A.....	Portland
Binette, Edgar E.....	Waterville	Dill, G. Fred.....	Augusta
Blake, Andrew M.....	Portland	Dodge, Herbert C.....	Ellsworth
Boesen, Jes. N.....	Portland	Dole, Henry B.....	Portland
Boles, Thomas S.....	Calais	Dolliff, Charles H.....	Bath
Bondy, Edward.....	Lewiston	Donnelly, James H.....	Bangor
Bourgoin, Victorie.....	Waterville	Donovan, Daniel E.....	Bangor
Bridgham, Alvah H.....	Foxcroft	Doucet, William B.....	Rumford Falls
Bridgham, Murray E.....	Eastport	Douglass, John H.....	Ellsworth
Bright, George E.....	Bangor	Driscoll, John J.....	Portland
Bright, Henry C.....	Bangor	Drummond, Augustus B.....	Westbrook
Britt, James P.....	Calais	Dubreull, Alphonse.....	Biddeford
Brown, Carl C.....	Foxcroft	Dufresne, Charles W.....	Augusta
Bryson, Donald C.....	Westbrook	Duncan, Alexander.....	Portland
Buckley, John F.....	Lewiston	Dunham, Edward L.....	Brunswick
Bucknam, Alden H.....	Eastport	Dutch, Morton C.....	Calais
Butterfield, Earl S.....	Foxcroft	Dyer, Alden K.....	Waterville
Calderwood, James L.....	Portland	Dyer, Charles E.....	Livermore Falls
Canham, George.....	Lewiston	Eddy, Rosco A.....	Ellsworth
Canham, Vincent W.....	Lewiston	Ellis, Howard G.....	Waterville
Casey, John.....	Augusta	Emery, Frank B.....	Sanford
Casey, Michael.....	Portland	Fairweather, John J.....	Portland
Casey, Warren.....	Augusta	Fancher, Fred A.....	Lewiston
Chamberland, Fred'k L.....	Biddeford	Fay, William H.....	Portland
Chesley, Almond L.....	Old Town	Fearon, James J.....	Westbrook
Chevalier, Paul.....	Lewiston	Flaherty, Thomas A.....	Portland
Choate, John F.....	Hallowell	Follis, Fred O.....	Eastport
Clark, Carroll W.....	Portland	Ford, Anthony E.....	Bangor

METROPOLITAN LIFE—Continued.

Forgue, Peter.....	Lewiston	Mace, Frank H.....	Bangor
Fortin, Remi.....	Livermore Falls	McDonough, James E.....	Portland
Fossett, Gardner M.....	Rockland	McFadden, Ambrose S.....	Bath
Fournier, Eugene L.....	Old Town	McNamara, Michael F.....	Waterville
Fox, Aaron B.....	Pittsfield	Major, Paul.....	Lewiston
Frost, Frank E.....	Calais	Mank, Emerson A.....	Rockland
Fuller, Chas. S.....	Augusta	Mank, Fred E.....	Portland
Gagnon, Joseph O.....	Rumford Falls	Mannion, James.....	Biddeford
Gallagher, Henry A.....	Biddeford	Marcous, Adelard A.....	Lewiston
Gallupe, Duncan M.....	Bangor	Marcoux, Alfred.....	Waterville
Gauthier, Arthur.....	Lewiston	Marcoux, Chas.....	Biddeford
Gauthier, Henry.....	Waterville	Marsh, James R.....	Livermore Falls
Gaynor, Michael E.....	Bangor	Martin, Alderic.....	Rumford Falls
Genest, Jos.....	Lewiston	Martin, Joseph A.....	Lewiston
Girard, Napoleon.....	Biddeford	Martines, Emanuel M.....	Rockland
Giroux, Walter J.....	Skowhegan	Maxfield, Frank H.....	Portland
Gosselin, Joseph O.....	Rumford Falls	McCurdy, John L.....	Lubec
Grannell, Albert H.....	Biddeford	McDonald, Frank.....	Bangor
Grant, Arthur H.....	Ellsworth	McDonald, Stephen.....	Bangor
Gravel, Paul L.....	Skowhegan	McGowen, Louis A.....	Lewiston
Griggs, Frank K.....	Eastport	McGowen, Terrence F.....	Calais
Grimes, Alden R.....	Gardiner	McGrace, George L.....	Bangor
Grover, Paul F.....	Bath	McVay, John E.....	Lewiston
Hamilton, Fred S. E.....	Rockland	McVey, Merton S.....	Livermore Falls
Hammond, George L.....	Berwick	Messer, Herbert E.....	Rockland
Hanrahan, Michael.....	Portland	Millette, Frederick.....	Waterville
Hapgood, Llewellyn N.....	Portland	Monaghan, Edwin J.....	Calais
Haskell, Albert.....	Portland	Monteith, Robert.....	Portland
Haskell, Albert O.....	Portland	Moore, George C.....	Portland
Hatfield, Gertrude S.....	Old Town	Moreshead, John A.....	Portland
Hathaway, Byron D.....	Lewiston	Morgan, Willie R.....	Portland
Hathaway, Carl M.....	Lewiston	Morton, George R.....	Rockland
Haynes, George G.....	Waterville	Mott, Wm. W.....	Portland
Healy, Bessie A.....	Waterville	Mower, Walter L.....	Bath
Heath, Frank L.....	Ellsworth	Mullally, John J.....	Biddeford
Heinl, John A.....	Westbrook	Murch, Ernest.....	Lewiston
Henry, James E.....	Bangor	Murphy, Timothy J.....	Lewiston
Higgins, Albert J.....	Kennebunk	Murray, William P.....	Biddeford
Higgins, C. Azel.....	Skowhegan	Needham, Samuel E.....	Sanford
Houle, Alphonse.....	Biddeford	Nelke, Bert F.....	Lewiston
Hunt, Henry W.....	Gardiner	Nevers, Percy H.....	Norway
Jackson, Wallace S.....	Kittery Depot	Nichols, William H.....	Calais
Janelle, Moise.....	Biddeford	Norris, John.....	Lewiston
Jellison, Frank H.....	Portland	Noyes, William C.....	Foxcroft
Jencks, Theo. C. M.....	Portland	Nutter, Thomas F.....	Old Town
Johnson, Frank A.....	Brunswick	Nutter, William I.....	Biddeford
Johnston, Oscar R.....	Portland	O'Leary, John J.....	Lewiston
Jones, John B.....	Bath	O'Melia, John H.....	Augusta
Jyrgensen, Hans P.....	Portland	O'Sullivan, Wm. C.....	Biddeford
Kaler, Harry M.....	Portland	Quellet, Edward.....	Westbrook
Kelly, Richard S.....	Portland	Packard, Winfred F.....	Auburn
Kennison, Herbert L.....	Bangor	Paquin, Henri.....	Biddeford
Kennison, Linton H.....	Waterville	Parent, Oscar.....	Biddeford
Kernohan, Henry.....	Rockland	Pariseau, Jos. P.....	Lewiston
Knox, Moses D.....	Skowhegan	Peacock, Bertha O.....	Foxcroft
Lachance, Joseph.....	Biddeford	Peare, Henry A.....	Lisbon Falls
Lambert, Napoleon.....	Biddeford	Pelletier, Geo. O.....	Biddeford
Landry, Francois X.....	Waterville	Pendleton, Guy L.....	Ellsworth
Lane, Roscoe W.....	Waterville	Perkins, Daniel T.....	Gardiner
Langley, Edward P.....	Lewiston	Peterson, Charles E.....	Calais
Lashon, Wallie J.....	Skowhegan	Phelan, Frederick C.....	Portland
Lathron, Fred K.....	Rockland	Pruneau, Illiginas J.....	Lewiston
Lawson, Frank S.....	Ellsworth	Ramsdell, Harry R.....	Portland
Leach, Burke.....	Bangor	Randall, Ernest L.....	Waterville
Leavitt, Charles.....	Lewiston	Reed, Jos. A.....	Westbrook
Leavitt, Frank C.....	Sanford	Reynolds, Wm. E.....	Randolph
LeBel, Edmond.....	Brunswick	Ring, Charles F.....	Bath
LeBel, Joseph.....	Lewiston	Ring, Hubert E.....	Old Town
Lesieur, Albert.....	Biddeford	Rock, Emerson A.....	Lewiston
Levesque, Paul.....	Lewiston	Rodrigue, Charles.....	Waterville
Lewis, Alton F. P.....	Portland	Rollins, David C.....	Pittsfield
Libby, Chas. W.....	Bath	Rooney, Lawrence.....	Bangor
Libby, Fred W.....	Augusta	Roussin, John B.....	Biddeford
Linscott, Joseph A.....	Livermore Falls	Roy, George H.....	Waterville
Lombard, Joseph R.....	Bath	Roy, Henry F.....	Lewiston
Lovejoy, Napoleon.....	Augusta	Ryan, Edward J.....	Biddeford

METROPOLITAN LIFE—Concluded.

Samuels, Samuel.....	Portland	Taylor, Everett C.....	Skowhegan
Sandford, Joseph A.....	Portland	Tetrault, Edward.....	Biddeford
Saucier, Albert.....	Lewiston	Thompson, Adial G.....	Lewiston
Sawyer, Ferdinand.....	Portland	Thuiston, Charles E.....	Eastport
Sawyer, Milton J.....	Lewiston	Tibbetts, Edward J.....	Portland
Shackford, Albert E.....	Waterville	Twomey, John F.....	Biddeford
Shafford, Calvin E.....	Lewiston	Valentine, John.....	Rockland
Shaw, George E.....	Gardiner	Voter, Louis.....	Livermore Falls
Shaw, William E.....	Waterville	Wadleigh, Wyman P.....	Foxcroft
Skolfield, George H.....	Portland	Walkem, Hugh C.....	Portland
Smith, William.....	Sanford	Wallace, Wm. E.....	Westbrook
Stainton, Sidney G.....	Foxcroft	Walls, John.....	Old Town
Staples, George E.....	Old Town	Warr, Ambrose A.....	Calais
Starkey, Henry W.....	Bath	Whalen, Aug. P.....	Portland
Stevens, Geo. M.....	Gardiner	Wheelock, Walter A.....	Portland
Stevenson, Alfred B.....	Rockland	Whitaker, George J.....	Ellsworth
Stillman, Samuel B.....	Portland	Whitmore, John J.....	Bangor
Stoddart, Eugene O.....	Foxcroft	Wilson, Forest E.....	Bath
Strickland, Harry S.....	Augusta	Woodard, Lewis C.....	Lewiston
Stubbs, Harry L.....	Portland	Woodruff, Walter W.....	Lewiston
Summerfield, Thomas H.....	Skowhegan	Young, Harry C.....	Skowhegan
Sunderland, James J.....	Springvale		

MUTUAL LIFE.

Allen, C. A.....	Waterville	Linscott, Isaac L.....	Brunswick
Allen, Willis H.....	Columbia Falls	Little, J. R.....	Lewiston
Ambrose, J. H.....	Orono	Loffaty, Walter H.....	Caribou
Badger, J. E.....	Augusta	McDonald, Thos. E.....	Portland
Barker, W. H.....	West Paris	McGouldrick, E. C.....	Machias
Bennett, Chas. A.....	Portland	McLellan, J. H.....	Bath
Benson, Fred N.....	Westbrook	Merritt, C. E.....	Auburn
Boyle, John J.....	Portland	Mills, Percy A.....	Portland
Brooks, Clayton K.....	South Paris	Morrison, A. E.....	Rumford Falls
Rumps, C. F.....	Milo	Morrison, Annie R.....	Rumford Falls
Chadbourne, J. A.....	North Bridgton	Morse, Mrs. C. E.....	Dexter
Chapman, L. H.....	Damariscotta	Murchie, Howard.....	Calais
Chase, O. W.....	North New Portland	Noyes, Wadsworth.....	Portland
Chipman, Wesley.....	Wyman	Perry, A. C.....	Presque Isle
Cooper, J. F.....	Rockland	Perry, E. S.....	Presque Isle
Cousens, George E.....	Kennebunk	Pond E. W.....	Fort Fairfield
Crockett, Guy M.....	Guilford	Porter, S. L.....	Bangor
Davis, Rob't A.....	Red Beach	Quinlan, M. J.....	Portland
Dennett, Charles D.....	Etna	Remick, Sam'l E.....	Madison
Douglass, H. L.....	Gardiner	Rendell, C. R.....	Stockton Springs
Doyle, Jos. L.....	Portland	Rogers, C. M.....	Jonesport
Dyer, E. P.....	Hartland	Sawyer, Ira S.....	Portland
Earle, Burton E.....	Bangor	Shaw, E. L.....	Caribou
Eaton, Samuel H.....	Oxford	Shaw, Russell A.....	Caribou
Fitzpatrick, Jas. W.....	Portland	Sherman, Alpheus.....	South Portland
Fletcher, Aubrey L.....	Greenville	Skolfield, George H.....	Portland
Flewelling, J. M.....	Fort Fairfield	Small, John C.....	Portland
Fuller, A. W.....	Kittery	Smith, E. O.....	Presque Isle
Goodrich, Fred B.....	Waterville	Smith, Harry M.....	Bangor
Grant, C. LeBaron M.....	Bar Harbor	Sylvester, A.....	Farmington
Green, E. A.....	Deer Isle	Talbot, George H.....	Camden
Hamilton, J. H.....	Mattawamkeag	Taylor, E. C.....	Skowhegan
Harrington, W. B.....	Winter Harbor	Tyler, Fogg & Co.....	Bangor
Howe, Freeland.....	Norway	Webber, Arista.....	Auburn
Howe, Geo. R.....	Norway	Webber, Geo. C.....	Auburn
Hume, Chas. W.....	Eastport	Webber, Harrie L.....	Lewiston
Kent, F. L.....	Ellsworth	Weymouth, George.....	Islesboro
Leavitt, Charles A.....	Auburn	Whitcomb, H. F.....	Ellsworth
Levenseller, Harry M.....	Bangor	Wildes, W. H.....	Skowhegan

MUTUAL BENEFIT.

Besse, Charles W.....	East Jefferson	Fernald, Osborne.....	Portland
Bickford, Philip M.....	Portland	Pickett, Joseph H.....	South Portland
Bowen, Frank H.....	Portland	Field, Hartry H.....	Phillips
Boyd, Elmer T.....	Bangor	Floyd, Howard N.....	Brewer
Buck, C. Guy.....	South Paris	Ford, Augustus H.....	Portland
Danforth, Charles E.....	Fairfield	Fowler & Gardner.....	Calais
Dunlap, Charles F.....	Portland	Freeman, Henry A.....	Brewer
Dunlap, Maurice E.....	Portland	Geary, Thomas R.....	Whitneyville

MUTUAL BENEFIT—Concluded.

Genthner, Eugene S.....	Foxcroft	Morrell, Herbert P.....	South Poland
Gooding, Howard G.....	Yarmouthville	Palmer, William W.....	Bangor
Harriman, Archie S.....	East Machias	Patten, Joseph M.....	Bangor
Hawes, Charles T.....	Bangor	Peterson, William O.....	Portland
Hovey, George L.....	North Anson	Robinson, Increase.....	Waterville
Hussey, Orrett J.....	Vassalboro	Ryan, John S.....	Gardiner
Jack, Louis A.....	Lisbon Falls	Samson, Edwin P.....	Lewiston
Jones, Sidney F.....	Pittsfield	Searles, George W.....	Augusta
Knight, J. Edward.....	Boothbay Harbor	Slisby, Herbert T.....	Aurora
Laughlin, Robert S.....	Portland	Stiles, William C.....	Portland
Libby, Albert E.....	Bangor	Towle, George P.....	Gardiner
Littlefield, John J.....	Bridgton	Trafton, Herbert W.....	Fort Fairfield
Merrill, William L.....	Portland	Wentworth, Herbert.....	Skowhegan
Morrell, Ernest W.....	Gardiner		

MUTUAL RESERVE.

Allen, Charles P.....	Presque Isle	McCarthy, Edward J.....	Portland
Bradford, Florence M.....	Machias	Mohan, Annie E.....	Gardiner
Curran, O. H.....	Farmington	Payson, Lemuel W.....	Hallowell
Davis, Samuel D.....	Portland	Philbrook, Geo. A.....	Augusta
Doughty, Alden E.....	Augusta	Preble, Ruel J.....	Bangor
Hazeltine, Lewis P.....	Bath	Rose, Louis H.....	Portland
Kenen, Emanuel I.....	Portland	Stone, Joseph W.....	Saco
Lemchen, Lewis.....	Biddeford	Sullivan, Denis T.....	Biddeford

NATIONAL LIFE.

Adams, Charles M.....	Portland	Godfrey, Hannah A.....	Bangor
Austin, Albert F.....	Portland	Gould, Arthur E.....	Portland
Austin & Shearman.....	Portland	Griffin, John C.....	Skowhegan
Barnes, Lewis A.....	Brunswick	Hamilton, Clara L.....	Lewiston
Bassett, Seth C.....	Lovell	Hatch, John W.....	Winterport
Beane, Harold E.....	Farmington	Holyoke, George L.....	Houlton
Bell, Virgil I.....	Fairfield	Howe, Benjamin F.....	Grindstone
Bickford, Freeman E.....	Oakland	Hutchinson, James P.....	Auburn
Boody, John S. F.....	Bangor	Jackson, William T. E.....	Portland
Burrell, Charles C.....	Elsworth	MacLatchey, Herman J.....	Augusta
Cooley, Fred F.....	Waterville	Marshall, John L.....	West Paris
Cooper, Lucy M.....	Lewiston	Paul, Agnes C.....	Fort Fairfield
Cragin, Charles L.....	Norway	Peterson, William O.....	Portland
Deane, Frank N.....	Portland	Phillips, Emille S.....	Rockland
Donahue, Thomas W.....	Portland	Smith, Lee M.....	Norway
Dewey, George P.....	Portland	St Onge, Telesphore.....	Brunswick
Dunbar, Wales V. L.....	Bangor	Thibeault, Winfred.....	Sanford
Dunn, Patrick H.....	Bangor	Townsend, Chas. A.....	Belfast
Fenlason, Rufus W.....	Bangor	Waterhouse, William H.....	Old Town

NEW ENGLAND MUTUAL.

Akers, Chas.....	Norway	Knowlton, N. R.....	Farmington
Blake, Barrows & Brown.....	Bangor	Leavitt, Walter C.....	Norway
Brunel, Frederic.....	Portland	Littlefield, F. E.....	Vinal Haven
Carruthers, S. O.....	Portland	Maddocks, John A.....	Boothbay Harbor
Cooper, J. F.....	Rockland	Morrison, Thomas M.....	Houlton
Cousins, F. W.....	Portland	Noyes & Sawyer.....	Portland
Cram, Frank T.....	Machias	Pattee, C. J.....	Belfast
Davis, Evelyn G.....	Portland	Perry, A. C.....	Presque Isle
Drake, F. E.....	Bath	Perry, E. S.....	Presque Isle
Dyer, Alden.....	Eastbrook	Pressey, John S.....	Waterville
French D. M.....	Norway	Rhoades, Hosea W.....	Belfast
Frenz, Roy.....	Sanford	Sherburne, L. C.....	Portland
Frost, Albert C.....	Bethel	Stack, Hugh J.....	Portland
Goodrich, Fred B.....	Waterville	Stanley, E. M.....	Milbridge
Gray, Leon A.....	Wiscasset	Strout, C. R.....	Milbridge
Hatch, J. W.....	Fairfield	Thomas, W. G.....	South Poland
Herlihy, Wm. C.....	Portland	Walker, Raymond.....	Oakland
Jewett, Lingan W.....	Livermore Falls	Warren, Carroll M.....	Portland
Johnson, Fred H.....	Portland	Wood, John F.....	Blue Hill
Johnson, Jos. H.....	Blue Hill	Wyman, Walter S.....	Waterville
Kidder, E. H.....	Houlton	York, Wilbur C.....	Caribou
Killam, P. A. A.....	Pembroke		

NEW YORK LIFE.

Allen, F. K.....	Camden	Horne, H. L.....	Norway
Allan, Maurice.....	Oldtown	Ingalls, Grace M.....	Lagrange
Ames, Albert M.....	Stockton Springs	Johnson, Leonard.....	Sanford
Austin, L. A.....	Bar Harbor	Johnson, L. F.....	Brownville
Bardsley, J.....	Portland	Jordan, A. M.....	Bar Harbor
Benson, William R.....	Fort Kent	Jordan, Arthur W.....	Portland
Black, Alfred S.....	Rockland	Jordan, H. F.....	South Portland
Blake, H. W.....	Lagrange	Kingston, C. H.....	Vanceboro
Boston, Royal.....	Auburn	Knowles, E. E.....	Portland
Boucher, A. C.....	Oldtown	Knowlton, P. H.....	Guilford
Bridges, H. I.....	Bangor	Laughton, N. J.....	Old Orchard
Burgess, W. A.....	Sangerville	LeBrun, Philip E.....	Fort Kent
Burns, T. S.....	Westbrook	Libby, H. F.....	Portland
Campbell, W. R.....	Lowelltown	Linscott, I. L.....	Brunswick
Cannell, H. H.....	Naples	Little, Zina F.....	Gardiner
Cobb, E. L.....	Portland	Littlefield, George H.....	Ogunquit
Coggins, S. H.....	Portland	Loder, Charles P.....	Clinton
Cole, Joseph E.....	Saco	Long, A. E.....	East Blue Hill
Collins, J. T.....	Oldtown	Lothrop, W. E.....	Willard
Conant, F. A.....	Lewiston	Love, Robert J.....	Danforth
Cook, H. E.....	Waterville	Low, Frank.....	Springvale
Coombs, J. B.....	Winthrop	Marvin, Wm. M.....	Portland
Coombs, Tyler M.....	Vinalhaven	McCann, Harrison.....	Brunswick
Cordwell, S. E.....	Cumberland Mills	Merrill, Geo. W.....	Augusta
Crafts, W. H.....	South Thomaston	Merrill, Guy W.....	Lincoln
Craig, C. H.....	Portland	Mitchell, E. M.....	Portland
Crocker, Ira.....	Portland	Mooney, F. L.....	Island Falls
Crosby, O. K.....	Yarmouth	Moran, P. P.....	Lewiston
Curran, O. H.....	Livermore Falls	Morten, Chas. H.....	Hallowell
Daisey, John T.....	Medway	Mottram, S.....	Lewiston
DeMeyer, John E.....	Eastbrook	Moulton, L. E.....	Rockland
Dexter, J. G.....	Norway	Moulton, Wm.....	Pine Point
Doey, Daniel J.....	Twin Lake	Nelson, J. R.....	Caribou
Doughty, A. E.....	Waterville	Nelson, S. E.....	Portland
Dow, W. H.....	Dover	Norris, D. S.....	Bar Harbor
Drake, Forest S.....	Milo	Nowland, Carrie.....	Ashland
Dyer, Herbert S.....	Portland	Oakes, H. H.....	Brunswick
Earl, B. H.....	Bangor	Oliver, J. Stanton.....	Ellsworth
Edminston, N. I.....	Bangor	Orne, Thaddeus W.....	Boothbay Harbor
Erlich, L. K.....	Portland	Paine, Frank S.....	Eastport
Fairfield, E. A.....	Kennebunk	Palardy, Simon.....	Biddeford
Farrington, Frank G.....	Augusta	Palmer, Chas. J.....	Bangor
Fairfield, F. T.....	Fort Fairfield	Parker, G. M.....	Gorham
Fitch, Harry H.....	East Sebago	Pearson, M. T.....	Houlton
Flaherty, T. H.....	Portland	Pierce Carl R.....	Lewiston
Fossett, Frank A.....	New Harbor	Perry, H. O. & Son.....	Fort Fairfield
Foster, Ernest M.....	Bangor	Petterson, W. L.....	West Jonesport
Foster, Roy J.....	Bangor	Pettengill, H. L.....	Lisbon Falls
Fowler, M. H.....	Farmington	Philbrick, Sam'l W.....	Skowhegan
Friel, John B.....	Waterville	Phillips, Ida M.....	Saco
Gilbert, J. H.....	Monson	Plummer, F. H.....	Portland
Gilmore, R. M.....	Waterville	Purinton, Walter E.....	Bowdoinham
Glidden, D. H.....	Vinal Haven	Purlington, Stephen L.....	Lewiston
Goldthwaite, F. O.....	Biddeford	Quimby, Allen.....	Greenville
Goodwin, G. D.....	Brewer	Ransted, T. E.....	Waterville
Gould, D. I.....	Brunswick	Rhoades, Hadley E.....	Oldtown
Gould, Howard.....	Portland	Robbins, Chas. A.....	Patten
Graham, A. H.....	Calais	Robbins, Chester W.....	Oldtown
Graham, John W.....	Milltown	Roberts, Chas. W.....	West Kennebunk
Grant, Edw. G.....	Dorman	Roberts, L. B.....	Portland
Grant, French W.....	Stockton Springs	Robinson, W. E.....	Bingham
Grant, Geo.....	Dorman	Rolfe, Chas E.....	Brunswick
Grant, S. A.....	Limerick	Rolfe, Wm. H.....	Unity
Hanson, Francis.....	Dover	Russell, W. E.....	LaGrange
Haskell, C. B.....	Pittsfield	Ryder, E. G.....	Henderson
Haskell, P. D.....	Deer Isle	Sands, F. B.....	Lewiston
Hatch, Geo. M.....	Waterville	Scribner, John M.....	Charleston
Havner, Wm. J.....	Belfast	Sewall, C. S.....	Wiscasset
Herrick, E. I.....	Rangeley	Shaw, G. J.....	Bath
Hersey, M. E.....	Rumford Falls	Short, A. D.....	Calais
Higgins, P. H.....	Portland	Snow, Harry L.....	Auburn
Hildreth, G. A.....	Gardiner	Spratt, S. C.....	Island Falls
Hodgdon, H. G.....	Bath	Stanton, Wm. G.....	Portland
Holmes, R. B.....	Ellsworth	Stevens, Byron W.....	Bangor
Holyoke, A. D.....	Portland	Stevens, Ray W.....	Freeport
Holyoke, George T.....	Houlton	Stevenson, Frank A.....	Westbrook

NEW YORK LIFE—Concluded.

Sumner, M. M.	Bangor	Westcott, W. W.	Brewer
Talbot, Edw. E.	Machias	Weymouth, Gorham N.	Biddeford
Taylor, E. C.	Skowhegan	White, Miss L. N.	Lewiston
Tibbetts, C. F.	Pittsfield	Whitman, Chas. R.	West Paris
True, Albert D.	New Gloucester	Wilbur, E. W.	Woodfords
Tufts, S. F.	Westbrook	Willey, H. S.	Washburn
Wakefield, George A.	Lisbon	Woodman, M. L.	Lagrange
Ward, V. D.	Westbrook	Woods, George C.	Waterville
Webb, F. E.	Stonington	Woods, H. C.	Bradley

NORTHWESTERN MUTUAL LIFE.

Adams, Thos. H.	Farmington	Jackson, N. Gratz	Bath
Allen, Wm. H.	Livermore Falls	Jackson, Rupert E.	Skowhegan
Andrews, Wm. W.	Portland	Jewett, Reed V.	Calais
Babb, George H.	Portland	Johnson, David L.	Auburn
Beaton, Alex. A.	Rockland	Kenerson, A. H.	Norway
Beede Harry F.	Phillips	Ladd, Augustine D.	South Sebec
Blanchard, Chas. C.	Portland	Leard, Rob't S.	Portland
Bragdon, Samuel	York Village	McCann, F. T.	Bridgton
Briggs, A. O.	Littleton	McDougall, Lyman M.	East Boothbay
Briggs, Edson C.	South Turner	McMennamin, John A.	Limestone
Bugbee, B. F.	Calais	Merritt, Chas. E.	Auburn
Coffin, Herbert E.	Freeport	Mitchell, Geo. W.	Portland
Conroy, William H.	Bar Harbor	Nelsen, Forest	Bath
Denton, Robert O.	Caribou	Norwood, Seth W.	Bar Harbor
Dinsmore, Charles	Fort Fairfield	O'Leary, Dennis V.	Bangor
Dunton, C. R.	Bangor	Peabody, F. A.	Houlton
Eaton, Hal R.	Auburn	Pettengill, Alden M.	Portland
Eaton, Samuel H.	Oxford	Phillips, J. Frank	Portland
Fellows, Wallace M.	Farmington	Ranney, Geo.	Winn
Gerrish, Orris E.	Portland	Rogers, William S.	Cathance
Gilman, Calvin W.	Waterville	Ross, I. E.	Littleton
Goding, E. B.	North Jay	Sanborn, Walter L.	Norway
Green, D. W.	Houlton	Simmons, C. A.	Rockland
Hamilton, Howard	Biddeford	Smith, F. W.	Rockland
Harlow, Frank L.	Gorham	Smith, Harvey L.	Portland
Hassell, Jason E.	Oldtown	Silles, Wm. C.	Portland
Harthorn, Drew T.	Wilton	Tucker, Arthur	Strong
Harvey, R. Wm.	Readfield	Voter, J. E.	Kingfield
Hinkley, C. S.	Jonesport	Walker, Chas. S.	Peru
Hoag, Clarence Gilbert	West Gray	Weed, Jno. R. Jr.	Monticello
Hodge, Fred E.	Cumberland Mills	Wentworth, B. C.	Berwick

PENN MUTUAL LIFE.

Bean, Will M.	Madison	Hodgkins, Walter R.	Hancock
Bicknell, Henry A.	Bangor	Hopkins, George W.	Howland
Bumps, Charles F.	Milo	Kirstein, Bernhard M.	Bangor
Carter, Erastus J.	Haven	Leathers, Joseph W.	Machias
Conary, Arthur L.	Portland	Leighton, Edward C.	West Mt. Vernon
Conary, Herbert	Sunshine	Libby, Frank R.	Augusta
Crump, Willie L.	Bangor	Manson, Mrs. A. C.	Vinalhaven
Currier, George M.	Farmington	March, Bertrand G.	Portland
Dascombe, Colin H.	Wilton	March, Charles M.	Portland
Dunn, Patrick H.	Brewer	McCann, Daniel E. Jr.	Portland
Freeman, Henry A.	Brewer	McIntyre, W. W.	Saco
Frohook, Daniel R.	Portland	McLeod, W. Clinton	Monticello
Fuller, A. W.	Skowhegan	Mooers, Ernest G.	Milo
Gardner, James R. T.	Machias	Moran, Edward C.	Rockland
Genthner, Eugene S.	Foxcroft	Mosher, Edward F.	Bangor
Godfrey, Hannah A.	Bangor	Murphy, James D.	Jonesport
Green, David W.	Houlton	Noyes, Claud A.	Orono
Greenhaigh, Woodbury H.	Portland	Oram, Robert H.	Bristol
Grimes, Elias P.	Caribou	Packard, Frederick A.	Camden
Hadley, F. L.	Bar Harbor	Palmer, A. F.	Monson
Haley, Charles F.	Fryeburg	Pattangall, Wm. R.	Bangor
Hanson, William C.	Machiasport	Patten, Mrs. Joseph M.	Bangor
Harris, Alice A.	Auburn	Paul, Agnes C.	Fort Fairfield
Hasey, J. Walter	Bangor	Pettengill, W. H.	Rockland
Haskell, Harold L.	Lee	Porter, Joseph J.	Howland
Hay, George G.	Portland	Reed, Winfield S.	Belfast
Hayes, A. R.	Gardiner	Reed, Winfield S.	Orono
Heselton, Calla	Skowhegan	Rich, Lemuel J.	Gorham
Higgins, C. A.	Skowhegan	Richardson, Moses H.	Old Town

PENN MUTUAL LIFE—Concluded.

Riley, John F.....Bangor	Taylor, Henrietta M.....Lincoln
Robertson, Annie A.....Portland	Taylor, Josiah T.....Bangor
Royal, Franklin T.....Freeport	Taylor, Russell M.....Bangor
Royal, Willis A.....Bangor	Taylor, William H.....Bangor
Shaw, Francis M.....Rockland	Thibodeau, Levite V.....Van Buren
Spearen, Nathan C.....Bangor	Thurston, Howard B.....Yarmouthville
Storer, Isaac H.....Camden	Waddell, Edward I.....Presque Isle
Stowe, Rufus F.....Presque Isle	Walker, Ina L.....Bangor
Strout, Silas F.....Biddeford	Weed, Alma R.....Monticello
Talbot, Frederick O.....East Machias	Wells, William C.....Brownville
Taylor, Ella M.....Bangor	Yorke, Dora H.....Waldoboro

PHOENIX MUTUAL LIFE.

Barrett, Michael A.....Caribou	Jordan, Fred N.....West Pownal
Crediford, Annie J.....Kennebunk	McAlpine, S. H.....Portland
Delano, Rillie G.....Locke's Mills	Spear, Wm. T.....Fort Fairfield

PROVIDENT LIFE AND TRUST.

Bailey, A. H.....Winthrop	Hawkes, Howard H.....Portland
Railey, C. B.....Lewiston	Millett, E. L.....South Paris
Bartoll, George E.....Gardiner	Moran, E. C.....Rockland
Beane, R. E.....Augusta	Murray, M. K.....Bath
Bickford, F. E.....Oakland	Palmer, E. L.....Bowdoinham
Bradley, F. M.....Portland	Pinkham, E. E.....Freeport
Curtis, A. J.....Brunswick	Riley, T. H. Jr.....Brunswick
Goddard, A. G.....Fort Kent	Springer, Rufus F.....Lisbon Falls
Gowell, Edward F.....Berwick	Talbot, A. L.....Lewiston
Grant, E. N.....East Dover	Wallace, R. E.....Portland
Grant, F. M.....Freeport	Wight, R. W.....Bath

PROVIDENT SAVINGS.

Brillard, Simon.....Waterville	Ingraham, Ira F.....Houlton
Crabbe, Eveett E.....Easton Center	Knight, Edwin W.....Portland
Curran, O. H.....Livermore Falls	Lane, C. E.....Brooks
Douglass, Lucius C.....Portland	Locke, Sperry H.....Waterville
Elliott, T. A.....Presque Isle	Mallory, Enrique.....Presque Isle
Fogg, N. W.....Portland	Oakes, Marshall P.....Bangor
Goodrich, F. B.....Waterville	Snow, James S.....Portland
Herns, Emil.....Brunswick	Thomas, W. G.....Pleasantdale
Hodgman, Edwin Smith.....Portland	Tyler, W. H.....Portland
Hubbard, John P.....Portland	Weed, Flora E.....Veazie

PRUDENTIAL.

Abbott, C. Edward.....Bridgton	Dennis, Arthur N.....Portland
Alie, Eugene J.....Biddeford	Derrah, Thomas L.....Portland
Anderson, Chas. P.....Portland	Donnell, William H.....Bath
Babb, J. Frank.....Portland	Doyle, Edwin W.....East Sullivan
Barrows, John A.....Portland	Dunton, Guy F.....Portland
Bernier, Leon David.....Fort Kent	Eustis, William O.....North Chesterville
Betger, Ralph S.....Portland	Fairfield, E. A.....Kennebunk
Bisbee, Almon S.....Brunswick	Feeney, Frank J.....Portland
Blanchard, W. W.....Canton	Ferguson, C. H.....Presque Isle
Boadway, Leslie A.....Portland	Fitzpatrick, Elmer B.....Portland
Boynton, W. M.....Damariscotta Mills	Flannagan, Jos. M.....Portland
Bradley, Geo. H.....Portland	Foster, John W.....Madison
Briggs, Abial O.....Littleton	Frates, Thos. E.....Portland
Burns, Fred A.....Portland	Gillis, Herbert C.....Calais
Burns, Joseph E.....Portland	Gillise, Frank N.....Lubec
Buzzell, A. S.....Bangor	Gilman, J. A.....Waterville
Byrnes, P. J.....Bangor	Gordon, Le Roy.....Biddeford
Clark, Wm. M.....Portland	Gray, Willis B.....Millinocket
Connelly, Thos. H.....Biddeford	Haynes, Edward C.....Center Lebanon
Cousins, Edgar M.....Thomaston	Heyer, Harry S.....Harpsswell
Crane, John F.....Portland	Hopkins, Edward A.....Portland
Cunningham, Fred C.....Prospect	Hubbard, Arthur T.....Biddeford
Cunningham, James A.....Portland	Jackson, John.....Portland
Davis, J. H.....Winn	Johnson, John H. C.....Biddeford
Davis, Preble.....Portland	Joyce, John T.....Portland
Davis, Veleter M.....Lewiston	Kelley, Edward J.....Portland
Day, Daniel L.....Jay	Ladd, W. S.....Sebec
Day, P. E.....Princeton	Leighton, Alice E.....Augusta

PRUDENTIAL—Concluded.

Luce, Albert E.....	Boothbay Harbor	Rogan, Harry.....	Biddeford
MacDonald, Laughlin J.....	Portland	Royal, Willis A.....	Bangor
Mason, Herbert L.....	Portland	Rumery, Chas. C.....	Eastport
McAlister, Harry P.....	Burnham	Sacre, Emile.....	Lewiston
McClain, A. Jr.....	Danforth	Share, Arthur H.....	Rumford
Mitchell, John H.....	Portland	Shaw, Scott P.....	Gorham
Moffitt, John A.....	Portland	Sheehan, Jas. F.....	Biddeford
Moir, James C.....	Presque Isle	Shorey, George E.....	Portland
Morang, G. Fred H.....	Portland	Stoneham, Charles E.....	Portland
Morrill, Frank H.....	Portland	Sturtevant, Elwin E.....	Skowhegan
Nixon, Harry E.....	Portland	Sumnsby, Warren S.....	Eden
Norcross, Flavius V.....	New Castle	Twitchell, Merle A.....	Portland
Partridge, Victor L.....	Norway	Underhill, Joseph S.....	Kennebunk
Patten, F. E.....	Cherryfield	Walker, Charles S.....	Peru
Peacock, Bertha O.....	Houlton	Walker, George L.....	Portland
Peckham, O. B.....	Augusta	Walsh, William J.....	Portland
Perkins, William C.....	Bath	Wescott, Arthur C.....	Portland
Pike, Jennie H.....	Portland	White, C. Hollis.....	East Machias
Pilling, Edmund.....	Portland	White, Ralph H.....	Orono
Readon, Eugene E.....	Portland	Wood, Harold A.....	Portland
Remick, S. E.....	Madison	Worcester, E. A.....	Jonesport
Renouf, Narcisse P.....	Biddeford	Wright, David.....	Saco
Rhoades, Hadley E.....	Oldtown		

SECURITY MUTUAL LIFE.

Bridgman, Henry A.....	Auburn	Jordan, Jonas A.....	North Haven
DeMerritt, Frank E.....	Topsham	Kelley Orea M.....	Clinton
Harriman, B. W.....	Readfield	Kneeland, Fred G.....	Bridgton
Hunt, Henry W.....	Gardiner	Ricker, Milton F.....	Auburn
Jewett, Lingan W.....	Livermore Falls	Staples, Horace G.....	Wilton
Jordan, F. Irving.....	Bradford		

STATE MUTUAL LIFE.

Conner, Ralph M.....	Rumford Falls	Hildreth, N. L.....	Portland
Eugley, H. I.....	Waldoboro	Lord, Harry.....	Bangor
Harmon, Herbert A.....	Portland	Sands, Fred B.....	Lewiston

TRAVELERS

Allen, Geo. E.....	Camden	Gurney, E. P.....	Yarmouth
Atwood, Fred.....	Winterport	Henry, John H.....	Portland
Barney, Geo. M.....	Portland	Higgins, L. F.....	Bangor
Batchelder Bros.....	Sanford	Holt, Frank C.....	South Norridgewock
Beckwith, Levi C.....	Ellsworth	Howard, Geo. E.....	Dover
Benson, A. W.....	Bangor	Howe, Freeland.....	Norway
Bird, D. N.....	Belfast	Hurley, Jas. F.....	Frankfort
Bird, M. S.....	Rockland	Hutchinson, H. G.....	Biddeford
Bodge, W. F.....	Waterville	Hutchinson, J. P.....	Auburn
Boynton, E. H.....	Lewiston	Jones, Daniel.....	Easton
Bradish, Scott P.....	Eastport	Jordan, Fred N.....	West Pownal
Bradley, William S.....	East Vassalboro	Kingston, C. B.....	Calais
Briggs, Chas. S.....	Mars Hill	Lawlor, John.....	Portland
Bright, Joseph M.....	Bangor	Lee, Annie L.....	Calais
Brooks, Frank W.....	Lewiston	Levenseller, Harry M.....	Bangor
Brown, N. G.....	Brunswick	Little, Jacob R.....	Lewiston
Cannell, Geo. C.....	Portland	Little, Rosa R.....	Lewiston
Connors, Alfred E.....	Bar Harbor	Lord, Harry.....	Bangor
Cocke, Edward.....	Portland	Loring, Henry D.....	Portland
Crosby, E. S.....	Bath	Macomber, G. E.....	Augusta
Decker, E. E.....	Waterville	Mallory, Enrique.....	Presque Isle
Dixon, Jno. A.....	Old Orchard	Martin, Otis.....	Gulford
Donnell, Wm. C.....	Houlton	Maxfield, Geo. A.....	Canaan
Dooley, Frank R.....	Lewiston	McClure, Jas. W.....	Bangor
Dow, James, Jr.....	Gulford	Merrill, Guy W.....	Lincoln
Drew, Forrest R.....	Waterville	Morrison, Arthur E.....	Rumford Falls
Donbar, M. W.....	Bath	Murchie, Howard.....	Calais
Ernest, Henry.....	South Portland	Ordway, H. E.....	Pittsfield
Farr, M. W.....	Augusta	Parlin, Wm. B.....	Machias
Flewelling, John M.....	Presque Isle	Perry, Arthur C.....	Presque Isle
Fogg, Norman W.....	Portland	Renne, Robert F.....	Calais
Friend, Abraham L.....	Caribou	Safford, Howard W.....	Mars Hill
Greenleaf, Geo. W.....	Boothbay Harbor	Sargent, Chas. H.....	Belfast
Griffin, John C.....	Skowhegan	Sippiehl, Wm. W.....	Houlton

TRAVELERS—Concluded.

Soper, O. A.....Orland	Verrill, Leon D.....Auburn
Stadig, George.....Jentland	Walker, E. H.....Augusta
Stevens, Byron W.....Bangor	Washburn, Frank L.....Calais
Straw, David R.....Gulford	White, Harvey A.....Ashland
Talbot, Geo. H.....Camden	Whitten, Chas. R.....Augusta
Thompson, Geo. H.....Portland	Wood, E. C.....Auburn
Thwing, Jos. P.....Farmington	Young, Seth H.....Machias

UNION CENTRAL LIFE.

Dunton, Sophie M.....Bangor	Parker, D. G.....Portland
Gallupe, Duncan M.....Bangor	Weed, Alma R.....Monticello
Gooding, J. M.....Portland	

UNITED STATES LIFE.

Kincaid, William M.....Auburn	Sanborn, W. W.....Lewiston
Parker, Gardner Merrill, Jr.....Gorham	Smith, Oliver D.....Portland

WASHINGTON LIFE.

Andrews, Walter D.....Thomaston	Libby, Lawrence.....Cumberland Mills
Blanchard, R. W.....Stratton	Mero, W. S.....Camden
Brckett, E. J.....Portland	Nash, Walter V.....Harrington
Brazzell, H. H.....Milbridge	Rose, Hiram.....South Presque Isle
Connors, A. E.....Bar Harbor	Sipprell, W. W.....Houlton
Cooper, J. F.....Rockland	Smith, Frank H.....Portland
Crawford, Wm. C.....Fairfield	Spear, C. W.....Sprague's Mills
Crocker, Harmon C.....Portland	Spearen, N. C.....Bangor
Donham, Jas. N.....Portland	Stadig, A. J. G.....Jentland
Drew, Dalphon F.....South Berwick	Stevens, B. W.....Bangor
Eustis, A. G.....Strong	Swett, J. M.....Eastport
Felch, L. M.....Houlton	Sylvester, John.....Eustis
Potter, Percy G.....Waterville	Thomas, Emery R.....Rockland
Friend, A. L.....Ellsworth	Tuttle, Frank E.....Norridgewock
Grant, Carlton O.....Houlton	Vose, E. S.....Thomaston
Hackett, Edmund H.....New Vineyard	Weatherbee, Warren J.....Bangor
Harmon, Joseph C.....Stonington	Whitney, W. J.....Friendship
Hill, George S.....Greene	Wing, Forest R.....Stratton
Ireland, Alvin B.....Bangor	Young, W. Scott.....Matinicus
Jordan, J. Lewis.....Portland	

MISCELLANEOUS COMPANIES.

ÆTNA INDEMNITY.

Barton, Llewellyn.....Portland	Watson, Fred O.....Auburn
Downing, Charles E.....Augusta	

ÆTNA LIFE.

Accident Department.

Clark, Frand B.....Portland	Ladd, Mrs. H. A.....Brunswick
Eustis, A. G.....Strong	Mooney, Frank L.....Island Falls
Gentle, Geo. S.....Houlton	Palmer, E. A.....Bar Mills
Harriman, G. O.....Ridlonville	Richardson, Geo. A.....Brunswick
Hart, W. H.....Portland	Smith, Geo. E.....Portland
Hobbs, John P.....Portland	Smith, Harry L.....Portland
Horner, Geo. F.....Portland	Wheeler, William J.....South Paris
Jewett, L. W.....Livermore Falls	Wilkins, Herbert J.....Cumberland Mills
Jones, E. C. & Co.....Portland	Woodman, Melville.....Biddeford
Knowles, Ruth M.....LaGrange	

AMERICAN BONDING.

Finnegan, James P.....Bangor	Meservey, Charles E.....Rockland
Loring & Bishop.....Portland	Vose, E. S.....Cushing

AMERICAN FIDELITY.

Dewey, George P.....Portland	Robinson, Increase.....Waterville
Drake, Frederick E.....Bath	Turner, Edgar S.....Augusta
Gledhill, Warren W.....Lewiston	

AMERICAN SURETY.

Butler, Frank W.....	Farmington	Newell & Skelton.....	Lewiston
Cornish, Leslie C.....	Augusta	Pearl & Dennett.....	Bangor
Dane, Walter L.....	Kennebunk	Pennell, William M.....	Brunswick
Drew, Forrest R.....	Waterville	Potter Barrett.....	Brunswick
Farrington, Everett.....	Waldoboro	Putnam, Thomas P.....	Houlton
Guernsey, Frank E.....	Dover	Richardson, Asa A.....	Kennebunk
Hutchinson, J. P. & Co.....	Auburn	Stone, Edwin.....	Biddeford
Johnson, Charles F.....	Waterville	Talbot, Thomas L.....	Portland
Johnson, Merritt A.....	Rockland	Trott, Joseph M.....	Bath
Little, William F.....	Portland	Woodman, Melville.....	Biddeford
Mason, John R.....	Bangor		

CITY TRUST.

Bailey, Augustus.....	Gardiner	Erskine, A. J. & Co.....	Rockland
Boothby, L. T. & Son Co.....	Waterville	Foster, Herbert E.....	Winthrop
Chase & Boothby.....	Augusta	Libby & Hussey.....	Portland
Curran, William F.....	Bangor	Wright & Welch.....	Lewiston
Dinsmore & Bickford.....	Skowhegan		

CONTINENTAL CASUALTY.

Abramson, Nathan.....	Madison	Mallory, Enrique.....	Houlton
Bickford, Gershon P.....	Rumford Falls	McCann, Frank Tash.....	Bridgton
Bigelow, Levi A.....	Mars Hill	McCormick, Edward S.....	Millinocket
Bowman, Walter H.....	Kittery	McIntyre, William M.....	Saco
Bridgeman, H. A.....	Auburn	Michaud, Jos. W.....	Brunswick
Bryant, William L. C.....	LaGrange	Miller, Adison A.....	Auburn
Buck, C. Guy.....	South Paris	Miller, Samuel L.....	Waldoboro
Cobb, Elbridge L.....	Portland	Millett, Frank E.....	Auburn
Conary, Arthur L.....	Portland	Morse, Nellie G.....	Dexter
Crocker, Benj. F.....	Beach River	Murphy, Dennis T.....	Millinocket
Cutter, William W.....	Westbrook	Orne, Thaddeus.....	Boothbay Harbor
Davis, Leroy S.....	Camden	Paine, Frank S.....	Eastport
Dinsmore, David E.....	Dover	Patten, Frank E.....	Cherryfield
Dow, Willard H.....	Dover	Perkins, Daniel T.....	Gardiner
Elliott, Tilton A.....	Presque Isle	Phelan, Fred C.....	Portland
Farrar, A. L.....	Monson	Plant, Levi.....	Houlton
Ferguson, Harry T.....	Madison	Pottle, Fernand L.....	Bath
Finnigan, James P.....	Bangor	Poupart, Leon A.....	Cupsuptic
Foster, Ernest M.....	Bangor	Ricker, M. F.....	Auburn
Frye, Preston W.....	Patten	Royal, Willis A.....	Bangor
Genthner, Manley M.....	Rockland	Ryder, John A.....	Van Buren
Goodrich, Fred B.....	Waterville	Saucier, William.....	Lewiston
Green, Cyrus A.....	Olamon	Shaw, Ernest L.....	Caribou
Hall, Arthur T.....	Portland	Shaw, Russell A.....	Caribou
Hanna, Eugene C.....	East Sullivan	Snow, Harry L.....	Auburn
Haskell, Chas. B.....	Pittsfield	Spearin, William S.....	Lewiston
Herrick, Eugene I.....	Rangeley	Stiles, William C.....	Portland
Hodgdon, Henry G.....	Bath	Taylor, Everett C.....	Skowhegan
Hunt, Henry W.....	Gardiner	Templeton, Orrin.....	Greenville
Israelson, Nathan P.....	Rumford Falls	Turner, Marcellus.....	Augusta
Jewett, L. W.....	Livermore Falls	Walker, William L.....	Lowelltown
Johnson, David L.....	Lewiston	Whitman, C. R.....	South Woodstock
Johnson, Levi F.....	Brownville	Whittemore, Frank H.....	Foxcroft
Ladd, Augustine D.....	South Sebec		

EMPLOYERS' LIABILITY (Casualty.)

Alford, E. R.....	Oldtown	Herrick, Eugene I.....	Rangeley
Anderson, Adams & Co.....	Portland	Hume, Chas. W.....	Eastport
Austin & Shearman.....	Deering Centre	Loring, Prentiss & Sno.....	Portland
Bailey, Augustus & Co.....	Gardiner	Mascn. C. W. & F. L.....	Ellsworth
Bartlett, Martin F.....	Waterville	McDougall, H. N.....	Rockland
Bates, Ernest L.....	Jacksonville	McPherson, W. A.....	Sprague's Mills
Boothby, W. A. R.....	Waterville	Perry, Henry O. & Son.....	Fort Fairfield
Bumps, Chas. F.....	Milo	Philbrick, S. W.....	Skowhegan
Bunker, Edwin.....	Dexter	Sylvester, Alonzo.....	Farmington
Burrs, Thurston S.....	Westbrook	Talbot, Geo. H.....	Camden
Downing, Chas. S.....	Augusta	Thompson, Geo. L.....	Brunswick
Fogg & Glidden.....	Bath	Tyler, Fogg & Co.....	Bangor
Gentle, George S.....	Houlton	Woodman, M.....	Biddeford
Haskell, Chas. B.....	Pittsfield	Wyer, W. W.....	Millinocket

EMPLOYERS' LIABILITY (Surety.)

Bartlett, Martin F.....Waterville Tyler, Fogg & Co.....Bangor
Boothby, W. A. R.....Waterville

FIDELITY AND CASUALTY (Casualty.)

Bailey, Walter S.....Portland	Langston, E. H.....Augusta
Baker, Ernest G.....Bangor	Lawrence, Geo. N.....Augusta
Bickford, Gershon P.....Rumford Falls	Libby, H. B. & Son.....Bridgton
Black, Alfred S.....Rockland	Lowery, F. J.....Fort Fairfield
Blake, Barrows & Brown.....Bangor	Maxcy, Josiah & Sons.....Gardiner
Bowker & Humphreys.....Brunswick	Miller & Owen.....Auburn
Bryant, Geo. H.....Oakland	Mitchell Walter S.....Biddeford
Cole, Chas. H.....Kennebunk	Morrison, Arthur E.....Rumford Falls
Conant, Frank A.....Lewiston	Otis, Samuel G.....Hallowell
Dow & Pinkham.....Portland	Parks Bros.....Pittsfield
Drummond, A. M. & Co.....Waterville	Pattee, James & Son.....Belfast
Dwellely & Clary.....Livermore Falls	Pearl & Dennett.....Bangor
Eustis, A. G.....Strong	Pinkham, Ernest E.....Freeport
Fairbrother, Edwin F.....Skowhegan	Renouf, Narcisse P.....Biddeford
Fairfield, Eugene A.....Kennebunk	Shaw, R. A.....Caribou
Fowler & Gardner.....Calais	Shea, Wilbur A.....Eastport
Gladstone, Albert L.....Portland	Smith, Wesley G.....Old Orchard
Gordon, Geo. A.....Livermore Falls	Stanchfield, Guy C.....Millinocket
Gove, Edward H.....Biddeford	Swazey, John N.....Bucksport
Hadley, F. L.....Bar Harbor	Talbot, Edw. C.....Machias
Howe, Freeland.....Norway	Tapley, Omar W.....Ellsworth
Howe, George R.....Norway	Taylor, Everett C.....Skowhegan
Hoyt, F. Roland.....Kittery	Tolman, C. E.....South Paris
Humphreys, D. M.....Bath	Voter, F. E.....Farmington
Judkins, Wesley H.....Dexter	Wheeler, William J.....South Paris
Kingston, C. H.....Vanceboro	Willey & Ward.....Cherryfield

FIDELITY AND CASUALTY (Surety.)

Bailey, Walter S.....Portland	Humphreys, D. M.....Bath
Bickford, Gershon P.....Rumford Falls	Judkins, Wesley H.....Dexter
Black, Alfred S.....Rockland	Lowery, F. J.....Fort Fairfield
Blake, Barrows & Brown.....Bangor	Maxcy, Josiah & Sons.....Gardiner
Bowker & Humphreys.....Brunswick	Miller & Owen.....Auburn
Cole, Chas. H.....Kennebunk	Morrison, Arthur E.....Rumford Falls
Conant, Frank A.....Lewiston	Otis, Samuel G.....Hallowell
Dow & Pinkham.....Portland	Parks Bros.....Pittsfield
Drummond, A. M. & Co.....Waterville	Pattee, James & Son.....Belfast
Dwellely & Clary.....Livermore Falls	Pinkham, Ernest E.....Freeport
Fairbrother, Edwin F.....Skowhegan	Swazey, John N.....Bucksport
Fairfield, Eugene A.....Kennebunk	Talbot, Edw. C.....Machias
Gordon, Geo. A.....Livermore Falls	Tapley, Omar W.....Ellsworth
Gove, Edward H.....Biddeford	Tolman, C. E.....South Paris
Hadley, F. L.....Bar Harbor	Voter, F. E.....Farmington
Howe, Freeland.....Norway	Wheeler, William J.....South Paris
Howe, George R.....Norway	Willey & Ward.....Cherryfield
Hoyt, F. Roland.....Kittery	

FIDELITY AND DEPOSIT.

Atwood, Fred.....Winterport	Humphreys, D. M.....Bath
Bird, Maynard S.....Rockland	Hutchinson, H. G.....Biddeford
Cushman, Henry W.....Ellsworth	McClure, J. W.....Bangor
Hall, Albert B.....Portland	Parlin, Wm. B.....Machias

GENERAL ACCIDENT.

Anderson, Bion B.....Dover	Jordan, A. H.....Gardiner
Barker, Ben.....Portland	Morton, Charles H.....Hallowell
Barker, Clark H.....Portland	Payson, C. B.....Auburn
Brannen, Geo. S. P.....Danforth	Plummer, Frank H.....Portland
Buzzell, A. S.....Bangor	Rollins, R. G.....Bangor
Cousins, F. W.....Portland	Shea, Wilbur A.....Eastport
Dunlap, C. F.....Portland	Walker, Charles S.....Peru

GREAT EASTERN.

Flaherty, Thomas H.....Portland	Woodman, M. L.....LaGrange
McIntyre, W. W.....Saco	

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son..... Portland

HARTFORD STEAM BOILER.

Allen, Wm. H.....	Boston	Frye, H. A.....	Boston
Brown, Geo. H.....	Boston	Roberts, Christopher E.....	Boston
Floyd, G. P.....	Boston	Roberts, Harcourt A.....	Boston

LLOYD'S PLATE GLASS.

Anderson, Adams & Co.....	Portland	Grant, G. H.....	Ellsworth
Bangs, I. S.....	Waterville	Griffin, John C.....	Skowhegan
Batchelder Bros.....	Sanford	Haskell, C. B.....	Pittsfield
Beane, F. E.....	Hallowell	Heath, Henry A.....	Augusta
Bird, M. S.....	Rockland	Jewett, L. W.....	Livermore Falls
Bodway, L. A.....	Madison	Little, H. C. & Son.....	Lewiston
Bradish, Scott P.....	Eastport	Marr, C. H.....	Gardiner
Bright, J. M.....	Bangor	Packard, F. A.....	Camden
Currier, Geo. M.....	Farmington	Parlin, W. B.....	Machias
Drake, J. B.....	Bath	Sturtevant, C. H.....	Livermore Falls
Foster, D. P.....	Waterville	Thompson, H. F.....	Brunswick
Gardner, E. B.....	Bucksport	Waterhouse, W. H.....	Old Town
Gentle & Ludwig.....	Houlton	Wheeler, W. J. & Co.....	South Paris
Gove, E. H.....	Biddeford		

LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, William G.....	Augusta	Morse & Guptill.....	Portland
Curran, William F.....	Bangor	Thompson, Harry F.....	Brunswick
Libby & Hussey.....	Portland		

MARYLAND CASUALTY.

Allen, Chas. P.....	Presque Isle	Macomber, Farr & Whitten.....	Augusta
Atwood, Fred.....	Winterport	Merritt, C. E.....	Auburn
Barker, Clark H.....	Portland	Norton, Geo. W.....	Calais
Black, Alfred S.....	Rockland	O'Brien, Edward C.....	Portland
Cole, Charles H.....	Kenebunk	Parker, Dwight G.....	Portland
Crosby, E. S.....	Bath	Pearl & Dennett.....	Bangor
Fairbrother, E. F.....	Skowhegan	Plummer, Frank H.....	Portland
Foster, Dana P.....	Waterville	Richmond, F. H.....	Rumford Falls
Foster, Herbert E.....	Winthrop	Smith, George E.....	Portland
Grant, Geo. H Co.....	Ellsworth	Stewart, R. W.....	Bangor
Holyoke, George T.....	Houlton	Straw & Martin.....	Guilford
Hutchinson, Henry G.....	Biddeford	Vaughan, H. C.....	Foxcroft
Jones, E. C. & Co.....	Portland	Wentworth, Herbert.....	Skowhegan
King, William G.....	Bath	West, J. W.....	Lewiston

METROPOLITAN PLATE GLASS.

Burrill, Charles C. & Son.....	Ellsworth	Matthews, C. K.....	Waterville
Cochran, Baker & Cross.....	Rockland	Morse & Guptill.....	Portland
Downing, C. S.....	Augusta	Peasley, L. P.....	Gardiner
Field & Quimby.....	Belfast	Tyler, Fogg & Co.....	Bangor
Hutchinson, H. G.....	Biddeford	Wright & Welch.....	Lewiston

NATIONAL SURETY.

Crosby, E. S.....	Bath	Tyler, Fogg & Co.....	Bangor
Jones, E. C. & Co.....	Portland		

NEW AMSTERDAM CASUALTY.

Andrews, Walter D.....	Thomaston	Grant, Elwin N.....	East Dover
Barker, C. H. Co.....	Portland	Jack, Louis A.....	Lisbon Falls
Bartoll, G. E.....	Gardiner	Locke, Sperry H.....	Waterville
Bickford, Freeman E.....	Oakland	Pinkham, E. E. & Co.....	Portland
Beale, Maynard H.....	East Dover	Smith, P. O.....	Presque Isle
Boyd, J. Herbert.....	Bangor	Wallace, Robert E.....	Portland
Dyer, E. P.....	Hartland		

NEW JERSEY PLATE GLASS.

Bailey, Augustus.....Gardiner	Humphreys, Denny M.....Bath
Bishop, Joseph M.....Portland	Hutchinson, J. P. & Co.....Auburn
Black, Alfred S.....Rockland	Jordan, Augustus H.....Gardiner
Boothby, Wm. G.....Augusta	Merrill Bros. & Co.....Portland
Carter, G. A & Co.....Saco	Nutt, Wm. F.....Fairfield
Crawford, J. W.....Brunswick	Porter, Fred A.....Rumford Falls
Drew, Forrest R.....Waterville	Talbot, George H.....Camden
Finnegan, James P.....Bangor	West, J. W.....Lewiston

NEW YORK PLATE GLASS.

Bailey, A.....Gardiner	Perry, A. C.....Presque Isle
Boothby, L. T. & Son Co.....Waterville	Perry, H. O. & Son.....Fort Fairfield
Howard, George E.....Dover	Perry, W. H.....Hallowell
Howe, Freeland.....Norway	Plummer, Chas. A.....Portland
Lynam, F. C. & Co.....Bar Harbor	Randall, J. W.....Biddeford
Macomber, Farr & Whitten.....Augusta	Remick, Samuel E.....Madison
McClure, J. W.....Bangor	Riley, T. H.....Brunswick
Newell, C. D.....Richmond	Welch, George A.....Lewiston
Norton, Hall & Webster.....Portland	Woodman, Melville.....Biddeford
Pattee, James & Son.....Belfast	

OCEAN ACCIDENT (Casualty.)

Loring & Bishop.....Portland	Lyford, A. L.....Portland
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PREFERRED ACCIDENT.

Currie, Nath'l F.....Lewiston	Merrill, Geo. W.....Augusta
Dunlap, Maurice E.....Portland	Merrill, Wm. L.....Portland
Dunlap, The C. F. Agency.....Portland	Moir, James C.....Presque Isle
Emerson, John T.....Saco	Parks, David M.....Pittsfield
Fairbanks, Henry N.....Bangor	Searles, Geo. W.....Augusta
Fernald, Osborne.....Portland	Simonton, Theo. E.....Rockland
Gillis, H. C.....Calais	Snow, Harry L.....Auburn
Gooding, Howard G.....Yarmouthville	Stiles, Wm. C.....Portland
Jewett, George S.....Norridgewock	Storer, Isaac H.....Camden
Kidder, E. H.....Houlton	White, James H.....Ashland
Knight, J. Edward.....Boothbay Harbor	

STANDARD LIFE AND ACCIDENT.

Austin, Albert F.....Portland	Latham, Hartley W.....Portland
Bailey, Augustus.....Gardiner	Miller, A. Q.....Auburn
Cobb, Elbridge L.....Portland	Miller, Samuel L.....Waldoboro
Cochran, Baker & Cross.....Rockland	Mills, Percy A.....Portland
Emerson, J. T.....Saco	Riley, Thos. H.....Brunswick
Harmon, H. A.....Portland	Sanborn, Willis E.....Springvale
Heath, Henry A.....Augusta	Ward, V. D.....Westbrook
Hildreth, N. L.....Portland	

TRAVELERS.

SAME AGENTS AS LIFE DEPARTMENT.

UNION CASUALTY AND SURETY.

Fatchelder Bros.....Sanford	Kidder, E. H.....Houlton
Bechard, Henri P. & Co.....Lewiston	Linscott, Isaac L.....Brunswick
Brickett, M. H.....Portland	Merrill, George W.....Augusta
Brown, C. H.....Portland	Merrill, William L.....Portland
Cleaves, M. P.....Bar Harbor	Moir, James C.....Presque Isle
Cobb, J. F.....Auburn	Moran, Edward C.....Rockland
Coffin, Herbert E.....Freeport	Parks Bros.....Pittsfield
Currie, Nathaniel F.....Lewiston	Peterson, William O.....Portland
De Rocher, Hector.....Lewiston	Pettingill, Alden M.....Portland
Dunlap, The C. F. Agency.....Portland	Pottle, Frank E.....Norway
Gooding, Howard G.....Yarmouthville	Randall, John W.....Biddeford
Goodwin, Henry H.....Biddeford	Searles, George W.....Augusta
Grant, Arthur H.....Portland	Stiles, William C.....Portland
Grover, W. L.....Harrison	Stowe, R. F.....Presque Isle
Hamilton, Clara L.....Lewiston	Townsend, Charles A.....Belfast
Herbert, J. A.....Van Buren	Twombly, W. S.....Dexter
Hodgdon, G. H.....Bath	White, James H.....Ashland
Holyoke, George T.....Houlton	Winslow, John E.....Carmel
Johnson, William E.....South Portland	Wiswell, Hovey M.....Machias
Jones, S. C.....Canton	Wyer, William W.....Millinocket

UNITED STATES CASUALTY.

Algar, John E.....	Calais	Jackson, James Jos.....	Portland
Atwater, Walter.....	Presque Isle	Kidder, Eugene L.....	Ridlonville
Austin, Albert F.....	Portland	Kingston, C. H.....	Vanceboro
Babb, J. Frank.....	Portland	Knight, Leeroy S.....	Unity
Bickford, F. R.....	Oakland	Lord, Harry.....	Bangor
Bradish, Scott P.....	Eastport	Lord, Henri I.....	Biddeford
Butler, Alfonso E.....	Skowhegan	Low, Frank.....	Springvale
Butler, E. A.....	Rockland	Mason, Fred L.....	Ellsworth
Carter, Andrew P.....	Portland	McLellan, Chas. L.....	Bath
Clair, Fred W.....	Waterville	Merrill, George W.....	Augusta
Clary & Allen.....	Livermore Falls	Moran, E. C.....	Rockland
Cobb, W. S.....	Skowhegan	Morse, Nellie L.....	Dexter
Conant, Frank A.....	Lewiston	O'Brien, Edward C.....	Portland
Coombs, Charles W.....	Auburn	O'Brien, Louis H.....	Portland
Coombs, J. B.....	Winthrop	Palmer, Wm. H.....	Bangor
Crane, Frank T.....	Machias	Peabody, F. A. & Co.....	Houlton
Currier, Geo. M.....	Farmington	Perry, Chadbourne W.....	Fort Fairfield
Dean, H. E.....	Woodford Station	Perry, E. S.....	Presque Isle
Dinsmore, H. A.....	Skowhegan	Shaw, F. K.....	Oldtown
Dow, James, Jr.....	Sangerville	Shaw, Greenville J.....	Bath
Flaherty, Thomas H.....	Portland	Shaw, Greenville J.....	New Limerick
Gilman, C. W.....	Waterville	Smith, Oliver D.....	Portland
Gove, E. H.....	Biddeford	Smythe, A. V. C.....	Calais
Griffin, John C.....	Skowhegan	Southard, Thomas J.....	Richmond
Hall, Willis B.....	Caribou	Sweet, Jefferson M.....	Eastport
Harriman, A. S.....	East Machias	Turner, Edgar S.....	Augusta
Haskell, Phil D.....	Deer Isle	Twombly, W. S.....	Dexter
Havey, W. R.....	North Sullivan	Verrill, Leon D.....	Auburn
Heebner, Wm.....	Millinocket	Wendell, R. T.....	Livermore Falls
Higgins, A. J.....	Sanford	West, John W.....	Lewiston
Hopkins, John H.....	Augusta	Wheeler, W. J & Co.....	South Paris
Hosmer, E. E.....	Camden	Whittemore, F. H.....	Foxcroft
Howe, B. F.....	Grindstone	Winslow, John E.....	Carmel
Hutchinson, James P.....	Auburn		

UNITED STATES FIDELITY AND GUARANTY (Surety.)

Bickford, G. P.....	Rumford Falls	Little, H. C. & Son.....	Lewiston
Dennett, Carl P.....	Bangor	Macomber, Farr & Whitten.....	Augusta
Downes & Curran.....	Calais	Morrison, Arthur E.....	Rumford Falls
Foster, Dana P.....	Waterville	Pearl, Charles S.....	Bangor
Gardner, E. C.....	Bucksport	Spear, Albert M.....	Gardiner
Hall, William T. Jr.....	Bath	Thompson & Wheeler.....	Brunswick
Jones, E. C. & Co.....	Portland	Vaughn, H. C.....	Foxcroft

UNITED STATES FIDELITY AND GUARANTY (Burglary.)

Bickford, G. P.....	Rumford Falls	Macomber, Farr & Whitten.....	Augusta
Jones, E. C. & Co.....	Portland	Morrison, Arthur E.....	Rumford Falls
Little, H. C. & Son.....	Lewiston		

UNITED STATES HEALTH AND ACCIDENT.

Alle, Eugene J.....	Biddeford	Emerton, Joseph C.....	Auburn
Amey, Frank T.....	Waterville	Eustis, William T.....	Dixfield
Bearce, Sherman.....	Rumford Falls	Fortier, Harry.....	Rumford Falls
Beauregard, John B.....	Biddeford	Gagne, N. J.....	Lewiston
Bishop, Weston H.....	Leeds	Gledhill, Warren W.....	Lewiston
Boothby, W. C.....	Portland	Goodrich, S. J.....	Maxfield
Bridgham, William H.....	Buckfield	Harmon, Charles B.....	Wheeler
Bridgman, Henry A.....	Auburn	Haskell, Paine.....	South Turner
Briggs, Edson C.....	North Turner	Jocelyn, Charles J.....	Bucksport
Brown, Edwin M.....	Topsham	Jordan, Andrew B.....	Harrison
Chabot, Cyprien P.....	Lewiston	Keith, Frank C.....	Andover
Clement, Wilfred A.....	Biddeford	Kenerson, Aaron H.....	Norway
Colcord, E. F.....	Elfst	Labbe, Vetal J.....	Wallagrass
Cormier, A. M.....	Rumford Falls	Lange, Frank J.....	Lisbon Falls
Cote, Ovide J.....	Augusta	Leader, Daniel D.....	Lewiston
Curran, Oswell H.....	Farmington	Leavitt, Chas. A.....	Keens Mills
Dale, William H.....	Auburn	Leavitt, Lemont M.....	Auburn
Dexter, Bert F.....	Bigelow	Le Brun, Phillip E.....	Lincoln
Dexter, Jesse G.....	Norway	Lesperance, Auguste.....	Rumford Falls
Dill, Samuel H.....	Auburn	Leveque, Aime.....	Auburn
Doughty, A. E.....	Waterville	Lewis, A. H.....	Brewer
Dwellely, Albert F.....	Livermore Falls	Lord, Edna G.....	Rumford Falls

UNITED STATES HEALTH AND ACCIDENT—Concluded.

Lynn, Wm. E.....	Sanford	Nudd, Charles H.....	Auburn
Marcotte, Joseph.....	Lewiston	Pettengill, E. J.....	Enfield
Marquis, Joseph.....	Fort Kent	Porter, L. E.....	Freeport
McClure, William A.....	Old Town	Reed, Winfield S.....	Orono
McFarland, Fred.....	Sheridan	Rich, Frank J.....	Mattawamkeag
Merrill, Guy W.....	Lincoln	Rich, Libien E.....	Brunswick
Merrill, John N.....	Auburn	Ricker, Milton F.....	Auburn
Messier, Louis N.....	Waterville	Sanborn, William W.....	Lewiston
Miller, F. W.....	Rangeley	Small, Frank J.....	Waterville
Millett, Ralph R.....	West Minot	Stewart, Chas. S.....	South Paris
Mills, Fred I.....	Lewiston	Stewart, Elmer E.....	Brunswick
Mitchell, William M.....	Mechanic Falls	Tanquay, Alfred.....	Lewiston
Moriarty, Henry P.....	Lewiston	Tidswell, Charles E.....	Bethel
Murphy, Wm. P.....	Lewiston	Todd, R. L.....	Calais
Nash, Fred A.....	Auburn Plains	Verrill, George W.....	Auburn
Nevers, Percy H.....	Norway	Verrill, Harry H.....	Auburn
Niles, John A.....	Auburn	Watson, Murray H.....	Auburn
Noyes, Willard A.....	Auburn		

MAINE ASSESSMENT COMPANY.

MAINE CASUALTY.

Appleton, Eugene R.....	Orono	Greene, Chas. E.....	Bangor
Clement, Job M.....	Portland	Hubbard, Warren M.....	Palmyra
Frohook, D. Ray.....	Portland	Snow, G. Ellsworth.....	Portland

ASSESSMENT COMPANIES OF OTHER STATES.

EQUITABLE ACCIDENT.

Barker, Walter H.....	West Paris	Packard, Frank A.....	Camden
Boober, Walter E.....	Fairfield	Paul, Leander M.....	North Whitefield
Brillard, Simeon.....	Waterville	Pettengill, W. H.....	Rockland
Brown, Charles H.....	Portland	Preo, Joseph R.....	Waterville
Bubar, Benj. C.....	Blaine	Reed, W. S.....	Orono
Callamore, Lorenzo D.....	Pittsfield	Reynolds, Joseph E.....	Waterville
Carey, Robert H.....	Rockport	Rollins, David C.....	Pittsfield
Cunningham, Fred'k A.....	Frankfort	Ross, Herbert E.....	Auburn
Daniels, Wm. F.....	Alfred	Rutherford, C. H.....	Madison
Dennett, Charles D.....	Etna	Sale, Thomas D.....	Portland
Fuller, A. W.....	Kittery	Seavey, James A.....	Madison
Fuller, Ord. K.....	Livermore Falls	Smith, Leslie E.....	Washburn
Goodrich, Fred'k B.....	Waterville	Stone, John H.....	Bangor
Ireland, Albin B.....	Bangor	Stover, Isaac H.....	Camden
Knowlton, John R.....	Bath	Taylor, E. C.....	Skowhegan
Lakin, George L.....	Phillips	Thurston, Clinton A.....	Fairfield
Lewis, A. H.....	Brewer	Tibbetts, Charles F.....	Pittsfield
Mallory, Enrique.....	Presque Isle	Walker, Charles C.....	Kittery
Marden, E. C.....	Swanville	Webb, C. A.....	Caribou
Nelson, F. L.....	Bangor		

MASSACHUSETTS MUTUAL ACCIDENT.

Andros, B. K.....	Rockland	Gatchell, James A.	North Vassalboro
Austin, David S.....	North Berwick	Hodgdon, H. G.....	Bath
Austin, M. A.....	Milford	Holyoke, Albert D.....	Lewiston
Barker, A. V.....	Bethel	Jewett, L. W.....	Livermore Falls
Bickford, F. E.....	Oakland	Johnson, Charles E.....	Belfast
Bird, J. W.....	Springvale	Knowles, Lewis W.....	Augusta
Blanchard, L. J.....	Dexter	Linekin, Archie.....	Boothbay Harbor
Brackett, Harry M.....	Berwick	Miller, Frank H.....	Camden
Brown, William N.....	Fairfield	Moore, W. H.....	Bangor
Carter, Erastus J.....	Haven	Nelke, S. A.....	Livermore Falls
Chamberlain, Duane M.....	Auburn	Nowell, Joseph B.....	Fairfield
Daicy, C. M.....	Readfield	Perkins, Fred L.....	Mechanic Falls
Davis, E. P.....	Lewiston	Perkins, Howard E.....	Sanford
Deane, Frank N.....	Portland	Pressey, John S.....	Waterville
Dennett, C. D.....	Etna	Ruand, Henry.....	Chisholms Mills
Dexter, J. G.....	Norway	Stevens, Roy Winfield.....	Freeport
Dow, William E.....	Bath	Therault, Philip H.....	Brunswick
Dunn, Patrick H.....	Bangor	Tufts, S. F.....	Westbrook
Eddy, Roscoe A.....	Bar Harbor	Tuttle, Frank E.....	Norridgewock
Fairbanks, F. B.....	Winthrop	Wood, Irving A.....	Benton Falls
Fox, Winfield W.....	Augusta	Wright, William F.....	Foxcroft

FRATERNAL, BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

ANCIENT ORDER OF UNITED WORKMEN.

Davis, Louis C.....	Bangor	Paine, Wm. H.....	Skowhegan
Dill, C. H.....	Augusta	Patten, F. E.....	Cherryfield
Hackett, Fred L.....	Robinson	Playse, C. H.....	Skowhegan
Haynes, George G.....	Waterville		

ODD FELLOWS GRADED MUTUAL RELIEF.

Lovering, Horace.....	Waterville	Pond, Frank L.....	Augusta
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COMPANIES OF OTHER STATES.

AMERICAN BENEFIT SOCIETY.

Thurston, Stephen A.....	Augusta
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INDEPENDENT ORDER OF FORESTERS.

Ames, Ernest M.....	East Madison	Kinney, Thos. F.....	Millinocket
Applebee, Lillian M.....	Passadumkeag	McAloney, N. G.....	Portland
Boardman, G. H.....	Skowhegan	McGrath, Patrick F.....	Monson
Boyd, L. E.....	Kingman	Meserve, A. K. P.....	Portland
Campbell, E. A.....	Bangor	Morton, E. B.....	Bridgewater
Colbath, Charles F.....	Howland	Pearson, M. T.....	Houlton
Cook, A. H.....	Pittsfield	Pellitier, A. J.....	Biddeford
Davies, Jacob.....	Brownville	Perkins, F. A.....	Castine
Duran, Dana G.....	Lisbon Falls	Perrigo, John H.....	Milo
Fayle, W. R.....	Brewer	Thistle, Wm. E.....	Ashland
Folley, F. N.....	Sangerville	Thompson, John A.....	Montague
Guptill, Blanche M.....	Milo	Wentworth, O. D.....	Bar Harbor
Johnson, Amos G.....	Robbinston		

KNIGHTS OF PYTHIAS.

Eaton, S. H..... Oxford

KNIGHTS OF THE MACCABEES.

Berry, H. G.....Bath	Foster, Geo. W.....Auburn
Berube, Geo.....Lewiston	Hackett, Fred L.....Burleigh
Bragdon, L. G.....Bangor	Hersey, Walter B.....Veazie
Buker, A. D.....Gardiner	Kirschner, Lewis P.....Webster
Chase, J. W.....Carmel	Leighton, John.....Hallowell
Clair, Israel B.....Waterville	Leighton, J. Walter.....Hallowell
Clement, W. I.....Old Town	Libby, F. E.....Waterville
Cloutier, L. P.....Lewiston	Otis, W. F.....Etna
Daniels, Alonzo.....Bridgewater	Tapley, W. H.....Millinocket
Daniels, Allister A.....Millinocket	Tibbets, W. E.....Milltown
Davis, Louis C.....Bangor	Wakefield, John C.....Bath
De Rusha, Geo. A.....Brewer	Ward, S. C. C.....Augusta

MODERN WOODMEN.

Allen, A. S.....Bangor	Makin, James H.....Springvale
Barfoot, J. E.....Lewiston	Mansur, Charles W.....Mt. Vernon
Benson, Harry S.....Madison	May, A. K.....Gardiner
Berubee, Elisee.....Westbrook	Mountaine, Wm. S.....Bangor
Beverly, Fred M.....Lubec	Nash, Ira Warren.....Portland
Blake, Edward G.....Bangor	Nickless, George W.....Augusta
Chadbourne, J. W.....Oxford	Nowell, Joseph B.....Fairfield
Clark, R. F.....Portland	Perkins, Wilfred.....Oxford
Cohen, Samuel H.....Brownville	Perrigo, John H.....Milo
Doe, Frank A.....Week's Mills	Pickard, A. W.....Hallowell
Dolan, Thomas.....Old Town	Pickering, F. B.....Lee
Epstein, Jacob.....Portland	Pierce, Albert D.....Bangor
Foster, Geo. E.....Lisbon Falls	Polleys, John L.....Calais
Foster, Geogre W.....Portland	Reed, H. C.....Richmond
Fredette, Frank.....Westbrook	Richardson, A. L.....Rockland
Gagne, Saul J.....Biddeford	Richardson, Robert.....Lewiston
Gardner, G. R.....Old Town	Rodrique, Charles.....Waterville
Glen, Meyer.....Portland	Stevens, Fred W.....Portland
Gray, Willis B.....Millinocket	Strout, R. R.....Milo
Greaney, J. M.....Waterville	Thomas, Henry H.....Portland
Greene, C. E.....Franklin	Tibbets, W. F.....Rockland
Hall, Fred H.....Calais	Tyler, F. J.....Bethel
Holbrook, G. B.....Bath	Varney, George W.....Camden
Howard, Edgar S.....Brownville	Vose, William H.....Harrison
Hussey, L. R.....Bingham	Walker, William J.....Auburn
Jewett, Fred E.....Exeter	Welch, Thomas.....Westbrook
Jorgensen, F. E.....Portland	Woods, George C.....Waterville
Libby, Fred E.....Waterville	Young, Howard.....Madison
Lindholm, Carl A.....Winthrop	Young, J. E.....Lamoine
Little, Arthur L.....South Brewer	Young, Thomas J.....Solon
Loring, Elliott G.....Portland	

NEW ENGLAND ORDER OF PROTECTION.

Dearborn, Lida J.....Portland	Swan, Eli J.....South Paris
Munro, Daniel.....Rockland	Weaver, Frank B.....Rockland

ROYAL NEIGHBORS.

Clark, Harriet B.....Augusta	Reed, H. C.....Richmond
Cole, Edith A.....Augusta	Reed, Mary P.....Richmond
Libby, Stella I.....Waterville	Richardson, Robert.....Lewiston
Izzotte, Clara M.....Old Town	Rodrique, Charles.....Waterville
May, A. K.....Gardiner	Thomas, H. H.....Portland

SOCIETE DES ARTISANS.

Bourke, A. O.....Worcester, Mass.	Lachance, Napoleon.Montreal, Canada
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UNITED ORDER OF THE GOLDEN CROSS.

Bennett, John A.....Woodfords	Lakin, George L.....Phillips
Clason, S. O.....Lisbon Falls	Scott, A. A.....North Vassalboro
Dearborn, Lila J.....Biddeford	Wheeler, C. R.....Lewiston
Douglass, W. H.....Lisbon Falls	Wood, Herbert S.....Rumford Falls

UNITED ORDER OF THE PILGRIM FATHERS.

Jackman, Edward N.....Auburndale, Mass.

INSURANCE BROKERS.

Atwood, C. E.....	Biddeford	Littlefield, J. H.....	Ogunquit
Austin, David S.....	North Berwick	Loder, Charles Percival.....	Clinton
Bangs, Judson.....	Sabattus	Longfellow, Dan'l.....	Gardiner
Barrett, T. B.....	Canaan	Love, Robert J.....	Danforth
Baxter, Percival P.....	Portland	Ludwig, Leland O.....	Houlton
Beedle, Van R.....	South Gardiner	Luques, E. C.....	Biddeford
Blaisdell, Frank E.....	Franklin	Mahlman, W. J.....	Lubec
Blodget, B. P.....	Bucksport	McCausland, F. E.....	Gardiner
Bragdon, Charles B.....	Corinth	Mears, Edward B.....	Bar Harbor
Brown, Bartlett W.....	Milbridge	Merchant, Lorenzo D.....	Hallowell
Buswell, Turner.....	Solon	Moffitt, C. G.....	Rockland
Carr, R. W.....	Bowdoinham	Moran, P. P.....	Lewiston
Carter, Erastus J.....	Haven	Morrison, Manly.....	Clinton
Chapman, C. K.....	Lovell	Moulton, Lewis W.....	Sebago Lake
Clark, W. R.....	East Corinth	Moulton, William.....	Pine Point
Coffin, Geo. H.....	Harrington	Murphy, Michael A.....	Lewiston
Cook, Harold E.....	Vassalboro	Mutty, John.....	South Brewer
Cooper, George W.....	Patten	Nutting, Chas. W.....	Skowhegan
Cousins, S. H.....	Steep Falls	Owen, W. S.....	Milo
Crabtree, S. R.....	Island Falls	Page, Lillian P.....	Passadumkeag
Cram, Albion P.....	Mt. Vernon	Palmer, William W.....	Bangor
Curtis, J. P.....	Corinna	Partridge, L. M.....	Stockton Springs
Cushman, Victor N.....	Bar Harbor	Paul, T. A.....	New Sharon
Dumbar, E. B.....	Sullivan	Philbrook, E. E.....	Damariscotta
Duncan, S. H.....	Bath	Pilley, H. H.....	Brooks
Farnsworth, Lincoln A.....	Dark Harbor	Pinkham, Willis E.....	Lincoln
Fenlason, A. G.....	Port Kent	Porter, Fred A.....	Rumford Falls
Fied, Geo. W.....	Oakland	Prince, Charles H.....	Buckfield
Fox, De Grasse.....	Bar Harbor	Ramsey, John M.....	Blaine
Freeman, F. H.....	South Windham	Rolfe, Chas. A.....	Princeton
French & Longley.....	Solon	Rose, Henry C.....	Islesboro
Friend, Jos. E.....	Etna	Ross, C. F.....	Caribou
Frye, O. F.....	Bath	Safford, Howard W.....	Mars Hill
Fulton, Lewis M.....	Bowdoinham	Sargent, Henry W.....	Sargentville
Garden, Arthur A.....	Caribou	Searles, Thomas.....	Bar Harbor
Gardner, Halbert P.....	Patten	Sharaf, I. G.....	Livermore Falls
Grant, Bodwell J.....	Acton	Sheerer, W. E.....	Tenants Harbor
Grondin, Geo. H.....	Waterville	Simpson, F. M.....	Bangor
Gross, Frank A.....	Deer Isle	Small, R. C.....	Stonington
Ham, Joseph G.....	Livermore Falls	Southard, T. J. & Son.....	Richmond
Havey, Will R.....	North Sullivan	Spofford, Elmer P.....	Deer Isle
Houle, Amable.....	Westbrook	Springer, R. F.....	Lisbon Falls
Hunt, Albert William.....	Sanford	Stebbins, George L.....	Seal Harbor
Hutchinson, W. F.....	Livermore Falls	Stevens, C. E.....	Unity
Jones, Levi.....	Winthrop	Tarbox, Alfred L.....	Bath
Kellogg, W. Scott.....	Patten	Taylor, Chas.....	Unity
Kenen, Emanuel I.....	Portland	Thibodeau, Levite V.....	Van Buren
Kingston, C. H.....	Vanceboro	Thompson, Carl C.....	Jay
Lancey, Geo. M.....	Hartland	Torrey, Fred A.....	China
Lange, Frank J.....	Lisbon Falls	Washburn, W. W.....	Stonington
Lee, Frank V.....	Calais	Weatherbee, Edward A.....	Lincoln
Leonard, Abial E.....	Milo	Wells, Wm. C.....	Brownville
Linton, Frank R.....	Lincoln		

SPECIAL INSURANCE BROKERS.

Anderson, Adams & Co.....	Portland	Jones, E. C. & Co.....	Portland
Boothby, L. T. & Son Co.....	Waterville	Smith, Wesley G.....	Old Orchard
Curran, Wm. F.....	Bangor	Welch, Geo. A.....	Lewiston

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