

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1904

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1903.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1904

THIRTY-SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE.

For the Year Ending December 31, 1903.

AUGUSTA
KENNEBEC JOURNAL PRINT
1904

STATE OF MAINE.

THIRTY-SIXTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

AUGUSTA, March 23, 1904.

To the Honorable Governor and Council:

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

RECEIPTS.

The fees collected during the year were as follows:

Licenses to 152 companies.....@ \$20,	\$3,040.00
3,842 agencies....." 2,	7,684.00
134 agencies....." 3,	402.00
690 agencies....." 4,	2,760.00
41 agencies....." 6,	246.00
29 agencies....." 8,	232.00
7 agencies....." 10,	70.00
1 agency....." 12,	12.00
100 brokers....." 10,	1,000.00
5 special brokers....." 20,	100.00
Filing annual statements, 6 companies....." 5,	30.00
14 companies....." 10,	140.00
3 companies....." 15,	45.00
40 companies....." 20,	800.00
5 companies....." 25,	125.00
2 companies....." 30,	60.00
Annual examination of 4 companies....." 20,	80.00
Filing copy of charter, 1 company....." 25,	25.00
Filing copy of charter, 1 company....." 30,	30.00
Annual franchise tax, 1 company....." 50,	50.00
Miscellaneous receipts.....	39.00

\$16,970.00

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	-	\$18,601 96
1886	3,940 00	19,853 02	-	23,793 02
1887	4,758 00	17,294 15	-	22,052 15
1888	4,556 00	22,883 57	\$49 23	27,488 80
1889	5,742 00	24,825 20	39 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
1903	16,970 00	89,933 81	56 25	106,960 06

Tax assessed on insurance companies on business of 1903 and payable during 1904—\$97,115.13.

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%
1903	1.33%	20.51%

FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1903, as reported to this department, may be summarized as follows:

RISKS WRITTEN.

Companies of other states and countries.....	\$143,115,138 77
Maine mutual companies.....	6,797,054 00
Special brokers.....	273,125 00
Total	\$150,185,317 77

PREMIUMS RECEIVED.

Companies of other states and countries.....	\$2,142,954 52
Maine mutual companies.....	*85,323 30
Special brokers.....	4,158 56
Total	\$2,232,436 38

LOSSES PAID.

Companies of other states and countries.....	\$1,420,324 71
Maine mutual companies.....	69,033 98
Total	\$1,489,358 69

The losses *incurred* by the foreign fire insurance companies in Maine during 1903 amounted to \$1,538,044.18 and was 71.76% of the premiums collected by the companies during the year 1903.

COMPANIES ADMITTED.

Since the date of my last annual report the following companies have been admitted to transact business in Maine, viz.:

FIRE.

Name of Company.	Location.	Cash capital
Assurance Company of North America.....	New York, N. Y.....	\$400,000 00
Federal Insurance Company.....	Jersey City, N. J.....	500,000 00
Glens Falls Insurance Company	Glens Falls, N. Y.....	200,000 00
State Fire Insurance Company, Ltd.....	Liverpool, England.	†200,000 00
		\$1,300,000 00

LIFE.

Connecticut General Life Insurance Company..	Hartford, Conn	\$150,000 00
Reliance Life Insurance Company	Pittsburg, Penn	1,000,000 00
		\$1,150,000 00

MISCELLANEOUS.

American Credit-Indemnity Company	New York, N. Y.....	\$1,000,000 00
American Fidelity Company	Montpelier, Vt.....	250,000 00
Casualty Company of America.	New York, N. Y.....	500,000 00
Ocean Accident and Guarantee Corporation, Ltd	London, England....	†250,000 00
		\$2,000,000 00

* Includes assessments on premium notes.

† Deposit capital.

During 1903 the following companies have

DISCONTINUED

business in Maine, viz.:

National-Standard Insurance Company.....	New York, N. Y
Union Casualty and Surety Company.....	St. Louis, Mo.
Maine Casualty Insurance Company.....	Portland, Maine
Patrons Mutual Aid Society.....	Auburn, Maine
Royal Templars of Temperance.....	Buffalo, N. Y

The National-Standard consolidated with the Assurance Company of America under the name of the latter.

The Union Casualty and Surety reinsured all its outstanding risks in the Maryland Casualty Company of Baltimore, under date of December 31, 1903, and intends to liquidate.

On petition of the Commissioner the Maine Casualty Insurance Company and the Patrons Mutual Aid Society were placed in the hands of receivers and the affairs of both companies are now being settled by order of the court. Charles A. Strout was appointed receiver of the former August 4, 1903, and E. H. Libby of Auburn receiver of the latter October 12, 1903.

**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
Harpwell Mutual Fire Insurance Company.....Harpwell
Harrison Mutual Fire Insurance Company.....Harrison
Jay Mutual Fire Insurance Company.....Jay
Jefferson Farmers Mutual Fire Insurance Company.....Jefferson
Kennebunk Farmers Mutual Fire Insurance Company.....Kennebunk
Litchfield Mutual Fire Insurance Company.....Litchfield
Lovell Mutual Fire Insurance Company.....Lovell
Medomak Mutual Fire Insurance Company.....Waldoboro
Mercantile and Manufacturers Mutual Fire Insurance Co.....Portland
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
Sagadahoc Mutual Fire Insurance Company.....	Bowdoinham
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
Assurance Company of America.....	New York, N. Y
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
Federal Insurance Company.....	Jersey City, N. J
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
Glens Falls Insurance Company.....	Glens Falls, 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
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, Manager, 75 Kilby St., Boston, Mass.
Phenix Insurance Company.....	Brooklyn, N. Y
Phenix 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, 19 Liberty 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 George 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, Corner Pine & William Sts., New York, N. Y.
Phcenix 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, 92 William St., New York, N. Y.

Scottish Union and National Insurance Company.....	Edinburgh, Scotland J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.
State Fire Insurance Co., Ltd.....	Liverpool, England Hall & Henshaw, Managers, 35 Pine St., New York, N. Y.
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.

Ætna Life Insurance Company.....	Hartford, Conn A. C. Wescott, Gen. Agent, Life Dep't, 11 Exchange St., Portland, Me.
Connecticut General Life Insurance Company.....	Hartford, Conn
Connecticut Mutual Life Insurance Company.....	Hartford, Conn H. N. Fairbanks, General Agent, 47 Main St., Bangor, Me.
Equitable Life Assurance Society.....	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 Exchange St., Portland, Me.
Manhattan Life Insurance Company.....	New York, N. Y E. A. Dunham, General Agent, 70 Federal St., Boston, Mass.
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 Lawrence Rooney, Bass Block, Bangor, Me., John A. Heintz, 73½ Front St., Bath, Me., E. P. Langley, 86 Lisbon St., Lewiston, Me., S. D. Bartlett, Baxter Building, Portland, Me., Raymond Nash, Williams Block, Calais, Me., E. H. M. Chatterton, 29 Pleasant St., Houlton, Me.,
	} Superintendents.
	} Assistants in charge.
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., Chas. T. Hawes, Columbia Bld'g, Bangor, Me.,
	} Managing Agents.
Mutual Reserve Life Insurance Company.....	New York, N. Y B. Kende, Manager for Maine, Augusta, Me.
National Life Insurance Company.....	Montpelier, Vt Geo. P. Dewey, General Agent, 33 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.
H. S. Dyer, Agency Director, 96 Exchange St., Portland, Me.	
T. S. Burns, General Agent, 96 Exchange St., Portland, Me.	
Northwestern Mutual Life Insurance Company.....	Milwaukee, Wis
C. C. Blanchard, 88 Exchange St., Portland, Me., { General Agents.	
C. R. Dunton, 189 Exchange St., Bangor, Me., }	
Penn Mutual Life Insurance Company.....	Philadelphia, Pa
B. G. & C. M. March, 100 Exchange St., Portland Me., { General Agents.	
Wm. H. Taylor, Morse Oliver Bld'g, Bangor, Me., }	
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
F. M. Grant, General Agent, 53 Exchange St., Portland, Me.	
Provident Savings Life Assurance Society.....	New York, N. Y
N. W. Fogg, Gen. Agent, First Nat'l Bank Building, Portland, Me.	
Prudential Insurance Company of America.....	Newark, N. J
A. S. Buzzell, General Agent, 46½ Main St., Bangor, Me.	
W. D. C. Moore, Manager, 92 Exchange St., Portland, Me.	
J. A. Moffit, Supt., Industrial Branch, 390 Congress St., Portland, Me.	
Reliance Life Insurance Company.....	Pittsburg, Pa
Security Mutual Life Insurance Company.....	Binghamton, N. Y
Milton F. Ricker, General Agent, Auburn, Me.	
State Mutual Life Assurance Company.....	Worcester, Mass
Nathan L. Hildreth, General Agent, 106 A Exchange St., Portland, Me.	
Travelers Insurance Company.....	Hartford, Conn
G. M. Barney, State Agent, 36 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
James F. Chase, Manager, 10 Post Office Square, Boston, Mass.	
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
Carlos C. Heard, General Agent, Biddeford, Me.	
Ætna Life Insurance Company (Accident Dept.).....	Hartford, Conn
Wesley G. Smith, General Agent, Accident Department, Portland, Me.	
American Bonding Company.....	Baltimore, Md
Loring & Bishop, Gen. Agents, First Nat'l Bank Bld'g, Portland, Me.	
American Credit-Indemnity Company.....	New York, N. Y
American Fidelity Company.....	Montpelier, Vt
W. O. Peterson, State Agent, 33 Exchange St., Portland, Me.	
American Surety Company.....	New York, N. Y
Casualty Company of America.....	New York, N. Y
O'Brien & Russell, Managers for Maine, 108 Water St., Boston, Mass.	
City Trust, Safe Deposit and Surety Company.....	Philadelphia, Pa
Walter C. Taft, General Agent, 23 Central St., Boston, Mass.	

- 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, State Agent, Waterville, Me.
- Fidelity and Casualty Company.....New York, N. Y
F. A. Flagg, Manager for Maine, Troy, N. Y.
- Fidelity and Deposit Company.....Baltimore, Md
Albert B. Hall, General Agent, 17 Exchange St., Portland, Me.
- General Accident Assurance Corporation.....Perth, Scotland
Muir & Haughton, Managers, Walnut St., Philadelphia, Pa.
- Great Eastern Casualty and Indemnity Company.....New York, N. Y
Thomas H. Flaherty, General Agent, 30 Exchange St., Portland, Me.
- Guarantee Company of North America.....Montreal, Canada
- Hartford Steam Boiler Inspection and Insurance Co.....Hartford, Conn
C. E. Roberts, Manager, 101 Milk St., Boston, Mass.
- Lloyd's Plate Glass Insurance Company.....New York, N. Y
- London Guarantee and Accident Company, (Limited).....London, England
Elmer A. Lord, Manager for Maine, 15 Central St., Boston, Mass.
- Maryland Casualty Company.....Baltimore, Md
- Metropolitan Plate Glass Insurance Company.....New York, N. Y
- National Surety Company.....New York, N. Y
Charles A. Bennett, General Agent, 120 Exchange St., Portland, Me.
- New Amsterdam Casualty Company.....New York, N. Y
F. H. Plummer, General Agent, 121 Exchange St., Portland, Me.
- 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.
- Ocean Accident and Guarantee Corporation, (Ltd.)...London, England
Oscar Ising, Manager, 346 Broadway, New York, N. Y.
- Loring & Bishop, 57 Exchange St., Portland, Me., }
A. L. Lyford, 390 Congress St., Portland, Me., } General Agents.
Pearl & Dennett, Bangor, 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, State Agent, 36 Exchange St., Portland, Me.
- United States Casualty Company.....New York, N. Y
- United States Fidelity and Guaranty Company.....Baltimore, Md
T. J. Falvey, Manager for Maine, 48 Water St., Boston, Mass.
- United States Health and Accident Insurance Company...Saginaw, Mich
Chas. H. Nudd, Auburn, Me., }
Chas. M. Fletcher, Canaan, Vt. } Managers for Maine.

ASSESSMENT COMPANIES.

- * Equitable Accident Company.....Boston, Mass
Massachusetts Mutual Accident Association.....Boston, Mass

* 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

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
A. O. Palmer, State Deputy, 69 Cony St., Augusta, 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
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, 1903.

The tabulations relating to record of fires in Maine during 1903 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 1903.**

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873	62,776,645 73	849,125 73	539,541 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	64,192,790 00	820,997 89	497,778 59	1.29	60.63
1877	66,679,653 00	803,478 48	525,141 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	1.29	102.60
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	55.56
1891	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892	104,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85
1896	110,273,315 44	1,591,177 49	814,962 07	1.44	51.22
1897	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46
1898*	118,982,121 08	1,649,351 62	893,476 54	1.38	54.17
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	968,763 64	1.33	55.49
1901*	138,884,002 19	1,846,342 64	1,309,728 50	1.38	70.94
1902	137,228,506 08	2,014,929 20	1,131,444 70	1.47	56.16
1903	143,115,138 77	2,142,954 52	1,420,324 71	1.50	66.28

*Includes "Tornado" business.

TABLE No. 2.
Income, Disbursements, Premiums, Losses and Risks Written During 1903.

COMPANIES.	Income.	Disbursements	Net premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants.....	\$118,864 71	\$122,443 01	\$110,204 31	\$94,148 02	\$15,219,205 00	\$136,344 72
Union.....	126,495 19	126,676 87	110,448 72	95,352 70	4,905,338 00	139,579 73
Total.....	\$245,359 90	\$249,119 88	\$220,653 03	\$189,500 81	\$20,124,543 00	\$275,924 45
COMPANIES OF OTHER STATES.						
Ætna.....	\$6,042,434 24	\$5,165,471 65	\$5,449,052 02	\$2,685,557 54	\$614,167,994 00	\$7,411,094 28
Agricultural.....	1,344,813 56	1,170,719 04	1,236,617 28	572,083 97	162,639,700 00	1,788,648 00
American (Mass.).....	601,595 01	483,083 01	527,618 40	253,393 05	52,872,372 00	677,160 12
American (N. J.).....	2,173,644 83	1,595,029 05	1,816,315 36	728,309 55	207,249,330 00	2,371,718 32
American (Pa.).....	1,791,960 07	1,442,593 11	1,648,567 21	754,986 64	150,803,985 00	2,035,459 49
American Central.....	2,010,649 24	1,632,728 13	1,861,219 67	817,524 35	200,672,008 00	2,495,727 97
Boston.....	1,615,783 91	1,404,574 91	1,457,172 20	797,164 21	224,963,984 00	1,894,380 91
Caledonian-American.....	22,409 88	23,552 13	12,709 88	6,685 56	7,288,910 00	89,271 86
Capital.....	259,686 40	221,438 12	227,918 21	130,987 15	26,187,632 00	311,957 13
Commerce.....	222,310 08	197,759 97	201,000 57	97,884 85	20,640,281 00	244,300 69
Commercial Union.....	208,117 53	164,239 64	197,580 83	93,612 47	28,182,048 00	330,029 83
Connecticut.....	3,060,607 66	2,589,327 24	2,879,933 86	1,414,629 77	261,486,967 00	3,496,067 05
Continental.....	6,726,749 99	5,168,457 00	5,862,665 61	2,680,112 31	661,320,652 00	6,818,332 69
Delaware.....	945,426 28	794,829 63	869,630 50	389,578 78	89,979,249 00	1,128,027 67
Dutchess.....	570,982 22	482,620 71	544,347 81	277,038 32	53,117,192 00	694,722 85
Equitable.....	907,387 83	791,039 06	861,708 63	446,549 61	76,326,724 00	1,046,132 25
Federal.....	864,447 22	699,223 84	807,011 91	419,375 47	482,358,006 00	1,797,577 60
Fire Association.....	3,940,985 15	3,453,947 37	3,623,383 46	1,787,247 59	363,903,124 00	4,878,485 59
Fireman's Fund.....	3,510,878 21	2,830,823 50	3,259,157 08	1,605,052 69	461,980,807 00	5,002,969 95
Firemens.....	959,249 87	737,364 34	816,107 65	327,653 50	77,610,680 00	996,437 09

Franklin	856,581 65	794,127 32	725,096 53	350,555 00	69,971,592 00	911,270 03
German Alliance	484,938 96	375,871 23	429,438 95	205,141 20	50,621,325 00	541,357 66
German American	6,294,321 91	4,483,738 71	4,932,477 47	2,299,121 51	757,413,636 00	7,649,861 91
Germania	2,334,843 22	1,747,047 18	2,101,600 81	801,739 04	280,378,508 00	2,717,652 91
Glens Falls	1,442,326 88	1,205,652 17	1,261,568 33	553,010 44	135,295,530 00	1,679,794 11
Granite State	409,018 18	387,933 52	384,403 41	223,684 84	37,781,561 00	540,020 63
Greenwich	2,004,129 11	1,905,346 75	1,939,655 56	1,104,599 71	320,000,642 00	2,668,939 68
Hanover	3,030,831 85	2,469,387 02	2,889,233 92	1,286,814 72	435,670,859 00	4,253,745 85
Hartford	10,628,641 94	9,246,622 39	10,180,163 69	5,023,437 68	909,470,220 00	12,505,087 56
Home	8,843,886 28	7,082,325 04	8,076,120 01	3,781,219 59	1,231,461,131 00	12,452,333 24
Home F. & M	1,065,257 14	918,576 44	999,413 01	504,736 56	100,981,918 00	1,469,537 83
Indemnity	288,191 02	253,532 32	275,824 22	148,413 08	29,473,788 00	403,628 36
Ins. Co. of No. Am.	7,257,713 46	6,529,161 96	6,813,234 43	3,858,424 77	921,085,552 00	8,480,854 84
Mercantile	196,606 66	329,506 48	166,675 91	218,866 41	54,866,553 00	750,611 30
National	3,863,263 23	3,517,622 62	3,610,925 46	2,020,275 15	432,544,193 00	5,183,735 78
New Hampshire	1,865,797 28	1,676,001 83	1,706,595 39	843,564 77	155,467,466 00	2,040,403 38
Niagara	2,623,037 50	2,268,852 53	2,488,528 19	1,139,710 46	277,322,911 00	3,353,567 58
North British & Mercantile	164,734 72	97,385 70	142,260 76	36,655 60	34,139,105 66	256,565 11
Orient	1,132,880 81	976,641 49	1,065,550 63	503,604 60	117,171,515 00	1,518,784 21
Pelican	282,330 56	262,975 90	269,586 02	140,527 31	34,924,573 00	403,909 07
Pennsylvania	2,897,139 97	2,368,657 33	2,609,923 20	1,292,737 94	284,426,290 00	3,526,264 30
Phoenix (N. Y.)	5,428,266 65	4,745,155 29	5,161,418 34	2,632,207 70	570,065,866 00	6,440,924 02
Phoenix (Ct.)	3,831,120 99	3,228,983 25	3,576,276 61	1,632,282 24	465,933,258 00	4,383,412 23
Providence Washington	2,001,125 45	1,901,590 84	1,907,469 08	1,110,951 33	324,626,514 00	2,780,446 25
Queen	3,272,772 99	2,843,216 36	3,009,678 98	1,560,209 29	308,315,249 00	3,983,427 28
Rochester German	1,055,989 95	902,715 34	998,874 44	425,905 07	110,629,240 00	1,477,409 28
Security	930,205 74	771,306 55	879,365 67	405,281 26	101,390,352 00	1,226,241 76
Springfield	3,422,766 10	2,947,809 13	3,205,509 33	1,561,442 40	361,056,382 00	4,424,986 76
St. Paul	3,148,864 67	2,772,286 59	2,978,380 80	1,587,481 81	268,348,802 00	3,814,160 02
Traders	1,555,628 78	1,272,948 23	1,404,897 64	681,717 35	150,968,621 00	2,068,161 09
Union	365,637 16	372,778 06	348,568 75	206,360 81	35,545,296 00	454,576 43
United Firemen's	530,898 89	469,279 93	411,905 01	230,836 89	43,089,787 00	516,957 71
United States	536,859 98	459,501 75	512,775 53	229,478 95	58,343,101 00	729,106 16
Westchester	2,139,613 37	1,846,988 60	2,012,041 16	959,605 75	240,926,830 00	2,667,517 84
Williamsburg City	1,218,154 24	1,053,242 98	1,080,392 37	501,818 67	126,164,904 00	1,351,764 01
Total	\$125,204,496 47	\$105,533,590 28	\$114,716,447 70	\$56,341,847 28	\$14,060,225,495 60	\$155,135,517 52

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	\$198,026 10	\$182,937 24	\$148,526 72	\$43,700 87	\$10,910,091 00	\$160,658 81
Providence	100,755 34	76,453 12	78,710 08	30,306 72	8,059,556 00	84,974 50
Quincy	179,445 59	157,703 63	149,731 10	42,204 94	10,070,410 00	150,632 37
Traders & Mechanics	211,339 79	192,935 55	172,792 04	56,179 09	11,910,030 00	181,033 40
Total	\$689,566 82	\$610,029 54	\$549,759 94	\$172,391 62	\$40,950,087 00	\$577,299 08
COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich	\$932,288 37	\$829,458 19	\$897,194 07	\$467,552 56	\$88,322,958 00	\$1,210,246 06
Atlas Assurance	990,015 49	914,518 99	889,845 94	527,036 11	100,887,059 00	1,189,420 08
British America	1,547,736 84	1,438,595 35	1,510,383 68	871,045 79	160,920,967 00	1,976,052 50
Caledonian	1,145,641 24	1,102,820 77	1,064,136 24	550,459 96	132,095,326 00	1,476,897 37
Commercial Union	3,157,115 89	2,853,074 90	3,023,983 69	1,636,653 06	434,492,204 00	4,287,530 75
Hamburg Bremen	1,756,061 16	1,599,575 94	1,697,431 26	855,318 92	149,486,017 00	2,048,231 39
Law Union & Crown	561,473 16	375,717 22	369,800 65	170,715 11	45,101,678 00	536,855 29
Liverpool & London & Globe	7,286,572 86	6,249,248 54	6,857,553 74	3,476,815 10	995,384,801 00	10,552,180 75
London Assurance	1,908,764 55	1,853,250 88	1,814,955 86	879,246 23	299,229,084 00	2,809,809 84
London & Lancashire	1,995,328 58	1,903,512 59	1,906,463 79	853,266 57	259,458,581 00	2,769,461 23
Manchester Assurance	1,438,802 82	1,510,550 82	1,381,385 13	748,904 56	151,364,929 00	1,965,231 33
National (Ireland)	515,665 37	480,366 25	432,778 37	301,600 32	33,907,451 00	522,903 42
North British & Mercantile	3,883,064 27	3,375,109 73	3,697,648 54	1,911,894 90	455,363,258 00	4,979,589 13
Northern Assurance	2,419,890 82	2,369,906 45	2,305,082 80	1,070,036 96	282,971,041 00	3,336,578 13
Norwich Union	2,113,818 02	1,861,745 67	2,044,901 56	896,604 88	231,281,708 00	2,698,436 30

Palatine	1,311,575 57	1,141,275 98	1,270,151 41	608,878 86	143,884,619 00	1,902,963 30
Phoenix Assurance	2,568,806 04	2,571,484 50	2,470,181 74	1,465,334 46	306,881,487 00	3,855,189 97
Prussian National	699,090 94	596,235 34	671,126 16	313,085 83	65,629,945 00	903,118 30
Royal	5,741,420 55	4,973,919 81	4,842,393 23	2,478,899 34	668,608,923 84	7,309,711 08
Royal Exchange	1,643,174 57	1,122,736 41	1,309,630 20	570,579 41	167,868,165 00	1,945,731 10
Scottish Union & National	2,067,975 40	1,680,801 43	1,897,098 60	976,284 54	289,450,753 00	3,386,113 39
State	194,427 71	184,961 82	184,004 04	97,946 16	17,777,131 00	240,345 91
Sun	2,128,445 39	2,093,156 29	2,022,548 61	1,007,983 41	238,516,273 00	2,632,245 03
Union Assurance	1,127,169 39	933,901 67	1,046,303 08	535,526 03	151,769,159 00	1,625,359 97
Western Assurance	2,676,594 51	2,555,403 18	2,601,651 88	1,522,875 82	333,871,359 00	3,444,873 09
Total.....	\$51,810,919 51	\$46,511,328 72	\$48,208,632 27	\$24,794,545 05	\$6,234,524,876 84	\$69,605,074 71
Aggregate.....	\$177,950,342 70	\$152,904,068 42	\$163,695,492 94	\$81,498,284 76	\$20,355,825,002 44	\$225,593,815 76

TABLE No. 3.
Income During 1903.

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.....	-	\$110,204 31	\$2,000 00	\$780 00	\$5,725 26	\$155 14	-	-	\$118,864 71
Union	-	110,448 72	-	-	13,563 89	2,482 58	-	-	126,495 19
Total.....	-	\$220,653 03	\$2,000 00	\$780 00	\$19,289 15	\$2,637 72	-	-	\$245,359 90
COMPANIES OF OTHER STATES.									
Etna.....	\$5,112,153 19	\$326,898 83	\$636 00	-	\$585,010 32	-	\$992 17	\$6,743 73	\$6,042,434 24
Agricultural.....	1,236,617 23	-	29,830 17	\$19,674 21	46,427 39	\$2,129 46	4,312 41	5,822 69	1,344,813 56
American (Mass.).....	527,618 40	-	550 00	-	25,457 40	866 71	-	47,102 50	601,595 01
American (N. J.).....	1,816,315 36	-	79,624 39	-	84,781 35	-	11,692 06	181,231 67	2,173,644 83
American (Pa.).....	1,648,567 21	-	38,811 24	11,355 04	42,754 70	148 81	9,900 84	40,422 23	1,791,960 07
American Central.....	1,861,219 67	-	3,191 73	16,911 40	126,025 43	3,301 01	-	-	2,010,649 24
Boston.....	633,609 13	823,563 07	53,242 73	6,720 00	68,620 71	9,701 18	1,206 93	19,120 16	1,615,783 91
Caledonian-American.....	12,709 88	-	-	-	9,700 00	-	-	-	22,409 88
Capital.....	227,918 21	-	5,226 64	85 00	7,285 41	106 12	5,665 12	13,399 90	259,686 40
Commerce.....	201,000 57	-	\$2,440 62	1,182 85	8,835 01	1,685 80	6,519 24	645 89	222,310 08
Commercial Union.....	197,580 83	-	-	-	10,536 70	-	-	-	208,117 53
Connecticut.....	2,879,933 86	-	64,792 55	-	122,079 14	2,379 84	4,177 68	7,244 59	3,080,607 66
Continental.....	5,862,665 61	-	1,574 28	-	413,210 10	32,604 18	70,083 30	346,612 52	6,723,749 99
Delaware.....	869,630 50	-	5,285 75	11,915 63	37,002 18	1,777 57	8,774 23	11,040 42	945,426 28
Dutchess.....	544,347 81	-	949 05	1,373 72	21,340 34	3 70	1,022 00	1,945 60	570,982 22
Equitable.....	838,066 90	23,641 73	7,701 04	6,838 81	24,456 26	138 01	5,163 75	1,381 33	907,387 83
Federal.....	103,862 74	703,149 17	-	-	47,592 62	9,428 43	-	414 26	864,447 22
Fire Association.....	3,623,883 46	-	72,658 54	8,079 68	146,742 75	3,163 30	30,188 78	56,768 64	3,940,985 15
Fireman's Fund.....	2,724,792 10	534,364 98	15,870 85	12,177 13	149,198 89	9,124 32	25,259 26	40,090 168	3,510,878 21
Firemens.....	816,107 65	-	69,027 61	-	63,410 36	-	10,698 25	6 00	959,249 87

Franklin	725,996	53	-	5,881	10	2,652	36	107,837	35	1,257	98	6,133	64	6,822	69	856,581	65	
German Alliance...	429,438	95	-	-	-	-	-	53,448	42	770	14	-	-	1,281	45	484,935	96	
German American	4,932,477	47	-	520	00	-	-	384,785	68	16,021	19	1,200	00	959,317	57	6,294,321	91	
Germania	2,101,600	81	-	16,546	80	-	-	173,167	91	6,582	90	24,023	37	12,921	43	2,334,843	22	
Glens Falls.....	1,261,568	33	-	53,661	92	200	00	94,604	17	22,529	47	4,828	90	4,934	09	1,442,326	88	
Granite State	384,403	41	-	638	13	-	-	19,867	75	956	64	2,674	25	478	00	409,018	18	
Greenwich	1,744,455	33	195,200	23	-	-	-	64,473	55	-	-	-	-	-	-	2,004,129	11	
Hanover	2,889,233	92	-	175	00	12	36	103,770	67	8,556	76	29,083	14	-	-	3,030,831	85	
Hartford	10,180,163	69	-	37,272	95	240	00	370,034	12	10,171	51	18,755	14	12,004	53	10,628,641	94	
Home	7,813,758	91	262,361	10	6,159	29	-	521,062	62	13,427	32	168,400	33	58,716	71	8,843,886	28	
Home F. & M	948,960	71	50,452	30	9,786	39	444	65	40,434	35	2,202	75	4,968	90	8,007	09	1,065,257	14
Indemnity	275,824	22	-	-	-	-	-	12,366	80	-	-	-	-	-	-	288,191	02	
Ins. Co. of No. Am.....	4,994,034	80	1,819,199	63	55,733	82	27,873	75	269,075	94	19,070	81	37,973	09	34,751	62	7,257,713	46
Mercantile	166,675	91	-	-	7,294	02	480	00	19,769	39	1,494	61	-	-	892	73	196,606	66
National	3,610,925	46	-	29,625	16	-	-	198,255	07	5,992	15	18,273	21	192	18	3,863,263	23	
New Hampshire	1,706,595	39	-	26,319	72	4,500	00	109,103	86	-	-	19,188	99	89	32	1,865,797	28	
Niagara	2,488,528	19	-	14,198	37	-	-	111,186	58	5,220	68	-	-	3,903	68	2,623,037	50	
North British & Mercantile	142,260	76	-	-	-	-	-	22,143	22	330	74	-	-	-	-	164,734	72	
Orient	1,065,550	63	-	2,562	42	-	-	58,918	89	1,387	52	2,249	21	2,212	14	1,132,880	81	
Pelican	269,586	02	-	-	-	-	-	12,744	54	-	-	-	-	-	-	282,330	56	
Pennsylvania	2,609,923	20	-	34,211	34	30,485	69	168,684	24	2,206	23	13,273	78	38,355	49	2,897,139	97	
Phenix (N. Y.)	5,161,418	34	-	3,451	25	4,256	95	195,026	40	670	56	38,031	78	25,411	37	5,428,266	65	
Phenix (Ct.)	3,576,276	61	-	5,048	75	1,404	89	213,073	33	-	-	16,418	65	18,898	26	3,831,120	99	
Providence Washington..	1,495,442	01	412,027	07	-	-	-	93,656	37	-	-	-	-	-	-	2,001,125	45	
Queen	3,009,678	98	-	1,445	00	-	-	191,659	92	4,707	07	5,244	56	60,037	46	3,272,772	99	
Rochester German	998,874	44	-	17,361	67	-	-	26,072	00	3,686	78	9,995	06	-	-	1,055,989	95	
Security	853,399	82	25,965	85	8,819	64	1,995	50	33,762	99	2,903	15	156	25	930,205	74		
Springfield	3,205,509	33	-	27,741	53	1,240	51	176,423	00	-	-	11,651	73	200	00	3,422,766	10	
St. Paul	2,554,566	27	423,814	53	24,054	76	2,141	49	91,168	29	8,231	42	41,139	10	3,748	81	3,148,864	67
Traders.....	1,404,897	64	-	5,632	09	220	62	93,465	83	4,510	23	2,138	51	44,763	86	1,555,628	78	
Union	348,568	75	-	4	72	491	87	13,628	83	3	70	2,108	43	830	86	365,637	16	
United Firemen's	411,905	01	-	19,129	57	7,854	81	38,309	77	453	33	10,027	17	43,219	23	530,898	89	
United States	512,866	51	90	98	11,662	32	-	7,791	67	865	46	3,765	00	-	-	536,859	98	
Westchester	2,012,041	16	-	22,399	78	-	-	89,878	69	306	90	1,905	31	13,081	53	2,139,613	37	
Williamsburg City	1,080,392	37	-	12,585	92	1,753	42	52,094	56	-	-	52,030	72	19,297	25	1,218,154	24	
Total	\$109,105,900	19	\$5,610,547	51	\$911,336	62	\$184,562	44	\$6,272,214	33	\$221,076	44	\$744,340	53	\$2,154,518	41	\$125,204,496	47

INSURANCE COMMISSIONER'S REPORT.

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.....	\$148,526 72	-	\$1,994 97	-	\$33,137 50	\$579 36	\$10,592 48	\$3,285 07	\$198,626 10
Providence.....	78,710 08	-	3,817 75	-	16,331 06	1,424 10	-	472 35	100,755 34
Quincy.....	149,731 10	-	5,530 27	\$11,053 21	10,895 00	711 71	547 55	976 75	179,445 59
Traders & Mechanics.....	172,792 04	-	4,499 42	-	7,759 00	14,130 67	1,553 27	10,605 39	211,339 79
Total.....	\$549,759 94	-	\$15,752 41	\$11,053 21	\$68,122 56	\$16,845 84	\$12,693 30	\$15,339 56	\$689,566 82
COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich.....	\$897,194 07	-	-	-	\$26,902 25	\$2,707 05	-	\$5,485 00	\$932,288 37
Atlas Assurance.....	889,845 94	-	-	-	28,565 39	774 89	-	70,829 27	990,015 49
British America.....	1,250,547 54	\$259,836 14	-	-	37,353 16	-	-	-	1,547,736 84
Caledonian.....	1,064,136 24	-	-	-	36,727 60	-	\$44,778 00	-	1,145,641 24
Commercial Union.....	2,820,405 78	203,577 91	\$7,697 73	-	68,454 78	-	56,979 69	-	3,157,115 89
Hamburg Bremen.....	1,697,431 26	-	-	\$185 35	55,430 52	2,954 77	-	59 26	1,756,061 16
Law Union & Crown.....	369,800 65	-	-	-	19,548 94	110 30	-	172,013 27	561,473 16
Liverpool & London & Globe.....	6,857,553 74	-	130,140 64	-	130,418 33	25,099 71	96,441 68	46,918 76	7,286,572 86
London Assurance.....	1,405,620 09	409,335 77	-	-	86,429 77	1,434 22	-	5,944 70	1,908,704 55
London & Lancashire.....	1,906,463 79	-	-	-	68,614 53	334 52	18,306 51	1,609 23	1,995,328 58
Manchester Assurance.....	1,381,385 13	-	-	-	56,830 72	-	-	586 97	1,438,802 82
National (Ireland).....	432,776 37	-	-	-	16,771 78	1,940 38	-	64,176 84	515,665 37
North British & Mercantile.....	3,697,648 54	-	-	-	178,144 66	3,459 80	-	3,811 27	3,883,064 27
Northern Assurance.....	2,305,082 80	-	-	-	98,184 50	1,163 23	7,000 00	8,460 29	2,419,890 82
Norwich Union.....	2,044,901 56	-	1,935 00	-	63,637 71	-	-	3,343 75	2,113,818 02

Palatine	1,270,151 41	-	-	-	38,032 80	3,391 36	-	-	1,311,575 57
Phoenix Assurance	2,470,181 74	-	-	-	81,806 85	-	-	16,817 45	2,568,806 04
Prussian National	668,244 26	2,881 96	-	-	27,934 78	-	30 00	-	699,090 94
Royal	1,842,393 23	-	35,207 12	-	140,652 47	15,519 96	138,129 20	569,518 57	5,741,420 55
Royal Exchange	1,309,630 20	-	-	-	65,344 63	-	-	268,199 74	1,618,174 57
Scottish Union & National	1,897,098 60	-	47,820 55	125 00	95,786 18	4,734 91	22,410 16	-	2,067,975 40
State	184,004 04	-	-	-	10,423 67	-	-	-	194,427 71
Sun	2,022,548 61	-	5,807 78	-	71,192 58	3,974 67	22,703 00	2,218 75	2,128,445 39
Union Assurance	1,046,303 08	-	-	-	32,081 74	711 89	15,243 11	32,829 57	1,127,169 39
Western Assurance	2,095,403 43	506,248 45	1,080 80	-	66,037 45	6,422 94	-	1,401 44	2,676,594 51
Total	\$46,826,752 04	\$1,381,880 23	\$223,689 62	\$310 35	\$1,601,307 19	\$74,734 60	\$422,021 35	\$1,274,224 13	\$51,810,919 51
Aggregate	\$156,482,412 17	\$7,213,080 77	\$1,158,778 65	\$196,706 00	\$7,960,933 23	\$315,294 60	\$1,179,055 18	\$3,444,082 10	\$177,950,342 70

TABLE No. 4.
Disbursements During 1903.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total dis- bursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants	-	\$94,148 02	\$7,840 00	\$14,251 48	\$3,950 00	\$200 00	\$414 68	\$1,638 83	\$122,443 01
Union	-	95,352 79	16,000 00	5,220 21	6,121 75	500 00	26 18	3,455 94	126,676 87
Total	-	\$189,500 81	\$23,840 00	\$19,471 69	\$10,071 75	\$700 00	\$440 86	\$5,094 77	\$249,119 88
COMPANIES OF OTHER STATES.									
Ætna	\$2,480,142 52	\$265,415 02	\$670,000 00	\$914,619 69	\$337,886 62	-	\$126,027 96	\$431,379 84	\$5,165,471 65
Agricultural	572,083 97	-	50,000 00	*314,847 13	86,758 65	-	49,190 98	97,838 31	1,170,719 04
American (Mass)	253,393 05	-	21,000 00	132,397 59	19,622 78	\$2,140 00	12,689 18	41,840 41	483,083 01
American (N. J.)	728,309 65	-	97,042 30	470,211 38	100,649 77	-	64,092 60	134,723 45	1,595,029 05
American (Pa.)	754,986 64	-	30,000 00	373,084 91	127,778 03	6,000 00	40,136 14	110,606 49	1,442,593 11
American Central	817,524 35	-	130,000 00	351,614 06	99,230 80	5,000 00	41,609 29	187,749 63	1,632,728 13
Boston	279,441 05	517,723 16	120,000 00	227,722 68	131,771 82	12,895 83	33,879 41	81,140 96	1,404,574 91
Caledonian-American	6,685 56	-	9,000 00	*6,141 18	945 52	45 70	237 86	496 31	23,552 13
Capital	130,987 15	-	8,000 00	51,357 94	13,739 65	675 16	7,835 35	8,842 97	221,438 12
Commerce	97,884 85	-	16,000 00	47,920 72	14,480 88	-	10,173 34	11,300 18	197,759 97
Commercial Union	93,612 47	-	10,000 00	47,180 20	3,759 92	-	4,908 61	4,778 44	164,239 64
Connecticut	1,414,629 77	-	100,000 00	587,872 61	203,773 83	10,985 04	94,952 98	177,113 01	2,589,327 24
Continental	2,680,112 31	-	300,000 00	1,267,049 66	424,759 45	8,490 00	155,618 63	332,426 95	5,168,457 00
Delaware	389,578 78	-	28,115 00	223,791 34	62,232 93	8,041 44	25,111 30	57,958 84	794,829 63
Dutchess	277,888 32	-	12,000 00	145,346 11	21,926 15	720 00	12,732 72	12,857 38	482,620 71
Equitable	431,238 14	15,311 47	28,000 00	186,132 11	50,273 07	-	27,250 72	52,833 55	791,039 06
Federal	8,528 70	410,846 77	50,000 00	164,913 93	30,002 23	285 62	12,583 44	22,063 15	699,223 84
Fire Association	1,787,247 59	-	200,000 00	893,317 77	301,984 75	-	91,471 53	179,925 73	3,453,947 37
Fireman's Fund	1,293,668 07	311,384 62	120,000 00	484,745 61	287,708 99	8,400 00	79,097 06	245,819 15	2,830,823 50
Firemens	327,653 50	-	100,000 00	193,383 45	36 339 72	-	31,518 31	48,469 36	737,364 34

INSURANCE COMMISSIONER'S REPORT.

Franklin	350,555 00	-	80,000 00	171,522 79	35,685 50	2,150 00	24,937 03	129,277 00	794,127 32
German Alliance	205,141 20	-	40,000 00	95,766 15	4 468 80	-	30,495 08	-	375,871 23
German American	2,299,121 51	-	500,000 00	898,147 33	224,623 07	33,374 56	128,547 14	399,925 10	4,483,738 71
Germania	801,739 04	-	160,000 00	434,816 99	148,539 33	22,086 71	62,273 86	117,591 25	1,747,047 18
Glens Falls.....	559,010 44	-	120,000 00	316,391 26	79,371 13	-	58,460 55	78,418 79	1,205,652 17
Granite State	223,684 84	-	12,000 00	87,920 10	15,640 00	1,500 00	7,424 16	39,764 42	387,933 52
Greenwich	982,139 55	122,460 16	20,000 00	395,274 42	168,657 63	18,840 82	53,959 89	144,014 28	1,905,346 75
Hanover.....	1,286,814 72	-	100,000 00	537,872 58	214,044 27	16,045 28	70,267 19	244,342 98	2,469,387 02
Hartford	5,023,437 68	-	437,500 00	1,837,280 81	659,377 64	-	252,949 42	1,036,076 81	9,246,622 39
Home	3,590,428 23	190,791 36	420,000 00	1,496,944 33	484,480 20	72,100 80	211,913 29	615,666 83	7,082,325 04
Home F & M	463,761 12	40,975 44	36,000 00	185,663 43	112,351 62	3,600 00	22,488 43	53,736 40	918,576 44
Indemnity	148,413 08	-	-	*60,950 90	22,118 97	2,176 13	8,133 52	11,739 72	253,532 32
Ins. Co. of North America	2,489,502 70	1,368,922 07	360,016 80	1,358,875 59	419,242 01	31,631 12	154,043 55	346,928 12	6,529,161 96
Mercantile	218,866 41	-	32,000 00	31,068 20	18,257 78	2,796 99	10,984 91	15,532 19	329,506 48
National	2,020,275 15	-	120,000 00	682,981 93	26,674 70	-	135,943 76	271,747 08	3,517,622 62
New Hampshire.....	843,564 77	-	100,000 00	412,348 77	76,073 27	905 65	52,480 67	190,628 70	1,676,001 83
Niagara	1,139,710 46	-	99,980 00	512,628 87	183,578 83	24,239 92	68,699 06	240,015 39	2,268,852 53
North British & Mercantile	30,655 60	-	20,000 00	30,687 83	4,792 91	1,800 00	4,046 61	5,402 75	97,385 70
Orient	501,924 15	1,680 45	50,000 00	269,173 69	65,693 91	4,379 50	25,865 50	57,923 99	976,641 49
Pelican	140,527 31	-	-	72,465 47	24,783 37	-	9,165 74	16,034 01	262,975 90
Pennsylvania.....	1,292,737 94	-	100,000 00	522,038 69	171,000 00	-	76,652 71	206,227 99	2,368,657 33
Phenix (N. Y.)	2,632,207 70	-	100,000 00	1,006,376 25	399,991 64	47,576 23	124,598 36	434,405 11	4,745,155 29
Phenix (Ct.).....	1,632,282 24	-	240,000 00	701,045 54	200,970 74	11,903 64	118,645 51	324,135 58	3,228,983 25
Providence Washington	806,401 70	302,549 63	50,000 00	387,146 05	120,770 04	7,609 51	49,955 57	175,158 34	1,901,590 84
Queen	1,560,209 29	-	100,000 00	651,256 27	219,979 54	26,286 72	71,908 32	213,576 22	2,843,216 36
Rochester German	425,905 07	-	30,000 00	301,159 01	30,513 98	-	28,450 14	86,687 14	902,715 34
Security	384,430 66	20,850 60	24,000 00	197,175 49	115,132 09	2,000 00	25,612 79	2,104 92	771,306 53
Springfield	1,561,442 40	-	200,000 00	606,712 09	143,410 67	5,800 00	123,162 59	307,281 98	2,947,809 13
St. Paul	1,307,983 20	279,493 61	50,000 00	665,868 18	96,413 43	5,520 00	70,361 73	296,641 44	2,772,286 59
Traders.....	681,717 35	-	50,000 00	314,224 22	94,492 15	7,138 32	45,477 26	79,628 93	1,272,948 23
Union.....	206,360 81	-	10,000 00	74,289 25	38,237 60	-	12,337 32	31,553 08	372,778 06
United Firemen's	230,836 89	-	30,000 00	104,143 86	30,974 05	-	14,667 54	58,657 59	469,279 93
United States	219,452 80	10,026 15	10,000 00	135,007 92	32,931 99	7,500 00	8,924 99	35,657 90	459,601 75
Westchester	959,605 75	-	48,000 00	478,491 69	126,547 64	3,356 54	52,767 49	178,219 49	1,846,988 60
Williamsburg City	501,318 67	-	75,198 00	268,817 47	88,767 65	16,250 00	28,924 68	73,476 51	1,053,242 98
Total.....	\$52,543,416 77	\$3,798,430 51	\$5,923,852 10	\$23,386,183 52	\$7,514,204 64	\$442,247 23	\$3,166,913 97	\$8,758,341 54	\$105,533,590 28

* Includes commissions on premiums in course of collection Dec. 31, 1902.

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.....	\$43,700 87	-	\$7,000 00	\$22,134 69	\$17,855 48	\$1,500 00	\$2,940 68	\$7,805 52	\$182,937 24
Providence.....	30,306 72	-	21,746 06	9,008 81	9,505 00	1,436 00	1,756 11	2,694 42	76,453 12
Quincy.....	42,204 94	-	66,032 42	22,347 96	15,042 30	-	3,091 65	8,084 36	157,703 63
Traders & Mechanics.....	56,179 09	-	-	25,424 80	25,169 29	1,696 00	2,523 53	81,942 84	192,935 55
Total.....	\$172,391 62	-	\$94,778 48	\$79,816 26	\$67,572 07	\$4,632 00	\$10,311 97	\$180,527 14	\$610,029 54
COS. OF FOREIGN COUNTRIES.									
Aachen & Munich.....	\$167,552 56	-	-	\$186,799 59	\$80,994 64	\$6,974 00	\$23,918 20	\$63,219 20	\$829,458 19
Atlas Assurance.....	527,036 11	-	-	191,234 67	55,162 00	4,831 18	22,832 50	113,422 53	914,518 99
British America.....	647,463 13	\$223,582 66	-	278,645 17	64,760 41	-	42,181 25	181,962 73	1,438,595 35
Caledonian.....	550,459 96	-	-	246,531 93	82,312 05	7,517 16	29,609 35	186,390 32	1,102,820 77
Commercial Union.....	1,499,673 59	136,979 47	-	592,498 70	144,387 47	18,162 32	88,115 66	373,257 69	2,853,074 90
Hamburg Bremen.....	855,318 92	-	-	353,710 59	131,231 51	14,063 23	39,843 01	205,408 68	1,599,575 94
Law Union & Crown.....	170,715 11	-	-	100,787 77	8,936 35	1,249 92	9,942 64	84,085 43	375,717 22
Liverpool & London & Globe.....	3,476,815 10	-	-	1,129,875 76	377,131 05	57,757 86	143,329 57	1,064,339 20	6,249,248 54
London Assurance.....	673,184 29	206,061 94	-	343,897 87	111,865 12	14,724 91	58,927 62	444,589 13	1,853,250 88
London & Lancashire.....	853,266 57	-	-	377,693 34	143,086 23	22,485 22	58,629 04	448,352 19	1,903,512 59
Manchester Assurance.....	748,904 56	-	-	337,882 84	110,069 62	13,062 76	41,892 34	258,738 70	1,510,550 82
National (Ireland).....	301,600 32	-	-	94,388 92	42,213 79	2,499 96	21,308 72	18,354 54	480,366 25
North British & Mercantile.....	1,911,894 90	-	-	743,436 31	221,970 00	17,692 50	99,736 79	380,379 23	3,375,109 73
Northern Assurance.....	1,070,036 96	-	-	381,122 99	131,419 43	15,829 10	70,316 45	701,181 52	2,369,906 45
Norwich Union.....	896,604 98	-	-	412,089 80	153,618 90	18,309 06	46,501 54	334,621 39	1,861,745 67

Palatine	608,878 86	-	-	284,789 05	73,227 99	7,863 61	37,791 61	128,724 86	1,141,275 98
Phoenix Assurance	1,465,334 46	-	-	492,630 92	166,378 81	21,540 00	74,406 52	351,193 79	2,571,484 50
Prussian National	313,007 58	78 25	-	141,617 92	45,581 24	3,000 00	19,394 43	73,555 92	596,235 34
Royal	2,478,899 34	-	-	964,178 50	395,264 27	43,638 75	169,167 00	922,771 95	4,973,919 81
Royal Exchange	570,579 41	-	-	245,212 84	108,620 98	7,416 66	33,431 33	157,475 19	1,122,736 41
Scottish Union & National ..	976,284 54	-	-	396,694 79	95,684 95	10,586 85	68,037 41	133,612 89	1,680,801 43
State	97,946 16	-	-	43,792 27	10,974 68	2,150 04	4,770 27	25,325 40	184,961 82
Sun	1,007,983 41	-	-	543,435 20	112,817 53	21,266 72	57,492 16	290,161 27	2,033,156 29
Union Assurance	535,526 03	-	-	272,930 60	44,875 71	5,000 04	28,366 78	47,293 11	933,901 67
Western Assurance ..	1,142,565 92	380,309 96	-	524,227 67	92,772 65	6,472 98	64,614 26	344,439 74	2,555,403 18
Total	\$23,847,532 77	\$947,012 28	-	\$9,680,005 41	\$3,005,357 38	\$344,094 83	\$1,354,556 45	\$7,332,769 60	\$46,511,328 72
Aggregate	\$76,563,341 16	\$4,934,943 60	\$6,042,470 58	\$33,165,476 88	\$10,597,205 84	\$791,674 06	\$4,532,223 25	\$16,276,733 05	\$152,904,068 42

TABLE No. 5.
Assets December 31, 1903.

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	\$111,950 00	\$10,302 50	\$37,761 83	\$2,126 12	\$23,534 33	-	\$255,174 78
Union	-	-	-	326,331 15	39,397 49	26,812 90	2,130 42	22,983 79	-	417,655 75
Total	-	\$50,600 00	\$19,500 00	\$438,281 15	\$49,699 99	\$64,574 73	\$4,256 54	\$46,518 12	-	\$672,830 53
COS. OF OTHER STATES.										
Ætna	\$277,249 39	\$12,600 00	-	\$11,006,252 01	\$1,207,068 62	\$489,591 28	\$630 16	\$2,126,770 96	\$115,262 97	\$15,004,899 45
Agricultural	323,260 24	595,477 73	\$446,186 64	934,832 86	139,289 77	188,434 59	29,866 14	7,692 18	47,284 40	2,617,755 75
American (Mass.)	-	32,000 00	-	632,628 75	27,174 11	58,047 74	6,059 22	82,025 75	-	837,935 57
American (N. J.)	447,000 00	1,555,982 91	-	2,418,510 15	249,660 27	335,309 38	57,548 65	-	61,863 21	5,002,148 15
American (Pa.)	398,080 21	761,212 40	150,210 00	1,160,523 59	105,440 21	228,839 56	13,965 86	47,232 58	-	2,865,504 41
American Central	-	9,500 00	421,500 00	2,513,412 00	178,645 04	238,468 44	-	487,476 75	31,273 75	3,817,728 48
Boston	17,958 59	1,260,250 00	16,750 00	1,659,002 74	430,681 66	293,794 60	14,499 94	138,843 91	13,292 81	3,818,488 63
Caledonian-American	-	-	-	288,757 59	2,480 45	10,553 76	2,345 83	10 96	2,024 69	302,123 90
Capital	89,169 70	104,841 90	1,700 00	206,186 85	18,513 23	41,669 62	3,626 44	16,442 52	-	482,441 26
Commerce	79,000 00	42,100 00	17,500 00	232,250 00	48,474 53	18,581 60	3,041 08	5,427 50	-	446,374 71
Commercial Union	-	-	-	377,873 75	5,549 42	55,787 84	1,113 75	-	4,419 09	435,905 67
Connecticut	192,300 00	1,333,250 00	-	3,000,950 95	304,708 16	245,884 72	-	106,698 05	7,811 25	5,175,980 63
Continental	1,113,000 00	32,150 00	-	11,460,530 14	808,503 53	1,294,478 40	85,431 24	-	601,915 68	14,192,177 63
Delaware	200,000 00	149,700 00	235,000 00	972,254 69	44,101 89	168,514 61	15,827 41	1,294 00	11,513 01	1,775,209 59
Dutchess	25,595 00	18,700 00	1,500 00	586,944 73	98,945 44	44,359 49	3,835 54	1,905 00	7,664 03	774,121 17
Equitable	120,000 00	176,550 00	138,000 00	588,500 00	29,896 82	137,048 09	770 00	61,985 00	2,315 69	1,250,434 22
Federal	-	-	-	1,156,705 42	347,656 60	211,485 11	16,483 19	132,514 44	73,930 17	1,790,914 59
Fire Association	435,616 46	1,331,656 99	269,975 00	3,337,550 32	275,328 14	506,665 84	54,502 97	134,448 02	13,340 00	6,332,403 74
Fireman's Fund	533,000 00	188,312 50	462,500 00	3,386,887 71	311,385 35	756,289 35	3,757 45	231,688 01	59,765 45	5,814,054 92
Firemens	122,133 50	1,434,715 51	-	1,111,800 00	24,181 45	150,232 27	29,422 29	448,237 33	-	3,320,722 35

Franklin	214,418 26	90,898 00	30,000 00	2,546,877 81	79,430 87	123,457 10	1,363 47	55,148 93	-	3,141,594 44
German Alliance.....	-	-	-	1,137,684 11	28,432 28	105,615 30	3,697 00	28,799 89	-	1,304,228 58
German American.....	15,000 00	13,000 00	-	10,732,111 35	430,620 77	772,785 12	53,348 84	65,082 65	7,642 40	12,074,306 33
Germania.....	670,488 77	376,500 00	-	4,274,271 73	346,279 42	310,447 66	10,016 83	22,720 40	160,891 18	5,849,833 63
Glens Falls.....	71,227 48	830,129 08	3,700 00	2,309,135 00	630,443 06	130,348 29	10,821 62	82,845 00	21,968 37	4,046,681 16
Granite State.....	50,879 50	6,800 00	-	539,607 20	47,465 15	41,625 31	2,986 54	777 96	37,027 52	653,114 14
Greenwich.....	-	-	-	1,352,411 54	127,397 89	162,036 33	11,625 00	531,099 74	4,566 53	2,120,003 97
Hanover.....	663,354 59	3,500 00	-	2,539,958 80	221,791 24	168,798 32	20,856 32	444,383 82	586 05	4,062,057 04
Hartford.....	900,238 90	734,369 00	4,800 00	9,259,717 44	543,699 17	1,050,180 32	11,755 14	997,805 56	-	13,502,565 53
Home.....	1,598,82 06	91,200 00	-	13,038,431 40	1,173,763 90	569,985 65	1,971 50	1,860,334 53	288,785 05	18,040,793 99
Home F. & M.....	105,000 00	177,180 00	15,050 00	922,193 21	100,833 35	200,630 88	1,395 50	1,125 67	27,539 18	1,495,869 43
Indemnity.....	-	-	-	382,206 25	38,207 98	24,273 99	2,575 00	4,390 86	1,492 56	450,161 52
Ins. Co. of No. Am.....	602,180 00	965,038 04	704,700 00	6,698,849 32	1,083,395 18	996,365 67	6,752 33	232,121 20	30,420 09	11,259,981 65
Mercantile.....	-	195,600 00	12,000 00	327,456 72	52,233 59	57,591 73	5,050 56	84,055 28	-	733,987 88
National.....	393,650 17	617,715 00	-	4,616,543 38	336,779 80	371,726 04	-	166,384 62	39,270 42	6,463,828 59
New Hampshire.....	165,781 62	457,200 00	80,000 00	2,143,903 85	212,047 17	171,617 64	13,239 00	634,057 42	-	3,877,848 70
Niagara.....	-	344,000 00	-	2,415,000 00	272,932 03	339,259 30	12,200 16	478,640 00	2,269 53	3,859,761 96
North British & Mercantile..	-	-	-	661,200 30	19,335 53	15,431 94	755 00	123 54	34,162 49	662,683 82
Orient.....	65,333 04	41,158 00	-	1,769,951 14	136,703 99	158,111 76	30,425 87	13,859 81	5,157 94	2,210,385 67
Pelican.....	-	-	-	442,262 50	16,226 35	26,235 24	4,091 95	2 73	5,489 37	483,329 70
Pennsylvania.....	246,945 98	746,599 99	635,100 00	3,978,214 13	214,946 06	408,666 67	9,487 47	77,036 87	55,383 66	6,261,613 51
Phenix (N. Y.).....	409,439 21	52,100 00	101,860 00	5,258,389 55	783,499 24	666,620 50	10,311 29	229,838 38	104,966 55	7,407,091 62
Phenix (Ct.).....	351,442 65	102,449 25	81,000 00	4,050,091 27	520,373 45	452,197 34	54,579 04	1,163,116 98	94,844 39	6,680,405 59
Providence Washington.....	-	-	-	1,482,640 00	106,575 22	261,036 34	10,112 11	534,220 00	2,125 58	2,392,458 39
Queen.....	150,999 25	71,000 00	-	5,299,543 28	195,582 44	377,094 86	70,444 39	2,056 34	1,975 60	6,164,735 96
Rochester German.....	267,810 91	353,347 10	-	616,193 06	202,912 68	122,615 89	15,477 13	27,331 94	-	1,605,688 71
Security.....	74,920 31	169,272 12	79,000 00	865,658 44	56,137 34	138,924 85	6,365 83	54,032 50	7,637 71	1,432,673 68
Springfield.....	214,530 23	554,506 00	14,875 00	3,706,429 08	393,562 28	508,193 78	48,127 09	842,184 69	-	6,282,062 15
St. Paul.....	387,306 44	531,622 15	22,730 94	2,207,795 25	255,131 66	284,174 53	-	12,017 96	1,756 22	3,699,022 71
Traders.....	31,993 84	213,300 00	-	2,125,143 57	231,768 32	175,587 97	11,502 74	7,254 92	45,978 35	2,753,573 01
Union.....	159,076 32	-	12,500 00	278,176 38	21,373 20	32,241 92	-	43,539 79	-	546,967 61
United Firemen's.....	205,998 74	354,861 00	184,800 00	878,755 13	57,731 61	46,462 55	10,339 56	23,962 01	4,152 76	1,758,757 84
United States.....	45,327 21	310,200 00	-	307,203 00	20,919 50	62,994 51	3,706 44	26,152 04	1,653 35	775,449 35
Westchester.....	250,075 07	363,650 00	-	2,286,057 14	102,560 25	331,139 34	15,094 52	128,967 79	30,540 10	3,447,004 01
Williamsburg City.....	672,929 76	253,200 00	36,000 00	1,225,988 13	99,251 89	168,420 48	15,391 60	11,339 82	8,608 32	2,473,913 36
Total.....	13,349,594 40	18,060,388 67	4,178,937 58	149,708,726 01	13,818,328 85	15,249,931 41	828,594 00	12,917,504 60	2,079,967 47	226,032,038 05

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	\$49,420 00	\$54,000 00	-	\$711,680 00	\$10,048 88	\$15,192 23	\$10,579 66	\$75,277 75	-	\$926,198 52
Providence	-	62,400 00	-	378,948 68	45,648 25	5,379 85	3,278 67	45,441 82	\$393 50	540,703 27
Quincy	16,316 36	102,875 00	\$268,260 00	247,902 75	37,408 82	13,590 56	3,531 39	18,337 89	-	708,162 77
Traders & Mechanics	14,250 00	75,311 60	12,350 00	470,900 00	26,188 06	16,227 99	3,426 79	61,170 26	-	679,824 70
Total	\$79,986 36	\$294,586 60	\$280,550 00	\$1,809,431 43	\$119,294 01	\$50,390 63	\$20,816 51	\$200,227 22	\$393 50	\$2,854,889 26
COS OF FOREIGN COUNTRIES.										
Aachen & Munich	-	-	-	\$852,095 50	\$123,481 88	\$133,913 02	-	-	\$16,742 44	\$1,092,747 96
Atlas Assurance	-	-	-	1,075,148 75	78,162 16	122,918 07	\$12,258 31	\$6,916 51	15,809 46	1,279,594 34
British America	-	-	-	1,066,971 56	169,720 71	205,836 78	11,833 20	-	27,057 36	1,427,304 89
Caledonian	\$433,187 16	-	-	967,040 17	187,396 82	131,168 42	12,443 55	5,292 08	2,174 69	1,734,353 51
Commercial Union	782,587 11	\$112,000 00	-	2,114,299 38	452,524 46	616,989 64	12,235 89	216,309 74	12,194 31	4,294,751 91
Hamburg Bremen	-	-	-	1,564,920 72	58,477 39	156,092 86	19,715 00	37,410 53	2,438 55	1,834,177 95
Law Union & Crown	-	-	-	793,302 50	26,079 86	62,285 33	8,181 19	-	35,647 00	854,201 88
Liverpool & London & Globe	1,827,751 08	3,498,750 00	-	3,706,738 59	1,317,133 34	1,568,252 58	55,623 95	101,272 60	18,603 64	12,056,918 50
London Assurance	-	-	-	2,177,526 13	288,538 04	300,796 10	6,186 99	38,058 10	51,731 01	2,759,374 35
London & Lancashire	300,000 00	-	-	1,874,408 07	177,384 11	302,268 40	30,487 33	123,737 42	6,663 46	2,801,621 87
Manchester Assurance	1,200 00	-	-	1,409,948 35	104,302 13	210,597 62	13,454 17	867 98	6,148 33	1,734,221 92
National (Ireland)	-	-	-	535,332 62	51,731 89	81,916 98	-	-	31,572 54	607,408 95
North British & Mercantile	-	-	-	5,443,266 59	134,724 14	444,772 08	16,893 07	5,666 65	102,431 27	5,942,891 26
Northern Assurance	115,000 00	-	-	2,603,091 56	170,294 94	552,066 73	10,676 28	51,837 81	102,479 49	3,400,487 83
Norwich Union	40,000 00	-	-	2,007,839 08	277,478 75	229,491 12	23,203 48	64,081 27	10,664 31	2,631,429 39

Palatine	-	-	-	1,518,222 01	190,192 92	249,659 13	2,360 17	4,014 06	18,411 96	1,946,036 33
Phoenix Assurance.....	-	-	-	2,603,626 37	307,038 77	139,266 94	32,105 00	2,648 15	105,773 28	2,978,911 95
Prussian National.....	-	-	-	899,324 11	29,452 80	107,935 77	9,071 55	592 63	27,142 23	1,019,234 63
Royal.....	2,174,460 43	321,000 00	-	4,485,153 43	710,052 53	766,358 66	61,289 06	44,453 22	42,383 93	8,520,383 40
Royal Exchange.....	-	-	-	1,771,915 30	91,356 88	338,920 07	22,857 55	26,196 18	52,486 21	2,198,759 77
Scottish Union & National ..	243,758 80	870,053 35	\$2,000 00	2,992,138 05	280,876 06	274,900 70	23,893 13	34,098 75	71,363 31	4,650,355 53
State	-	-	-	328,686 15	19,717 28	16,001 28	2,633 33	-	13,722 38	353,315 66
Sun	290,637 79	57,000 00	-	1,988,942 11	279,649 07	275,638 63	26,625 90	24,114 74	30,726 09	2,911,882 15
Union Assurance.....	190,973 19	-	-	1,241,280 38	73,229 21	172,037 22	13,228 35	9,026 81	3,240 29	1,696,534 87
Western Assurance.....	-	20,000 00	-	1,805,488 86	143,912 88	474,964 33	-	-	51,552 97	2,392,813 10
Total	\$6,399,555 56	\$4,878,803 35	\$2,000 00	\$47,826,706 34	\$5,742,909 02	\$7,905,048 46	\$427,256 45	\$796,595 23	\$859,160 51	\$73,119,713 90
Aggregate	10,829,136 32	23,283,778 62	4,480,987 58	199,783,144 93	19,730,231 87	23,269,945 23	1,280,923 50	13,960,845 17	2,939,521 48	302,679,471 74

TABLE No. 6.
Liabilities December 31, 1903.

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	\$17,219 00	\$66,360 60	\$191 00	\$83,770 60	\$100,000 00	\$71,404 18	\$171,404 18
Union	10,219 87	81,193 46	-	91,413 33	100,000 00	226,242 42	326,242 42
Total	\$27,438 87	\$147,554 06	\$191 00	\$175,183 93	\$200,000 00	\$297,646 60	\$497,646 60
COMPANIES OF OTHER STATES.							
Etna	\$596,488 24	\$4,215,649 74	\$83,449 55	\$4,895,587 53	\$4,000,000 00	\$6,109,311 92	\$10,109,311 92
Agricultural	102,143 09	1,297,632 56	6,383 52	1,406,159 17	500,000 00	711,596 58	1,211,596 58
American (Mass.)	31,307 94	376,927 27	3,100 80	411,336 01	300,000 00	126,599 56	426,599 56
American (N. J.)	157,676 05	2,068,241 09	10,355 46	2,236,272 60	600,000 00	2,165,875 55	2,765,875 55
American (Pa.)	166,685 52	1,241,074 03	603,719 08	2,011,478 63	500,000 00	354,025 78	854,025 78
American Central	161,915 74	1,370,444 62	35,770 26	1,568,130 62	1,000,000 00	1,249,597 86	2,249,597 86
Boston	225,937 53	761,183 49	35,140 59	962,261 61	1,000,000 00	1,856,227 02	2,856,227 02
Caledonian-American	824 30	9,440 64	5,840 89	16,105 83	200,000 00	86,018 07	286,018 07
Capital	14,298 93	172,090 56	33,300 63	219,690 12	200,000 00	62,751 14	262,751 14
Commerce	12,244 00	136,088 65	-	148,332 65	200,000 00	98,042 06	298,042 06
Commercial Union	16,930 00	119,752 68	17,798 22	154,480 90	200,000 00	81,424 77	281,424 77
Connecticut	245,632 96	2,484,918 49	-	2,730,551 45	1,000,000 00	1,445,429 18	2,445,429 18
Continental	464,893 23	5,646,414 36	517,441 51	6,628,749 10	1,000,000 00	6,563,428 53	7,563,428 53
Delaware	72,550 00	694,517 46	146,336 84	913,404 30	702,875 00	158,930 29	861,805 29
Dutchess	49,652 75	418,588 13	2,125 34	470,366 22	500,000 00	303,754 95	293,754 95
Equitable	71,290 00	586,384 47	26,986 26	684,660 73	400,000 00	165,773 49	565,773 49
Federal	202,397 62	183,147 33	243,904 23	629,449 18	500,000 00	661,465 41	1,161,465 41
Fire Association	339,680 76	2,720,392 62	1,850,527 43	4,910,600 81	500,000 00	921,802 93	1,421,802 93
Fireman's Fund	242,080 98	2,336,242 11	124,378 48	2,702,701 57	1,000,000 00	2,111,353 35	3,111,353 35
Firemens	58,840 97	669,230 59	64,363 91	792,435 47	1,000,000 00	1,528,286 88	2,528,286 88

Franklin	65,473	58	651,520	48	979,514	80	1,696,508	86	400,000	00	1,045,085	58	1,445,085	58
German Alliance	71,213	70	300,386	73	31,221	69	402,822	12	400,000	00	501,406	46	901,406	46
German American	598,460	25	4,102,110	22	240,486	27	4,941,056	74	1,500,000	00	5,633,249	59	7,133,249	59
Germania	148,061	89	2,178,043	74	5,263	89	2,331,369	52	1,000,000	00	2,518,464	11	3,518,464	11
Glens Falls	55,788	04	1,280,016	03	35,000	00	1,370,804	07	200,000	00	2,475,877	09	2,675,877	09
Granite State	51,185	15	294,509	90	7,179	86	352,874	91	200,000	00	100,239	23	300,239	23
Greenwich	220,310	77	1,446,562	39	94,967	04	1,761,840	20	200,000	00	158,163	77	358,163	77
Hanover	310,299	64	2,073,532	23	47,997	68	2,431,829	55	1,000,000	00	630,227	49	1,630,227	49
Hartford	675,874	77	8,060,906	48	-	-	8,736,781	25	1,250,000	00	3,515,284	28	4,765,284	28
Home	979,071	65	6,587,613	00	899,357	85	8,466,042	50	3,000,000	00	6,574,751	49	9,574,751	49
Home F. & M	59,482	89	699,845	38	35,077	67	794,405	94	300,000	00	401,463	49	701,463	49
Indemnity	22,341	21	166,692	75	7,257	42	196,291	38	200,000	00	53,870	14	253,870	14
Ins. Co. of No. Am	698,000	00	4,306,960	98	833,080	34	5,837,991	32	3,000,000	00	2,421,990	33	5,421,990	33
Mercantile	22,616	82	192,906	70	1,044	49	216,568	01	400,000	00	117,419	87	517,419	87
National	417,118	11	3,173,451	55	50,000	00	3,640,569	66	1,000,000	00	1,823,258	03	2,823,258	03
New Hampshire	230,180	05	1,421,416	51	32,704	06	1,684,300	62	1,000,000	00	1,193,546	08	2,193,546	08
Niagara	216,453	96	1,936,726	33	20	00	2,153,200	29	500,000	00	1,206,561	67	1,706,561	67
North British & Mercantile	5,807	58	100,198	49	-	-	166,006	07	200,000	00	356,677	75	556,677	75
Orient	145,118	67	858,718	31	3,437	21	1,007,274	19	500,000	00	703,111	48	1,203,111	48
Pelican	23,954	42	171,893	71	8,794	51	204,642	64	200,000	00	78,687	06	278,687	06
Pennsylvania	225,401	45	2,243,833	86	872,935	89	3,342,171	20	400,000	00	2,519,442	31	2,919,442	31
Phenix (N. Y.)	391,713	76	4,326,660	90	18,516	81	4,736,891	47	1,000,000	00	1,670,200	15	2,670,200	15
Phenix (Cl.)	395,798	95	2,760,363	90	20,770	10	3,176,932	95	2,000,000	00	1,503,472	64	3,503,472	64
Providence Washington	224,180	30	1,218,185	80	-	-	1,442,366	10	500,000	00	450,092	29	950,092	29
Queen	237,877	85	2,326,082	53	97,067	17	2,661,027	55	500,000	00	3,003,708	41	3,503,708	41
Rochester German	76,788	89	755,761	61	543	54	833,094	04	200,000	00	572,594	67	772,594	67
Security	86,533	18	751,178	46	1,517	72	839,229	36	400,000	00	193,444	32	593,444	32
Springfield	232,454	18	2,429,458	03	-	-	2,661,912	21	2,000,000	00	1,620,489	94	3,620,489	94
St. Paul	247,522	99	1,936,436	47	-	-	2,183,959	46	500,000	00	1,015,063	25	1,515,063	25
Traders	117,975	71	1,055,661	36	3,135	51	1,176,772	58	500,000	00	1,076,800	43	1,576,800	43
Union	34,674	03	251,126	96	30,873	21	316,674	20	200,000	00	30,233	41	230,233	41
United Firemen's	28,516	83	342,720	93	886,668	28	1,257,906	04	300,000	00	200,851	80	500,851	80
United States	47,288	81	360,879	06	6,710	48	414,878	35	250,000	00	110,571	00	360,571	00
Westchester	164,421	10	1,717,468	09	16,491	60	1,898,380	79	300,000	00	1,248,023	22	1,548,023	22
Williamsburg City	81,682	66	867,932	27	43,781	56	963,396	49	250,000	00	1,230,516	87	1,480,516	87
Total	\$10,843,114	45	\$90,796,123	03	\$9,122,289	65	\$110,761,527	13	\$40,752,875	00	\$74,517,635	92	\$115,270,510	92

INSURANCE COMMISSIONER'S REPORT.

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	\$1,867 65	\$281,867 01	\$11,047 74	\$294,782 40	\$100,000 00	\$531,416 12	\$631,416 12
Providence	3,638 27	155,687 31	4,386 77	163,712 35	-	376,990 92	376,990 92
Quincy	1,200 00	244,436 56	6,749 47	252,386 03	-	455,776 74	455,776 74
Traders & Mechanics ..	1,100 00	311,375 22	6,606 53	319,081 75	-	360,742 95	360,742 95
Total	\$7,805 92	\$993,366 10	\$28,790 51	\$1,029,962 53	\$100,000 00	\$1,724,926 73	\$1,824,926 73
COMPANIES OF FOREIGN COUNTRIES.							
Aachen & Munich	\$80,823 63	\$607,948 17	\$2,589 05	\$691,360 85	\$210,000 00	\$191,387 11	\$461,387 11
Atlas Assurance	67,980 05	633,407 63	4,613 01	706,000 69	200,000 00	373,593 65	573,593 65
British America	100,786 14	849,771 77	-	950,557 91	200,000 00	276,746 98	476,746 98
Caledonian	115,261 66	847,846 84	29,613 58	992,722 08	200,000 00	541,631 43	741,631 43
Commercial Union	352,866 82	2,333,856 09	215,181 13	2,901,903 04	200,000 00	1,192,848 87	1,392,848 87
Hamburg Bremen	104,600 00	1,292,885 25	-	1,397,485 25	205,000 00	231,692 70	436,692 70
Law Union & Crown	29,651 27	234,251 24	7,612 77	271,515 28	200,000 00	382,686 60	582,686 60
Liverpool & London & Globe	751,210 64	5,274,438 14	870,727 37	6,896,376 15	200,000 00	4,960,542 35	5,160,542 35
London Assurance	153,555 00	1,223,248 27	94,079 36	1,470,882 63	510,000 00	778,491 72	1,288,491 72
London & Lancashire	116,279 02	1,047,065 51	34,282 07	1,797,626 60	200,000 00	803,995 27	1,003,995 27
Manchester Assurance	104,948 90	1,033,916 91	20,780 87	1,159,646 68	200,000 00	374,575 24	574,575 24
National (Ireland)	58,920 12	314,886 33	7,500 00	381,306 45	200,000 00	26,102 50	226,102 50
North British & Mercantile	351,663 10	2,932,541 23	13,845 44	3,298,049 77	200,000 00	2,444,841 49	2,644,841 49
Northern Assurance	263,983 13	1,846,910 87	191,994 06	2,302,888 06	200,000 00	897,599 77	1,097,599 77
Norwich Union	180,128 21	1,556,244 59	40,405 58	1,776,778 38	200,000 00	654,651 01	854,651 01

Palatine.....	114,457 00	919,743 11	59,001 20	1,093,201 31	200,000 00	652,835 02	852,835 02
Phoenix Assurance.....	241,610 92	1,831,967 65	44,862 45	2,118,441 02	200,000 00	660,470 93	860,470 93
Prussian National.....	72,186 06	528,266 54	10,379 63	610,832 23	200,000 00	208,402 40	408,402 40
Royal.....	434,808 33	4,312,650 25	457,412 25	5,204,870 85	200,000 00	3,115,512 57	3,315,512 57
Royal Exchange.....	71,508 00	959,659 89	139,813 02	1,170,980 91	200,000 00	827,778 86	1,027,778 86
Scottish Union & National.....	215,881 70	1,631,831 90	-	1,847,713 60	200,000 00	2,602,641 93	2,802,641 93
State.....	22,217 91	103,013 80	1,476 92	126,708 63	200,000 00	26,607 03	226,607 03
Sun.....	210,696 28	1,728,951 80	12,106 21	1,951,754 29	200,000 00	760,127 86	960,127 86
Union Assurance.....	106,497 50	701,216 63	10,556 44	818,270 57	205,000 00	673,264 30	878,264 30
Western Assurance.....	131,997 53	1,476,007 77	-	1,608,005 30	201,000 00	583,807 80	784,807 80
Total.....	\$4,454,517 92	\$36,822,528 18	\$2,268,832 41	\$43,545,878 51	\$5,331,000 00	\$24,242,835 39	\$29,573,835 39
Aggregate.....	\$15,332,877 16	\$128,759,571 37	\$11,420,103 57	\$155,512,552 10	\$46,383,875 00	\$100,783,044 64	\$147,166,919 64

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1902.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1903.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine)	\$1,125,559 00	\$77,912 56	\$15,219,205 00	\$136,344 72	\$15,114,051 00	\$141,750 34	-	-	\$1,230,713 00	\$72,506 94
Union (Marine)	922,811 00	78,302 20	4,905,338 00	139,579 73	4,789,938 00	136,688 47	-	-	1,038,211 00	81,193 46
Total	\$2,048,370 00	\$156,214 76	\$20,124,543 00	\$275,924 45	\$19,903,989 00	\$278,438 81	-	-	\$2,268,924 00	\$153,700 40
COMPANIES OF OTHER STATES										
Aetna } Fire	\$699,374,288 00	\$8,655,267 86	\$520,846,433 00	\$6,957,783 02	\$490,565,726 00	\$6,436,741 08	\$89,518,464 00	\$1,235,466 05	\$639,836,481 00	\$7,940,543 75
Aetna } Marine	14,423,879 00	265,565 22	98,321,561 00	453,311 26	93,825,709 00	442,944 72	2,126,565 00	58,073 20	12,293,163 00	216,958 56
Agricultural	255,129,400 00	2,549,039 00	162,639,700 00	1,738,648 00	155,164,700 00	1,697,911 00	11,232,200 00	112,342 00	251,372,200 00	2,527,434 00
American (Mass.)	53,277,569 00	693,535 09	52,872,372 00	677,160 12	44,798,702 00	565,184 10	7,455,139 00	93,475 53	68,896,100 00	713,035 58
American (N. J.)	3,35,449,316 00	3,622,227 85	207,249,300 00	2,371,718 32	169,823,433 00	1,933,117 27	24,834,179 00	310,386 76	348,041,034 00	3,750,442 14
American (Pa.)	205,845,593 00	2,486,013 01	150,803,985 00	2,035,459 49	142,213,304 00	1,878,571 50	26,880,015 00	312,210 74	187,556,259 00	2,330,690 26
American Central	182,983,864 00	2,166,913 98	200,672,008 00	2,495,727 97	146,543,137 00	1,845,937 77	17,130,985 00	225,781 50	219,981,750 00	2,580,922 68
Boston } Fire	99,364,508 00	1,030,747 70	83,956,671 00	881,065 66	73,119,667 00	747,733 67	20,188,393 00	211,864 71	90,007,119 00	952,234 98
Boston } Marine	6,717,577 00	382,839 73	14,013,313 00	1,013,236 25	140,890,998 00	1,045,577 74	406,578 00	24,847 63	6,493,314 00	325,769 61
Caledonian-American	14,379,109 00	145,737 38	7,288,910 00	59,371 86	6,263,942 00	61,570 67	13,749,966 00	157,425 51	1,654,711 00	19,013 06
Capital	29,896,929 00	359,421 95	26,157,632 00	311,957 13	22,897,146 00	276,068 10	4,083,167 00	60,524 08	29,194,245 00	334,786 90
Commerce	23,326,121 00	250,388 03	20,640,261 00	244,300 69	18,780,583 00	217,530 33	1,397,484 00	14,139 56	23,788,353 00	262,366 83
Commercial Union	27,516,896 00	312,659 51	28,182,048 00	330,029 93	27,082,177 00	313,107 67	9,204,317 00	101,067 38	19,412,450 00	228,514 29
Connecticut	380,113,084 00	4,650,782 35	261,486,967 00	3,496,067 05	230,258,585 00	3,066,100 28	21,893,915 00	289,975 59	389,447,561 00	4,790,773 53
Continental	1,007,618,861 00	10,422,229 95	661,320,652 00	6,818,332 69	607,716,451 00	6,069,255 18	25,828,191 00	322,969 54	1,035,395,561 00	10,848,337 92
Delaware	130,690,038 00	1,474,262 09	98,979,249 00	1,128,027 67	85,868,665 00	1,053,100 21	16,289,026 00	194,875 09	118,511,706 00	1,354,611 46
Dutchess	65,160,174 00	742,929 03	53,117,192 00	694,722 85	46,790,884 00	583,672 11	3,802,044 00	51,520 16	67,684,438 00	802,459 61
Equitable } Fire	80,707,917 00	1,007,833 80	74,716,359 00	1,021,143 87	64,505,216 00	876,640 06	3,740,290 00	42,572 27	87,178,770 00	1,109,764 34
Equitable } Marine	256,102 00	15,221 31	1,610,365 00	24,988 38	1,612,164 00	24,688 93	6,200 00	263 00	248,103 00	16,257 76
Federal } Fire	71,744,200 00	245,854 98	10,004,801 00	117,920 67	1,681,457 00	13,790 13	246,908 00	3,062 55	8,076,436 00	101,067 99
Federal } Marine	450,754,429 00	5,501,642 39	472,355,205 00	1,679,656 93	508,525,304 00	1,784,940 05	6,811,116 00	26,974 53	28,760,988 00	113,697 03
Fire Association	341,676,247 00	4,258,660 38	363,969,124 00	4,878,485 59	335,568,405 00	4,543,093 88	39,613,558 00	498,460 16	439,475,590 00	5,338,571 94
Fireman's Fund } Fire	13,107,752 00	416,520 31	167,595,535 00	3,937,632 76	280,599,004 00	3,458,252 04	48,514,965 00	668,181 43	316,947,560 00	4,069,860 27
Fireman's Fund } Marine	129,603,033 00	1,195,562 89	77,610,680 00	996,437 09	1,065,337 19	159,123,412 00	1,996,814 76	150,134 41	7,427,196 00	234,968 33
Firemens					64,606,416 00	840,569 06	7,433,897 00	69,593 40	135,173,400 00	1,281,837 52

Franklin	103,331,300 00	1,177,807 95	69,971,592 00	911,270 03	63,112,457 00	804,549 63	5,139,177 00	59,564 96	105,651,258 00	1,224,963 39
German Alliance	57,840,325 00	555,426 29	50,421,325 00	541,357 66	49,313,049 00	502,635 01	-	-	59,148,601 00	594,148 94
German American	947,672,880 00	8,734,682 82	757,413,636 00	7,649,861 91	681,038,273 00	6,728,898 51	189,762,143 00	1,789,554 08	834,286,100 00	7,866,092 14
Germania	455,726,476 00	4,021,751 44	280,378,508 00	2,717,052 91	262,557,136 00	2,178,366 06	-	401,984 52	454,487,040 00	4,162,053 77
Glens Falls	219,488,806 00	2,469,741 86	135,295,830 00	1,679,794 11	112,877,235 00	1,394,430 61	21,882,007 00	305,287 35	220,025,094 00	2,449,818 01
Granite State	60,909,458 00	724,927 17	37,781,561 00	540,020 63	35,603,167 00	497,939 72	15,415,624 00	206,619 58	47,672,228 00	560,388 50
Greenwich } Fire	354,852,455 00	3,051,269 24	268,977,346 00	2,457,234 67	277,084,268 00	2,322,247 01	44,532,935 00	487,059 40	302,212,508 00	2,699,188 50
Greenwich } Marine	2,768,972 00	105,174 75	51,023,296 00	211,705 01	50,609,600 00	202,943 33	29,500 00	1,332 50	3,153,168 00	112,603 00
Hanover	384,336,326 50	3,855,076 62	435,670,859 60	4,253,745 85	356,419,274 49	3,549,025 75	58,516,936 67	604,667 00	405,070,974 94	3,955,129 72
Hartford	1,286,730,393 00	15,393,796 04	909,470,320 00	12,505,087 56	885,347,129 00	11,782,025 06	13,388,259 00	186,233 82	1,297,468,325 00	15,930,634 72
Home } Fire	1,293,947,469 00	13,071,500 00	1,169,755,221 00	11,811,865 48	1,015,911,715 00	10,354,431 48	255,371,259 00	2,225,493 00	1,192,419,716 00	12,403,441 00
Home } Marine	19,013,454 00	518,023 00	61,705,910 00	540,467 76	63,692,531 00	613,176 76	5,756,021 00	149,233 00	11,270,812 00	296,081 00
Home F. & M. } Fire	92,628,277 00	1,278,745 83	95,295,545 00	1,404,284 91	78,679,023 00	1,143,730 40	14,278,266 00	219,259 17	94,966,533 00	1,320,041 17
Home F. & M. } Marine	959,684 00	46,732 84	5,686,373 00	65,252 92	5,922,498 00	75,809 22	85,530 00	4,661 14	638,029 00	31,515 40
Indemnity	25,478,791 00	324,543 09	29,478,788 00	403,628 36	23,758,870 00	321,336 91	6,165,357 00	86,335 02	25,028,352 00	320,499 52
Ins. Co. of No. Am. } Fire	660,810,801 00	7,769,230 17	519,162,438 00	6,314,116 55	495,214,560 00	5,814,056 45	48,399,262 00	548,509 87	636,359,417 00	7,721,270 40
Ins. Co. of No. Am. } Marine	6,505,614 00	362,119 00	401,923,114 00	2,166,738 29	401,667,887 00	2,164,385 29	-	-	6,769,841 00	364,472 00
Mercantile	64,596,636 00	784,157 17	54,866,553 00	750,611 30	49,228,153 00	653,253 26	42,746,574 00	524,567 27	27,488,462 00	356,947 94
National	693,079,201 00	7,136,114 16	432,544,193 00	5,183,735 78	448,459,291 00	4,813,488 85	106,678,635 00	1,278,588 79	570,485,468 00	6,227,772 30
New Hampshire	236,274,844 00	2,866,603 95	155,467,466 00	2,040,403 38	148,532,895 00	1,925,628 15	15,600,398 00	193,350 19	227,609,017 00	2,788,028 99
Niagara	364,243,324 00	3,852,744 74	277,322,911 00	3,353,567 58	255,316,440 00	2,993,118 82	46,538,517 00	487,157 39	339,711,278 00	3,726,036 11
North British & Mercantile	26,309,950 00	219,306 29	34,139,105 00	256,565 11	25,418,768 00	214,845 87	8,163,873 00	81,475 85	26,926,414 00	179,549 68
Orient	155,960,234 00	1,770,973 31	117,171,515 00	1,518,784 21	117,908,508 00	1,466,068 38	13,259,257 00	170,618 95	141,963,984 00	1,653,080 19
Pelican	32,601,485 00	330,405 93	34,924,573 00	403,909 07	29,752,218 00	339,658 49	6,536,984 00	64,377 86	31,236,856 00	330,278 65
Pennsylvania	432,562,840 00	4,658,333 75	284,426,290 00	3,526,264 30	263,996,235 00	3,203,781 16	59,415,904 00	602,473 40	393,576,891 00	4,378,343 49
Phenix (N. Y.)	772,099,335 00	8,699,570 21	570,665,866 00	6,440,924 02	576,601,929 00	6,141,110 28	46,272,106 00	521,626 48	719,891,166 00	8,477,757 47
Phoenix (Ct.)	501,627,401 00	5,366,254 11	465,933,258 00	4,383,412 23	427,470,867 00	4,067,231 62	24,560,826 00	279,525 57	515,528,966 00	5,402,909 15
Providence Wash'n } Fire	222,883,464 00	2,510,883 80	202,665,446 00	2,143,912 26	197,837,408 00	2,017,424 91	49,022,408 00	504,939 93	185,689,994 00	2,132,431 72
Providence Wash'n } Marine	7,736,015 00	307,037 58	121,960,968 00	636,533 49	121,338,248 00	635,690 47	1,909,254 00	73,953 07	6,424,481 00	233,927 53
Queen	356,579,361 00	4,485,460 58	308,315,249 00	3,983,427 28	287,443,216 00	3,611,467 05	30,376,094 00	360,329 79	370,075,300 00	4,497,091 02
Rochester German	118,624,916 00	1,425,355 34	110,629,240 00	1,477,409 28	95,363,905 00	1,238,186 89	16,283,893 00	268,897 27	117,606,428 00	1,427,740 46
Security } Fire	123,729,711 00	1,353,945 26	97,985,946 00	1,193,388 90	81,209,247 00	977,855 48	15,176,784 00	1,193,193 23	125,329,626 00	1,374,285 45
Security } Marine	502,974 00	2,450 08	3,404,406 00	32,852 86	3,564,416 00	40,865 22	63,050 00	2,510 37	279,914 00	14,027 35
Springfield	437,361,785 00	4,908,477 61	361,056,862 00	4,424,986 76	316,273,651 00	3,873,512 65	66,516,152 00	708,590 21	415,628,844 00	4,751,361 47
St. Paul } Fire	226,894,036 00	3,160,755 07	163,320,892 00	3,103,251 97	132,530,297 00	2,566,417 65	14,584,476 00	232,446 88	243,100,065 00	3,468,142 51
St. Paul } Marine	5,071,007 00	197,637 41	105,028,000 00	707,908 05	105,111,310 00	728,521 11	638,564 00	21,772 95	4,349,133 00	155,251 49
Traders	158,930,289 00	2,021,879 56	150,968,621 00	2,068,161 09	134,777,636 00	1,841,660 10	16,353,361 00	243,250 75	158,767,913 00	2,005,729 80

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1902.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1903.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Union	\$46,009,428 00	\$523,680 84	\$35,545,296 00	\$454,576 43	\$36,896,288 00	\$456,772 92	\$2,109,412 00	\$25,796 51	\$42,549,024 00	\$495,687 84
United Firemen's	63,738,014 00	693,164 03	43,089,737 00	516,957 71	40,690,366 00	486,033 11	4,369,596 00	59,498 03	61,777,949 00	664,590 60
United States } Fire	67,648,279 00	710,403 35	58,278,644 00	728,519 31	50,174,010 00	588,925 91	15,956,720 00	187,789 10	59,497,193 00	662,206 65
} Marine	669,270 00	19,914 36	63,457 00	586 85	792,727 00	20,501 21	-	-	-	-
Westchester	365,100,549 00	3,373,720 85	240,926,830 00	2,667,517 84	244,397,685 00	2,364,996 71	35,062,428 00	371,940 38	326,567,266 00	3,304,301 60
Williamsburg City	166,673,907 00	1,608,981 18	126,164,904 00	1,351,764 01	106,437,885 00	1,101,089 20	14,046,652 00	162,333 19	172,354,774 00	1,697,322 80
Total } Fire	16,126,851,072 50	176,419,003 45	12,443,535,992 60	146,536,833 28	11,391,779,436 49	130,810,538 21	1,754,817,116 67	19,568,921 80	15,422,790,511 94	172,556,426 72
} Marine	149,476,500 00	2,907,350 57	1,616,689,503 00	8,598,634 24	1,656,141,804 00	8,876,858 81	21,985,059 00	514,656 10	88,039,140 00	2,114,469 90
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$38,497,366 00	\$557,258 82	\$10,910,091 00	\$160,658 81	\$10,604,816 00	\$157,694 64	\$635,612 00	\$10,050 16	\$38,167,029 00	\$550,172 84
Providence	27,718,309 00	295,138 87	8,059,556 00	84,974 50	6,908,564 00	72,631 29	193,050 00	2,353 05	28,676,251 00	305,099 03
Quincy	32,679,894 00	478,988 85	10,070,410 00	150,632 37	10,164,078 00	152,372 44	-	-	32,586,226 00	477,248 28
Traders & Mechanics	40,841,243 00	612,303 89	11,910,030 00	181,033 40	181,092,361 00	186,260 12	-	-	40,688,912 00	607,077 17
Total	\$139,736,812 00	\$1,943,689 93	\$40,950,087 00	\$577,299 08	\$39,769,819 00	\$568,958 49	\$528,662 00	\$12,433 20	\$140,088,418 00	\$1,939,597 32
COS. OF FOREIGN COUNTRIES.										
Aachen & Munich	\$80,824,902 00	\$1,106,215 80	\$88,322,958 00	\$1,210,246 06	\$72,531,178 00	\$1,048,200 94	\$8,512,637 00	\$112,290 67	\$88,103,845 00	\$1,155,970 25
Atlas Assurance	111,103,874 00	1,356,532 16	100,887,059 00	1,189,420 08	101,579,842 00	1,177,888 44	9,325,644 00	118,530 30	101,087,447 00	1,249,533 50
British America } Fire	116,257,605 00	1,509,532 87	192,598,895 00	1,653,294 44	111,391,670 00	1,493,195 79	7,103,940 00	59,220 72	120,360,980 00	1,580,110 80
} Marine	8,899,016 00	89,449 43	35,322,072 00	322,758 06	38,784,180 00	329,379 43	-	-	3,436,908 00	82,828 06
Caledonian	183,910,043 00	1,927,444 43	132,065,326 00	1,476,897 37	130,083,726 00	1,443,682 67	28,914,923 00	314,866 60	157,006,720 00	1,645,792 53
Commercial Union } Fire	440,408,638 00	4,746,671 66	336,037,564 00	4,031,730 15	343,806,684 00	3,976,963 40	35,514,853 00	349,879 63	397,124,665 00	4,451,568 78
} Marine	2,359,920 00	67,195 70	98,454,640 00	255,800 60	95,751,996 00	210,459 09	468,243 60	6,355 86	4,594,321 00	106,181 36
Hamburg Bremen	189,041,927 00	2,414,243 08	149,486,017 00	2,048,231 39	133,792,401 00	1,834,231 94	7,060,910 00	90,933 87	197,674,633 00	2,537,308 66
Law Union & Crown	38,273,079 00	456,951 32	45,101,678 00	536,855 29	40,300,825 00	474,781 12	4,131,135 00	53,786 93	38,942,797 00	465,238 56
Liverpool & London & Globe	1,089,814,170 00	11,104,166 23	995,384,301 00	10,552,150 75	883,705,407 00	9,158,681 45	242,935,652 00	2,323,599 48	958,557,912 00	10,174,066 05
London Assurance } Fire	223,071,456 00	2,375,806 00	124,474,433 00	1,903,503 40	122,521,191 00	1,778,298 43	21,114,307 00	232,036 85	203,910,391 00	2,268,974 02
} Marine	21,914,891 00	102,574 13	174,754,651 00	906,306 44	182,293,273 00	884,120 91	3,247,966 00	42,469 29	11,128,303 00	82,290 37
London & Lancashire	388,436,717 00	3,564,327 60	269,458,581 00	2,769,461 23	265,083,101 00	2,611,207 03	45,844,465 00	468,391 50	336,967,732 00	3,244,190 30

Manchester Assurance	195,573,362 00	2,302,430 97	151,364,929 00	1,965,231 33	157,515,296 00	1,952,123 75	20,527,787 00	268,796 12	168,895,208 00	2,046,742 43
National (Ireland)	51,559,612 00	723,092 10	33,907,451 00	522,903 42	38,700,597 00	568,799 66	3,980,853 00	47,755 01	42,785,613 00	629,440 85
North British & Mercantile..	613,015,479 00	5,978,715 60	485,363,258 00	4,979,589 13	476,551,824 00	4,777,555 09	52,914,129 00	443,667 96	568,912,784 00	5,737,081 68
Northern Assurance	286,630,609 00	3,238,904 99	282,971,041 00	3,336,578 13	241,873,611 00	2,856,618 42	19,444,928 00	188,869 91	308,283,111 00	3,529,994 79
Norwich Union	286,998,817 00	3,076,462 31	231,281,708 00	2,698,436 30	216,395,172 00	2,448,044 73	27,707,300 00	307,515 34	274,178,053 00	3,019,338 54
Palatine	141,663,097 00	1,773,001 61	143,884,619 00	1,902,963 30	124,947,139 00	1,633,404 18	20,201,712 00	279,320 88	140,398,865 00	1,763,239 85
Phoenix Assurance	466,233,031 00	4,911,715 16	306,881,487 00	3,855,189 97	390,409,429 00	4,242,318 33	69,863,641 00	891,908 60	312,841,448 00	3,632,678 20
Prussian National } Fire....	80,686,750 00	1,040,510 58	64,881,016 00	900,236 34	58,388,347 00	804,173 14	8,158,673 00	110,442 85	79,020,746 00	1,026,130 93
} Marine	1,765 00	9 50	748,929 00	2,881 96	750,154 00	2,887 41	-	-	540 00	4 05
Royal	971,455,320 91	9,465,463 12	668,608,923 84	7,309,711 08	713,006,432 56	7,018,187 30	124,473,919 15	1,430,684 16	802,583,893 04	8,326,302 74
Royal Exchange	140,639,509 00	1,646,349 50	167,868,165 00	1,945,731 10	115,056,150 00	1,339,833 99	39,074,389 00	480,181 50	154,377,135 00	1,772,065 11
Scottish Union & National..	483,969,412 00	4,807,870 70	289,450,753 00	3,386,113 39	351,304,930 00	3,662,134 32	115,922,207 00	1,219,160 27	306,193,028 00	3,312,689 50
State	14,004,826 00	187,210 71	17,777,131 00	240,345 91	16,491,486 00	220,794 19	407,150 00	5,143 67	14,883,321 00	201,618 76
Sun	355,058,838 00	3,471,744 06	238,516,273 00	2,632,245 03	239,176,145 00	2,490,092 14	22,893,838 00	211,788 00	335,505,178 00	3,402,108 95
Union Assurance	133,752,583 00	1,431,130 77	151,769,159 00	1,635,359 97	134,225,152 00	1,440,514 85	25,599,512 00	228,456 34	125,697,078 00	1,387,519 55
Western Assurance } Fire....	232,529,788 00	2,690,404 22	260,047,277 00	2,838,477 72	239,031,382 00	2,611,407 66	23,567,966 00	220,688 83	229,977,717 00	2,696,785 45
} Marine	7,532,344 00	206,197 24	73,324,082 00	606,395 37	73,353,778 00	575,039 03	1,162,269 00	31,208 41	6,840,379 00	206,345 17
Total } Fire	\$7,314,913,494 91	\$77,295,897 55	\$5,848,420,562 84	\$67,510,932 28	\$5,713,869,017 56	\$63,062,132 96	\$985,194,670 15	\$10,488,216 09	\$6,464,270,310 04	\$71,256,480 78
} Marine	35,707,936 00	465,426 00	386,104,374 00	2,094,142 43	390,933,381 00	2,001,885 87	4,878,478 00	80,033 55	26,000,451 00	477,649 01
Aggregate } Fire	23,580,501,379 41	255,658,590 93	18,332,906,582 44	214,625,114 64	17,145,418,273 05	194,441,629 66	2,740,840,443 82	30,089,571 09	22,027,149,239 98	245,752,504 82
} Marine	187,232,806 00	3,528,991 33	2,022,918,420 00	10,968,701 12	2,066,979,174 00	11,157,183 49	26,863,537 00	594,689 65	116,308,515 00	2,745,819 31

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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1902.	1903.	1902.	1903.	1902.	1903.	1902.	1903.	1902.	1903.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$18,657,818 60	\$15,219,205 00	\$147,964 51	\$110,204 31	\$90,922 98	\$94,148 02	\$95,386 98	\$78,175 02	-	-
Union (Marine).....	8,973,943 21	4,905,338 00	166,347 24	139,579 73	105,296 11	95,352 79	107,201 79	82,017 80	-	-
Total	\$27,631,761 21	\$20,124,543 00	\$314,311 75	\$249,784 04	\$196,219 09	\$189,500 81	\$202,588 77	\$160,192 82	-	-
CO'S OF OTHER STATES.										
Etna	\$9,085,631 00	\$9,510,652 00	\$133,627 83	\$145,071 02	\$70,331 62	\$89,797 49	\$64,100 19	\$99,606 32	\$2,004 42	\$2,176 07
Agricultural	578,700 00	516,000 00	9,364 00	7,903 00	3,588 00	3,981 00	3,445 00	3,522 00	140 46	118 54
American (Mass.)	607,642 00	936,428 00	7,598 82	12,561 05	5,581 31	4,719 63	6,554 63	3,817 67	152 44	251 22
American (N. J.)	384,074 00	366,684 00	5,483 66	5,868 27	3,117 53	1,747 61	3,117 53	1,897 61	114 34	119 99
American (Pa.)	1,177,122 00	1,096,710 00	19,401 04	17,924 60	12,610 36	10,896 20	9,594 94	11,608 98	388 02	358 49
American Central	1,024,911 00	1,382,948 00	19,751 66	27,464 12	9,087 22	22,262 90	8,320 14	21,850 72	430 41	599 99
Boston { Fire.....	1,023,767 00	1,302,743 00	17,743 12	19,558 95	7,139 56	13,371 00	8,030 49	13,235 24	553 23	627 24
{ Marine	788,645 00	1,028,201 00	9,754 48	9,921 66	8,058 23	10,658 89	11,963 23	4,008 89	-	-
Caledonian-American.....	132,992 00	124,092 00	1,747 62	1,914 90	868 85	5 00	868 85	5 00	26 21	30 05
Capital	1,653,206 00	1,769,502 00	26,874 49	27,318 72	20,916 86	29,717 97	20,857 97	28,597 49	537 49	546 84
Commerce	195,455 00	199,173 00	2,170 15	2,401 31	598 76	157 53	592 76	157 53	32 55	36 02
Commercial Union.....	46,500 00	119,675 00	468 82	1,473 13	-	-	-	-	7 03	22 10
Connecticut.....	3,156,700 00	2,939,000 00	48,297 26	44,819 22	32,776 83	24,619 58	26,634 83	27,436 15	724 46	672 29
Continental	3,076,514 00	3,080,931 00	48,740 10	52,129 24	33,785 36	40,902 05	32,652 96	36,782 32	731 10	781 94
Delaware	519,353 00	598,400 00	8,456 62	9,539 74	4,672 43	8,223 02	4,965 51	7,663 41	126 85	190 79
Dutchess	28,000 00	379,920 00	484 47	8,042 25	-	5,603 13	-	6,624 53	7 27	120 63
Equitable { Fire.....	402,800 00	375,965 00	5,229 79	5,141 57	1,763 21	5,986 82	1,837 21	6,891 82	122 74	114 92
{ Marine	15,800 00	8,300 00	907 25	604 60	57 12	-	57 12	-	-	-
Federal	-	116,075 00	-	1,728 94	-	107 66	-	107 66	-	37 85
Fire Association	2,563,128 00	4,034,038 00	43,623 74	51,065 44	19,211 59	24,693 50	21,695 91	26,046 78	873 17	1,021 31
Fireman's Fund { Fire.....	2,493,323 54	2,325,051 73	24,316 19	27,054 94	8,290 51	14,044 68	8,615 32	13,786 33	383 89	423 46
{ Marine	461,680 00	318,261 00	1,276 66	1,175 54	-	-	-	-	-	-
Firemens.....	684,870 00	590,605 00	8,244 59	7,303 01	5,228 55	2,790 85	5,827 90	2,176 02	172 96	149 61

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1902.	1903.	1902.	1903.	1902.	1903.	1902.	1903.	1902.	1903.
Victoria	\$42,556 00	-	\$398 96	-	-	-	-	-	\$5 98	-
Westchester	673,671 00	\$819,591 00	11,529 47	\$13,293 10	\$6,463 46	\$9,764 66	\$6,692 45	\$10,261 19	172 94	\$216 14
Williamsburg City	754,453 00	654,713 00	10,334 61	9,585 17	3,721 51	4,873 71	3,694 97	5,700 21	155 02	143 78
Total { Fire	\$93,784,933 13	\$101,292,534 77	\$1,365,159 78	\$1,485,710 29	\$803,223 99	\$1,033,583 99	\$763,839 08	\$1,122,025 81	\$24,573 31	\$26,350 23
{ Marine	1,886,327 00	1,962,519 00	45,228 02	41,213 81	25,082 78	16,616 48	21,457 13	9,913 60		
MUT. CO'S OF OTHER STATES.										
Holyoke	\$1,140,728 00	\$1,305,551 00	\$14,493 14	\$16,715 71	\$2,661 76	\$5,112 59	\$4,401 76	\$3,372 59	\$289 86	\$334 31
Providence	28,500 00	298,800 00	3,433 17	3,755 66	39 67	518 16	39 67	518 16	68 66	75 11
Quincy	1,066,419 00	981,368 00	15,755 69	15,669 38	8,013 13	5,508 17	8,013 13	6,508 17	312 76	306 18
Trailers & Mechanics	1,060,353 00	1,043,087 00	16,686 54	16,064 73	2,376 95	2,080 92	2,376 95	2,080 92	320 96	316 14
Total	\$3,296,000 00	\$3,628,806 00	\$50,362 54	\$52,205 48	\$13,091 51	\$13,219 84	\$14,831 51	\$12,479 84	\$992 24	\$1,031 74
CO'S OF FOREIGN COUNTRIES.										
Aachen & Munich	\$400,521 00	\$211,254 00	\$8,911 16	\$5,639 47	\$10,339 14	\$8,918 54	\$9,606 20	\$7,443 57	\$134 23	\$85 20
Atlas	279,129 00	280,003 00	4,341 86	3,565 55	10 27	4,281 40	10 27	4,381 40	65 13	53 48
British America	698,111 00	624,432 00	12,352 97	11,714 09	8,798 29	7,303 72	9,264 49	7,319 52	185 29	179 08
Caledonian	1,034,090 00	791,376 00	18,231 33	15,588 50	7,435 15	15,495 92	10,042 55	16,251 42	288 48	251 57
Commercial Union	2,261,666 00	2,212,223 00	33,381 34	34,898 21	14,619 12	13,273 36	13,824 12	17,006 73	500 73	523 47
Hamburg Bremen	1,734,470 00	1,868,832 00	36,503 32	39,436 85	18,721 42	30,355 76	21,081 42	28,980 76	547 55	591 55
Imperial	102,175 00	-	1,995 94	-	3,168 66	-	1,738 36	-	29 94	-
Law Union & Crown	100,682 00	96,738 00	644 83	1,046 54	-	19 27	-	819 27	9 67	15 70
Liverpool & London & Globe	6,230,627 00	5,624,633 00	87,437 78	90,601 79	48,679 62	58,913 96	43,574 62	66,123 96	1,338 32	1,388 22
London Assurance	1,245,559 00	1,154,733 00	19,518 52	18,139 99	14,431 41	10,853 94	12,175 44	11,412 94	294 55	273 51
London & Lancashire	1,410,748 00	1,561,540 00	20,708 10	23,507 32	5,942 97	10,052 30	6,295 97	9,891 30	310 62	352 61
Manchester	661,577 00	658,750 00	10,532 93	12,029 07	4,572 72	4,773 16	4,895 88	6,422 60	158 80	180 44
National (Ireland)	3,166,054 00	3,167,766 00	52,392 08	59,416 16	23,999 80	45,901 57	26,566 73	50,021 05	786 76	891 24
North British & Mercantile.	3,641,175 00	3,775,283 00	51,417 28	50,569 14	24,791 96	25,014 67	23,790 42	25,903 15	783 01	760 59
Northern Assurance	1,395,930 00	1,551,276 00	19,033 03	21,161 02	7,242 38	13,454 89	4,742 38	13,954 89	285 50	317 42

Norwich Union	1,281,410 00	1,179,275 00	20,081 40	19,509 92	3,118 06	7,401 52	2,777 11	7,430 15	300 47	292 65
Palatine	247,245 00	239,260 00	3,703 94	3,980 62	3 08	473 52	3 08	473 52	55 93	62 33
Phoenix Assurance	1,803,986 00	780,946 00	29,389 05	17,515 18	21,672 33	35,591 02	23,758 54	35,212 02	440 84	263 38
Prussian National	375,625 00	471,645 00	6,235 74	7,935 19	3,202 56	5,279 46	2,177 38	5,538 05	93 54	119 03
Royal	5,941,400 95	5,777,888 00	78,011 21	82,839 61	46,612 00	27,717 03	46,546 10	39,657 15	1,170 17	1,242 59
Royal Exchange	909,298 00	877,159 00	13,853 44	13,674 87	12,263 51	5,691 58	9,097 51	5,966 58	207 80	205 12
Scottish Union & National ..	1,669,881 00	933,459 00	20,869 78	16,495 79	6,650 98	3,117 93	7,172 18	2,542 22	313 05	247 44
State	-	21,107 00	-	298 21	-	3 88	-	3 88	-	4 47
Sun	1,208,610 00	1,712,459 00	22,367 60	26,130 32	10,234 08	21,895 16	10,885 79	22,336 65	335 51	391 95
Union Assurance	429,512 00	372,932 00	3,363 13	3,804 53	2,149 51	687 60	2,179 76	3,092 54	50 36	67 07
Western Assurance } Fire...	1,920,100 00	2,248,829 00	24,159 12	25,749 81	16,470 15	17,049 72	15,284 55	15,351 83	} 646 81	} 659 26
Western Assurance } Marine	635,281 00	618,906 00	18,959 80	18,023 44	3,787 28	2,704 73	4,337 28	2,675 73		
Total } Fire	\$40,147,572 95	\$38,193,798 00	\$599,406 88	\$605,038 75	\$315,129 20	\$373,520 88	\$307,491 15	\$403,538 53	} \$9,333 06	} \$9,419 37
Total } Marine	635,281 00	618,906 00	18,959 80	18,023 44	3,787 28	2,704 73	4,337 28	2,675 73		
Aggregate } Fire	\$137,228,506 08	\$143,115,138 77	\$2,014,929 20	\$2,142,954 52	\$1,131,444 70	\$1,420,324 71	\$1,086,161 74	\$1,538,044 18	} \$34,898 61	} \$36,801 34
Aggregate } Marine	30,153,369 21	22,705,968 00	378,499 57	309,021 29	225,089 15	208,822 02	228,383 18	172,782 15		

INSURANCE COMMISSIONER'S REPORT.

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, 1903.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County.....	\$60,347 20	\$804 86	\$61,152 06	\$978 92	\$659,928 00	\$390,926 00	\$1,542,346 00	\$1,649 08	\$8,830 77	\$10,627 00
Boothbay.....	5,641 38	475 83	6,117 21	-	10,225 00	10,625 00	92,305 00	33 67	-	2 50
Brunswick Farmers.....	9,985 51	103 67	10,089 18	-	50,325 00	48,675 00	236,754 00	99 76	1,090 36	2,100 00
Cape Elizabeth.....	9,728 35	490 85	10,219 20	-	25,350 00	19,100 00	108,025 00	194 90	-	-
Casco.....	5,127 65	2 91	5,130 56	-	18,650 00	16,050 00	51,215 00	-	-	-
Citizens.....	3,952 59	250 58	4,203 17	-	29,590 00	32,700 00	86,390 00	88 86	-	-
Cumberland.....	16,630 15	581 03	17,211 18	-	54,063 00	42,687 00	313,812 00	94 68	-	-
Danville.....	7,585 83	588 90	8,174 73	8 00	31,525 00	36,155 00	148,975 00	62 18	17 16	-
Dixigo.....	220,697 90	2,169 03	222,866 93	9,153 87	705,217 00	87,080 00	3,264,950 00	3,262 06	6,278 50	8,739 85
Dresden.....	8,501 38	379 55	8,880 93	-	20,825 00	20,275 00	183,845 00	52 09	-	249 00
Edgecomb.....	6,604 03	440 31	7,044 34	-	20,310 00	13,060 00	82,350 00	105 94	-	50 00
Elliot and Kittery.....	66,445 20	490 67	66,935 87	2,719 00	145,980 00	140,575 00	1,107,420 00	452 71	5,581 61	2,459 21
Falmouth.....	41,309 50	1,350 40	42,659 90	-	71,195 00	59,195 00	413,095 00	208 73	-	1,300 00
Farmington.....	21,899 38	74 80	21,974 18	-	85,225 00	29,125 00	226,540 00	354 25	-	200 00
Fayette.....	5,426 96	466 22	5,893 18	-	22,120 00	23,345 00	54,205 00	85 29	-	6 00
Freeport & Yarmouth.....	21,979 83	74 09	22,053 92	33 00	53,000 00	36,075 00	468,565 00	106 00	-	13 62
Fryeburg.....	20,679 94	224 86	20,904 80	-	97,215 00	93,825 00	462,225 00	-	1,342 43	1,200 00
Gardiner & Richmond.....	18,988 80	794 72	19,783 52	-	94,045 00	78,850 00	220,120 00	232 76	-	-
Gorham Farmers.....	31,633 33	163 41	31,796 74	2 58	74,290 00	66,710 00	251,530 00	-	-	-
Gray & New Gloucester.....	26,209 13	574 97	26,784 10	-	49,050 00	26,370 00	279,100 00	149 73	784 08	600 00
Hampden.....	29,715 18	217 24	29,932 42	-	111,640 00	99,065 00	311,975 00	-	1,482 43	1,500 00
Harpwell.....	12,504 95	166 75	12,671 70	-	28,125 00	39,719 50	207,324 66	74 42	-	-
Harrison.....	28,421 54	2,291 06	30,712 60	-	104,670 00	84,520 00	611,530 00	565 01	1,904 50	1,955 00
Jay.....	10,593 62	89 97	10,683 59	-	32,425 00	28,760 00	208,800 00	99 48	908 47	900 00
Jefferson Farmers.....	5,891 40	898 26	6,789 66	-	13,900 00	9,900 00	132,150 00	70 10	-	-

INSURANCE COMMISSIONER'S REPORT.

Kennebunk Farmers.....	23,512 03	1,225 02	24,737 05	-	23,550 00	6,725 00	247,495 00	117 75	-	15 00
Litchfield	10,453 56	14 55	10,468 11	-	49,115 00	50,725 00	196,255 00	58 21	-	-
Lovell	4,761 35	84 40	4,845 75	-	19,925 00	18,300 00	81,900 00	24 99	-	-
Medomak	19,340 50	1,388 58	20,729 08	25 00	133,100 00	83,925 00	411,700 00	382 22	-	212 81
Mercantile & Manufacturers	21,954 00	298 21	22,252 21	125 00	172,500 00	-	172,500 00	520 20	-	-
Mutnal Fire.....	11,923 41	97,672 10	109,595 51	5,962 00	271,800 00	295,890 00	1,101,200 00	3,333 55	-	508 14
Newburg	9,261 05	59 90	9,320 95	-	43,940 00	47,175 00	99,280 00	12 00	999 45	1,041 50
Newcastle	6,806 32	67 02	6,873 34	-	40,075 00	27,200 00	104,775 00	197 43	-	14 96
New Portland	10,700 01	112 60	10,812 61	23 30	31,550 00	29,000 00	113,715 00	63 20	441 46	635 00
North Yarmouth	13,270 23	44 80	13,315 03	50 00	54,382 00	49,285 00	287,683 00	124 02	-	20 00
Oxford County.....	105,065 25	1,427 04	106,492 29	2,981 00	515,913 00	257,330 00	2,032,611 00	1,347 88	12,576 78	12,506 11
Patrons Androscoggin.....	238,956 00	816 52	239,772 52	7,891 00	1,651,220 00	1,430,286 00	6,047,847 00	2,548 89	14,253 20	13,480 86
Pittston & Whitefield.....	28,135 57	483 99	28,669 56	30 96	133,800 00	132,070 00	356,812 00	392 29	1,812 84	2,251 92
Union Farmers	8,583 55	85 36	8,668 91	-	24,050 00	16,950 00	95,150 00	72 15	-	-
Warren Farmers	9,509 67	1,895 14	11,404 81	1 00	69,375 00	65,825 00	207,085 00	*341 19	-	15 00
Wells	13,708 42	18 55	13,726 97	954 62	42,500 00	46,045 75	255,827 00	77 57	91 86	810 00
West Bangor & Hermon	14,932 23	111 94	15,044 17	25 00	39,500 00	35 665 00	158,460 00	-	-	-
West Gardiner	5,211 53	73 34	5,284 87	-	25,125 00	25,175 00	112,750 00	26 17	528 82	500 00
Wilton	15,480 96	100 52	15,581 48	-	48,650 00	37,510 00	251,405 00	63 71	-	-
Windham	17,392 26	169 23	17,561 49	-	77,116 00	59,781 00	244,946 00	178 14	-	-
Woolwich	10,347 18	223 83	10,571 01	10 00	27,150 00	23,955 00	164,595 00	92 55	429 58	400 00
York County	180,761 63	1,079 24	181,840 87	1,286 09	683,230 00	565,795 00	2,020,665 00	2,049 68	5,003 51	4,720 50
Total	\$1,476,617 44	\$121,616 82	\$1,598,234 26	\$32,261 00	\$6,797,054 00	\$4,842,990 25	\$25,827,182 66	\$20,065 49	\$65,257 81	\$69,033 98

*Includes policy fees.

INSURANCE COMMISSIONER'S REPORT.

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.	All other expenditures.	Total expenditures.
Aroostook County.....	\$1,649 08	-	\$8,830 77	\$952 00	\$11,431 85	\$10,627 00	\$360 00	\$183 81	\$11,170 81
Boothbay	33 67	-	-	6 08	39 75	2 50	7 00	4 97	14 47
Brunswick Farmers	99 76	\$25 50	1,990 36	300 00	2,415 62	2,100 00	78 50	323 43	2,501 93
Cape Elizabeth	194 90	-	-	25 64	220 54	-	50 00	16 70	66 70
Casco	-	25 50	-	-	25 50	-	25 50	25	25 75
Citizens	88 86	48 00	-	1 76	138 62	-	48 00	16 85	64 85
Cumberland	94 68	37 00	-	17 00	148 68	-	38 60	5 15	43 75
Danville.....	62 18	20 00	17 16	13 68	113 62	-	20 29	2 00	22 29
Dirigo	3,262 06	341 50	6,278 50	12,831 54	22,713 60	8,739 85	1,794 01	12,045 81	22,579 67
Dresden	52 09	16 00	-	13 96	82 05	249 00	16 60	5 24	270 24
Edgecomb	105 94	19 00	-	17 14	142 08	50 00	19 00	9 10	78 10
Eliot & Kittery	452 71	-	5,581 61	-	6,034 32	2,459 21	463 35	2,870 44	5,793 00
Falmouth	208 73	97 50	-	82 00	388 23	1,300 00	96 00	65 88	1,461 88
Farmington.....	354 25	147 00	-	200 00	701 25	200 00	252 50	241 77	694 27
Fayette.....	85 29	13 50	-	12 91	111 70	6 00	18 00	22 78	46 78
Freeport & Yarmouth.....	106 00	36 00	-	-	142 00	13 62	105 00	7 95	126 57
Fryeburg	-	120 00	1,342 43	307 95	1,770 38	1,200 00	129 50	381 51	1,711 01
Gardiner & Richmond	232 76	139 00	-	36 28	408 04	-	123 20	25 16	148 36
Gorham Farmers.....	-	67 00	-	-	67 00	-	67 00	2 52	69 52
Gray & New Gloucester.....	149 73	26 50	784 08	-	960 31	600 00	38 50	56 15	694 65
Hampden	-	82 00	1,482 43	-	1,564 43	1,500 00	66 00	18 75	1,584 75
Harpwell	74 42	9 50	-	2 06	85 98	-	28 20	2 41	30 61
Harrison	565 01	102 00	1,904 50	40 87	2,612 38	1,955 00	201 83	215 58	2,372 41
Jay	99 48	18 00	968 47	3 50	1,029 45	900 00	44 40	41 69	986 09
Jefferson Farmers.....	70 10	10 50	-	26 60	107 20	-	10 50	2 00	12 50
Kennebunk Farmers.....	117 75	23 00	-	37 49	178 24	15 00	50 00	4 00	69 00
Litchfield	58 21	34 50	-	-	92 71	-	75 45	5 86	81 31
Lovell	24 99	10 50	-	1 00	36 49	-	21 00	16 70	37 70
Medomak	382 22	88 00	-	-	470 22	212 81	126 50	22 59	361 90
Mercantile & Manufacturers.....	520 20	108 00	-	-	628 20	-	259 50	170 49	429 99

Mutual Fire.....	3,333 55	-	-	10,578 14	13,911 69	508 14	1,035 78	2,878 10	4,422 02
Newburg.....	12 00	30 50	999 45	-	1,041 95	1,041 50	34 50	25 42	1,101 42
Newcastle.....	197 43	22 50	-	-	219 93	14 96	22 50	144 75	182 21
New Portland.....	63 20	39 00	441 46	5 15	548 81	635 00	47 25	46 93	729 18
North Yarmouth.....	124 02	-	-	-	124 02	20 00	60 02	89 51	169 53
Oxford County.....	1,347 88	-	12,576 78	4,348 25	18,272 91	12,506 11	166 00	4,623 92	17,296 03
Patrons Androscoggin.....	2,548 89	-	14,253 20	5,559 48	22,361 57	13,480 86	842 12	8,881 62	23,204 60
Pittston & Whitefield.....	392 29	80 00	1,812 84	11 43	2,296 56	2,251 92	80 00	53 59	2,385 51
Union Farmers.....	72 15	34 00	-	-	106 15	-	10 00	46 21	56 21
Warren Farmers.....	*341 19	-	-	81 98	423 17	15 00	89 00	6 95	110 95
Wells.....	77 57	31 00	91 86	801 59	1,002 02	810 00	175 10	437 15	1,422 25
West Bangor & Hermon.....	-	55 00	-	-	55 00	-	56 00	10 00	66 00
West Gardiner.....	26 17	21 00	528 82	3 00	578 99	500 00	33 60	21 54	555 14
Wilton.....	63 71	30 00	-	4 75	98 46	-	61 50	26 80	88 30
Windham.....	178 14	64 25	-	-	242 39	-	63 75	54 73	118 48
Woolwich.....	92 55	24 75	429 58	5 54	552 42	400 00	39 75	37 27	477 02
York County.....	2,049 68	361 50	5,003 51	3,136 38	10,551 07	4,720 50	2,135 50	3,905 50	10,761 50
Total.....	\$20,065 49	\$2,458 50	\$65,257 81	\$39,465 15	\$127,246 95	\$69,033 98	\$9,585 70	\$38,077 53	\$116,697 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 29, 1903.....	- †\$2,500 00	†\$197 13
Boothby, L. T. & Son Co	Waterville .	October 28, 1903.....	28,250 00	594 18
Curran, Wm. F.	Bangor	January 21, 1903.....	99,500 00	1,705 86
Griffin, John C.	Skowhegan	May 22, 1903	130,625 00	1,182 71
Jones, E. C. & Co	Portland	July 17, 1903.....	16,250 00	458 68
Smith, Wesley G	Old Orchard .	September 20, 1902.....	1,000 00	20 00
Welch, Geo. A	Lewiston.	December 1, 1902.....	\$	\$
			\$273,125 00	\$4,158 56

†Risks written..... \$55,000 00 †Gross premiums..... \$218 50
 Risks cancelled 57,500 00 - \$2,500 00 Return premiums..... 21 37 \$197 13

§No returns.

TABLE No. 12.
Record of Fires During the Year 1903.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Abbot.....	716	2	\$9,915 00	\$8,066 00	\$4,400 00	\$1,641 00	\$11,965 00	\$10,173 00	\$5,400 00	\$2,223 00
Acton	778	1	1,000 00	475 00	650 00	-	-	-	-	-
Addison	1,059	0	-	-	-	-	-	-	-	-
Albany	538	2	1500 00	510 00	400 00	400 00	100 00	100 00	-	-
Albion	878	4	2,724 00	1,787 00	1,200 00	263 00	1,040 00	796 00	350 00	106 00
Alexander.....	333	1	1,500 00	75 00	-	-	-	-	-	-
Alfred	937	3	6,000 00	4,200 00	1,900 00	-	3,300 00	2,725 00	400 00	-
Allagash Pl.....	190	0	-	-	-	-	-	-	-	-
Alna	444	1	5,000 00	5,000 00	-	-	2,000 00	2,000 00	-	-
Alton	314	0	-	-	-	-	-	-	-	-
Amherst.....	364	1	16,644 00	16,194 00	\$1,220 00	1,207 00	54,242 00	29,093 00	44,750 00	14,487 00
Amity	404	0	-	-	-	-	-	-	-	-
Andover.....	727	3	3,300 00	2,105 00	2,200 00	1,205 00	350 00	300 00	-	-
Anson	1,830	1	1,080 00	1,080 00	800 00	800 00	1,934 00	1,854 00	1,400 00	1,185 00
Appleton	975	0	-	-	-	-	-	-	-	-
Argyle	320	5	3,900 00	3,900 00	1,000 00	1,000 00	750 00	750 00	-	-
Arrowsic	180	0	-	-	-	-	-	-	-	-
Ashland	1,080	0	-	-	-	-	-	-	-	-
Athens	896	2	2,256 00	1,506 00	950 00	950 00	575 00	303 00	160 00	100 00
Atkinson	495	0	-	-	-	-	-	-	-	-
Auburn	12,951	59	110,090 00	14,478 00	85,000 00	9,483 00	50,014 00	8,220 00	27,775 00	5,680 00
Augusta	11,683	36	114,975 00	15,413 00	59,575 00	11,132 00	89,005 00	9,012 00	60,412 00	8,717 00
AuFon	152	0	-	-	-	-	-	-	-	-
Avon	448	0	-	-	-	-	-	-	-	-
Baileyville	215	1	1,275 00	1,275 00	850 00	803 00	296 00	296 00	100 00	100 00

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Baldwin	821	2	1,200 00	1,200 00	650 00	650 00	800 00	800 00	100 00	100 00
Bancroft	318	0	-	-	-	-	-	-	-	-
Bangor	21,850	106	280,059 00	14,632 00	193,781 00	12,136 00	202,479 00	23,701 00	111,260 00	20,484 00
Baring	231	0	-	-	-	-	-	-	-	-
Barnard Pt	98	0	-	-	-	-	-	-	-	-
*Batchelder's Grant	173	1	500 00	50 00	500 00	50 00	-	-	-	-
Bath	10,477	38	†431,650 00	†9,542 00	†407,550 00	†9,534 00	56,037 00	11,681 00	42,400 00	10,073 00
Beddington	86	0	-	-	-	-	-	-	-	-
Belfast	4,615	8	13,600 00	5,116 00	6,795 00	1,816 00	12,928 00	5,600 00	7,675 00	2,416 00
Belgrade	1,058	3	1,540 00	1,540 00	700 00	700 00	3,431 00	1,950 00	1,700 00	919 00
Belmont	352	0	-	-	-	-	-	-	-	-
Benedicta	350	0	-	-	-	-	-	-	-	-
Benton	1,097	0	-	-	-	-	-	-	-	-
Berwick	2,280	7	20,900 00	6,065 00	14,738 00	4,665 00	5,216 00	1,574 00	3,825 00	1,574 00
Bethel	1,835	7	15,750 00	9,686 00	5,700 00	2,484 00	4,450 00	3,475 00	550 00	325 00
Biddeford	16,145	35	67,125 00	7,975 00	41,125 00	1,996 00	20,616 00	3,742 00	14,575 00	1,735 00
Bigelow Pt	57	0	-	-	-	-	-	-	-	-
Bingham	841	3	3,350 00	115 00	2,700 00	115 00	500 00	26 00	250 00	26 00
Blaine	954	4	6,800 00	6,800 00	3,800 00	3,800 00	6,125 00	6,025 00	3,800 00	3,319 00
Blanchard	248	0	-	-	-	-	-	-	-	-
Bluehill	1,828	9	6,448 00	4,605 00	4,750 00	2,882 00	2,910 00	1,622 00	1,820 00	1,020 00
Boothbay	1,766	2	1,308 00	1,013 00	1,100 00	805 00	1,200 00	415 00	700 00	415 00
Boothbay Harbor	1,926	1	300 00	5 00	300 00	5 00	-	-	-	-
Bowdoin	937	2	6,000 00	125 00	4,000 00	125 00	-	-	-	-
Bowdoinham	1,305	4	1,800 00	48 00	1,650 00	48 00	950 00	35 00	950 00	35 00
Bowerbank Pt	66	1	1,800 00	1,200 00	800 00	800 00	-	-	-	-
Bradford	954	0	-	-	-	-	-	-	-	-
Bradley	682	1	800 00	500 00	600 00	598 00	900 00	900 00	400 00	400 00
Bremen	657	0	-	-	-	-	-	-	-	-
Brewer	4,835	14	47,600 00	16,949 00	28,850 00	3,699 00	4,535 00	1,340 00	2,050 00	327 00
Bridgewater	1,179	5	6,000 00	3,698 00	4,100 00	2,298 00	6,590 00	5,198 00	4,450 00	3,178 00
Bridgton	2,868	7	32,000 00	1,473 00	17,700 00	1,473 00	11,600 00	705 00	4,500 00	105 00
Brighton Pt	368	0	-	-	-	-	-	-	-	-
Bristol	2,572	8	10,740 00	5,965 00	6,700 00	1,315 00	5,875 00	3,709 00	5,400 00	2,834 00
Brooklin	936	1	450 00	450 00	200 00	200 00	300 00	300 00	300 00	300 00

* Unorganized, Oxford county. † Includes contents of ship yard. ‡ Full value not ascertained. § Full amount of insurance not ascertained.

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	0	-	-	-	-	-	-	-	-	-
Brooksville	1,171	1	\$250 00	\$100 00	\$500 00	\$100 00	\$100 00	\$25 00	-	-	-
Brookton	285	0	-	-	-	-	-	-	-	-	-
Brownfield	1,019	5	3,500 00	1,130 00	3,400 00	530 00	1,250 00	625 00	1,200 00	\$475 00	-
Brownville	1,570	1	700 00	700 00	-	-	500 00	300 00	-	-	-
Brunswick	6,806	18	44,350 00	3,161 00	30,425 00	1,926 00	23,250 00	1,741 00	8,550 00	-	671 00
Backfield	1,139	0	-	-	-	-	-	-	-	-	-
Backsport	2,339	10	15,850 00	5,921 00	11,000 00	3,071 00	1,150 00	1,150 00	50 00	-	50 00
Burlington	394	0	-	-	-	-	-	-	-	-	-
Burnham	766	1	5,960 00	5,960 00	2,700 00	2,700 00	4,096 00	1,022 00	1,900 00	-	860 00
Buxton	1,838	4	3,000 00	32 00	3,000 00	32 00	800 00	31 00	800 00	-	31 00
Byron	204	1	1,500 00	1,500 00	-	-	1,000 00	800 00	-	-	-
Calais	7,655	46	65,196 00	7,935 00	50,450 00	6,113 00	24,050 00	3,523 00	14,800 00	-	2,675 00
Cambridge	364	0	-	-	-	-	-	-	-	-	-
Camden	2,825	15	100,650 00	7,337 00	64,500 00	3,925 00	95,850 00	5,081 00	75,200 00	-	2,422 00
Canaan	977	0	-	-	-	-	-	-	-	-	-
Canton	946	5	4,600 00	2,515 00	2,050 00	1,165 00	6,077 00	3,926 00	3,700 00	-	3,421 00
Cape Elizabeth	887	2	8,400 00	3,990 00	7,000 00	3,090 00	2,735 00	2,270 00	2,000 00	-	1,550 00
Caribou	4,758	10	25,727 00	18,981 00	15,800 00	13,604 00	20,828 00	13,064 00	13,150 00	-	10,314 00
Carmel	932	2	2,800 00	1,815 00	2,300 00	1,365 00	1,950 00	1,411 00	150 00	-	11 00
Caratunk Pl.	218	0	-	-	-	-	-	-	-	-	-
Carrall	487	1	2,000 00	2,000 00	1,060 00	1,060 00	2,000 00	1,750 00	-	-	-
Carthage	334	0	-	-	-	-	-	-	-	-	-
Cary Pl	400	1	500 00	500 00	-	-	200 00	175 00	-	-	-
Casco	783	0	-	-	-	-	-	-	-	-	-
Castle Hill Pl	567	1	-	-	-	-	500 00	10 00	500 00	-	10 00
Castine	925	6	41,600 00	3,070 00	30,436 00	2,020 00	6,566 00	653 00	6,500 00	-	587 00
Caswell Pl	368	0	-	-	-	-	-	-	-	-	-
Centerville	91	0	-	-	-	-	-	-	-	-	-
Chapman Pl	285	0	-	-	-	-	-	-	-	-	-

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Charleston.....	842	1	3,000 00	3,000 00	1,500 00	1,500 00	2,500 00	2,000 00	500 00	500 00
Charlotte.....	315	1	1,000 00	1,000 00	500 00	500 00	-	-	-	-
Chelsea.....	3,092	5	1,925 00	509 00	950 00	84 00	1,175 00	950 00	-	-
Cherryfield.....	1,859	6	26,900 00	23,138 00	10,300 00	3,661 00	9,000 00	8,242 00	2,150 00	293 00
Chester.....	363	0	-	-	-	-	-	-	-	-
Chesterville.....	709	1	250 00	250 00	150 00	-	100 00	75 00	50 00	-
China.....	1,380	4	7,800 00	6,825 00	5,783 00	4,808 00	4,975 00	4,369 00	2,000 00	1,744 00
Clifton.....	236	0	-	-	-	-	-	-	-	-
Clinton.....	1,398	1	500 00	19 00	500 00	19 00	-	-	-	-
Codyville Pl.....	68	0	-	-	-	-	-	-	-	-
Columbia.....	516	0	-	-	-	-	-	-	-	-
Columbia Falls.....	569	0	-	-	-	-	-	-	-	-
Concord.....	291	0	-	-	-	-	-	-	-	-
Connor Pl.....	453	0	-	-	-	-	-	-	-	-
Cooper.....	207	0	-	-	-	-	-	-	-	-
Coplin Pl.....	70	1	1,200 00	1,200 00	-	-	600 00	600 00	-	-
Corinna.....	1,170	3	6,000 00	5,033 60	4,800 00	4,033 00	15,300 00	15,025 00	2,000 00	1,725 00
Corinth.....	1,042	4	11,850 00	6,070 00	8,767 00	3,762 00	4,600 00	1,789 00	2,433 60	1,009 00
Cornish.....	984	3	12,700 00	9,284 00	10,600 00	2,684 00	10,900 00	2,179 00	6,700 00	1,129 00
Cornville.....	689	0	-	-	-	-	-	-	-	-
Cranberry Isles.....	374	0	-	-	-	-	-	-	-	-
Crawford.....	112	0	-	-	-	-	-	-	-	-
Criehaven Pl.....	47	0	-	-	-	-	-	-	-	-
Crystal.....	370	4	6,450 00	6,450 00	3,035 00	1,390 00	6,300 00	5,900 00	2,115 00	-
Cumberland.....	1,404	1	3,578 00	3,078 00	2,500 00	2,500 00	1,977 00	1,077 00	900 00	900 00
Cushing.....	604	0	-	-	-	-	-	-	-	-
Cutler.....	565	4	5,700 00	1,780 00	3,090 00	80 00	14,950 00	14,700 00	1,500 00	1,500 00
Cyr Pl.....	502	0	-	-	-	-	-	-	-	-
Dallas Pl.....	172	0	-	-	-	-	-	-	-	-
Damariscotta.....	876	4	3,700 00	628 00	2,800 00	218 00	-	-	-	-
Danforth.....	1,092	5	3,500 00	3,500 00	2,000 00	1,800 00	1,100 00	1,100 00	300 00	300 00
Dayton.....	473	0	-	-	-	-	-	-	-	-
Dead River Pl.....	91	0	-	-	-	-	-	-	-	-
Deblois.....	73	0	-	-	-	-	-	-	-	-
Dedham.....	327	1	1,000 00	500 00	40 00	40 00	-	-	-	-

† Full value not ascertained.

|| Full amount of insurance not ascertained

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	3	\$3,700 00	\$3,700 00	\$2,425 00	\$2,310 00	\$1,783 00	\$1,743 00	\$1,650 00	\$1,143 00
Denmark	634	0	-	-	-	-	-	-	-	-
Dennistown Pl.....	96	0	-	-	-	-	-	-	-	-
Dennysville	482	0	-	-	-	-	-	-	-	-
Detroit	527	0	-	-	-	-	-	-	-	-
Dexter	2,941	7	7,915 00	2,051 00	6,200 00	1,536 00	1,081 00	226 00	1,000 00	172 00
Dixfield	1,052	6	19,465 00	3,712 00	12,615 00	3,462 00	15,050 00	8,702 00	5,450 00	3,357 00
Dixmont	845	0	-	-	-	-	-	-	-	-
Dover	1,889	2	1,600 00	78 00	1,150 00	78 00	400 00	42 00	150 00	42 00
Dresden	882	0	-	-	-	-	-	-	-	-
Drew Pl	126	1	11,500 00	10,894 00	9,142 00	8,448 00	30,000 00	30,000 00	14,183 00	13,281 00
Durham	1,230	1	800 00	800 00	700 00	-	300 00	150 00	-	-
Dyer Brook.....	280	1	250 00	250 00	-	-	300 00	300 00	-	-
Eagle Lake Pl.....	406	0	-	-	-	-	-	-	-	-
Eastbrook.....	248	0	-	-	-	-	-	-	-	-
East Livermore.....	2,129	3	24,100 00	14,544 00	15,682 00	13,044 00	35,680 00	18,278 00	22,200 00	13,319 00
East Machias.....	1,521	1	600 00	35 00	600 00	35 00	150 00	93 00	150 00	93 00
Easton	1,215	4	10,300 00	9,153 00	5,300 00	3,253 00	13,199 00	12,814 00	7,550 00	6,813 00
Eastport	5,311	16	26,700 00	10,783 00	16,950 00	3,304 00	13,950 00	8,785 00	5,850 00	2,429 00
Eden	4,379	18	35,797 00	11,220 00	24,225 00	9,073 00	17,977 00	6,981 00	12,150 00	5,502 00
Eddington.....	663	2	850 00	155 00	700 00	5 00	-	-	-	-
Edinburg.....	65	0	-	-	-	-	-	-	-	-
Edgecomb.....	607	1	200 00	200 00	50 00	50 00	32 00	32 00	-	-
Edmunds	492	0	-	-	-	-	-	-	-	-
Eliot	1,458	2	400 00	285 00	400 00	243 00	400 00	25 00	300 00	25 00
Elliottsville Pl	86	1	-	-	-	-	*	100 00	-	-
Ellsworth	4,297	18	25,225 00	12,427 00	17,150 00	7,836 00	48,980 00	8,284 00	29,825 00	6,443 00
Emden	567	1	1,200 00	1,200 00	2,500 00	-	2,490 00	2,340 00	-	-
Enfield.....	1,062	1	2,600 00	64 00	1,700 00	64 00	-	-	-	-
Etna	527	2	1,200 00	812 00	400 00	12 00	200 00	200 00	-	-

Eustis.....	436	1	23,100 00	22,324 00	14,350 00	12,801 00	16,528 00	16,178 00	6,327 00	5,900 00
Exeter.....	879	0	-	-	-	-	-	-	-	-
Fairfield.....	3,878	10	62,268 00	14,736 00	31,410 00	9,935 00	8,743 00	4,637 00	4,750 00	2,045 00
Falmouth.....	1,511	6	6,523 00	6,523 00	4,225 00	3,200 00	2,125 00	1,356 00	1,335 00	231 00
Farmingdale.....	848	0	-	-	-	-	-	-	-	-
Farmington.....	3,288	18	29,324 00	12,786 00	18,075 00	7,387 00	18,086 00	8,143 00	10,970 00	3,107 00
Fayette.....	560	3	3,000 00	3,000 00	775 00	775 00	1,709 00	1,559 00	325 00	325 00
Flagstaff Pl.....	115	1	1,000 00	10 00	1,000 00	10 00	-	-	-	-
Forest City.....	151	0	-	-	-	-	-	-	-	-
Fort Fairfield.....	4,181	12	34,800 00	20,774 00	21,700 00	10,975 00	10,525 00	5,360 00	3,000 00	524 00
Fort Kent.....	2,528	0	-	-	-	-	-	-	-	-
Foxcroft.....	1,629	6	9,050 00	2,118 00	6,200 00	1,816 00	6,150 00	1,080 00	950 00	181 00
Frankfort.....	1,211	4	26,748 00	10,788 00	21,600 00	9,540 00	21,819 00	17,525 00	16,650 00	15,651 00
Franklin.....	1,201	3	2,000 00	48 00	2,000 00	48 00	-	-	-	-
Freedom.....	479	0	-	-	-	-	-	-	-	-
Freeman.....	397	0	-	-	-	-	-	-	-	-
Freeport.....	2,339	3	2,400 00	629 00	1,800 00	329 00	225 00	200 00	200 00	200 00
Frenchville.....	1,316	0	-	-	-	-	-	-	-	-
Friendship.....	814	0	-	-	-	-	-	-	-	-
Fryeburg.....	1,376	2	3,700 00	3,700 00	800 00	800 00	3,200 00	3,200 00	-	-
Gardiner.....	5,501	21	36,800 00	4,248 00	23,442 00	3,788 00	12,200 00	2,872 00	7,347 00	1,722 00
Garfield Pl.....	111	0	-	-	-	-	-	-	-	-
Garland.....	887	4	2,625 00	221 00	2,150 00	21 00	500 00	100 00	400 00	-
Georgetown.....	799	1	1,200 00	1,200 00	800 00	800 00	-	-	-	-
Gilead.....	340	1	1,000 00	1,000 00	-	-	200 00	100 00	-	-
Glenburn.....	461	2	900 00	900 00	-	-	400 00	400 00	-	-
Glenwood Pl.....	178	0	-	-	-	-	-	-	-	-
Gorham.....	2,540	9	10,200 00	6,086 00	5,700 00	3,461 00	11,400 00	9,092 00	4,100 00	1,860 00
Gouldsborough.....	1,259	3	3,200 00	3,200 00	2,600 00	2,567 00	5,100 00	4,345 00	3,950 00	3,749 00
Grafton.....	81	0	-	-	-	-	-	-	-	-
Grand Falls Pl.....	52	0	-	-	-	-	-	-	-	-
Grand Isle.....	1,104	0	-	-	-	-	-	-	-	-
Grand Lake Stream Pl.....	221	1	324 00	324 00	300 00	300 00	227 00	227 00	200 00	200 00
Gray.....	1,388	3	2,075 00	2,075 00	1,150 00	650 00	538 00	538 00	25 00	25 00
Greenbush.....	586	2	125 00	125 00	-	-	*	125 00	†	125 00

* Value not ascertained.

† Amount of insurance not ascertained.

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.
Greene.....	826	3	\$4,500 00	\$4,210 00	\$2,400 00	\$2,175 00	\$2,800 00	\$2,750 00	-	-
Greenfield.....	160	0	-	-	-	-	-	-	-	-
Greenville Pl.....	57	0	-	-	-	-	-	-	-	-
Greenville.....	1,117	5	10,000 00	5,546 00	7,436 00	3,332 00	9,000 00	1,512 00	\$7,500 00	\$512 00
Greenwood.....	741	0	-	-	-	-	-	-	-	-
Guilford.....	1,514	5	17,741 00	6,520 00	11,900 00	5,179 00	18,350 00	2,088 00	14,950 00	1,157 00
Hallowell.....	2,714	10	13,480 00	1,298 00	11,100 00	1,118 00	6,994 00	4,898 00	4,850 00	3,054 00
Hansen Pl.....	574	0	-	-	-	-	-	-	-	-
Hammond Pl.....	116	0	-	-	-	-	-	-	-	-
Hampden.....	2,182	4	4,200 00	4,100 00	1,650 00	1,150 00	2,600 00	2,100 00	550 00	350 00
Hancock.....	900	2	1,741 00	574 00	1,450 00	483 00	598 00	108 00	900 00	108 00
Hanover.....	214	0	-	-	-	-	-	-	-	-
Harmony.....	571	0	-	-	-	-	-	-	-	-
Harpwell.....	1,750	4	2,125 00	266 00	1,700 00	76 00	30 00	30 00	-	-
Harrington.....	1,165	5	4,100 00	4,100 00	1,600 00	700 00	800 00	450 00	100 00	100 00
Harrison.....	969	2	300 00	300 00	100 00	100 00	1,050 00	395 00	700 00	45 00
Hartford.....	660	0	-	-	-	-	-	-	-	-
Hartland.....	1,115	3	1,150 00	40 00	150 00	10 00	9,000 00	1,669 00	9,000 00	132 00
Haynesville.....	316	0	-	-	-	-	-	-	-	-
Hebron.....	494	4	75,550 00	592 00	56,000 00	42 00	560 00	145 00	500 00	85 00
Heron.....	1,183	0	-	-	-	-	-	-	-	-
Hersey.....	199	0	-	-	-	-	-	-	-	-
Hiram.....	1,015	1	600 00	25 00	500 00	25 00	1,500 00	25 00	800 00	25 00
Highland Pl.....	67	0	-	-	-	-	-	-	-	-
Holden.....	1,130	0	-	-	-	-	-	-	-	-
Holden.....	602	0	-	-	-	-	-	-	-	-
Hollis.....	1,274	4	6,750 00	5,760 00	3,860 00	3,100 00	5,530 00	5,330 00	4,100 00	2,510 00
Hope.....	599	1	1,200 00	1,200 00	900 00	900 00	600 00	181 00	100 00	100 00
Houlton.....	4,686	26	58,104 00	33,009 00	35,370 00	17,600 00	122,929 00	30,189 00	111,195 00	20,795 00
Howland.....	519	1	2,400 00	25 00	1,000 00	25 00	-	-	-	-

Hudson	430	1	500 00	500 00	-	-	602 00	402 00	-	-
Hurricane Isle	257	0	-	-	-	-	-	-	-	-
Industry	553	0	-	-	-	-	-	-	-	-
Island Falls	1,063	2	250 00	250 00	-	-	1,500 00	20 00	900 00	20 00
Isle au Haut	182	0	-	-	-	-	-	-	-	-
Islesboro	923	3	9,650 00	7,225 00	5,000 00	3,075 00	7,706 00	4,187 00	5,100 00	3,035 00
Jackman Pl	352	0	-	-	-	-	-	-	-	-
Jackson	439	0	-	-	-	-	-	-	-	-
Jay	2,758	6	6,413 00	5,060 00	4,875 00	3,765 00	2,700 00	1,953 00	1,500 00	803 00
Jefferson	1,155	2	2,000 00	2,000 00	-	-	1,900 00	1,750 00	-	-
Jonesborough	606	1	1,000 00	1,000 00	700 00	700 00	300 00	96 00	100 00	96 00
Jonesport	2,124	1	1,200 00	100 00	800 00	100 00	200 00	10 00	100 00	10 00
Kenduskeag	423	1	300 00	10 00	275 00	-	-	-	-	-
Kennebunk	3,228	12	75,710 00	37,585 00	39,300 00	16,054 00	63,038 00	37,787 00	48,875 00	32,557 00
Kennebunkport	2,123	5	32,406 00	1,260 00	29,300 00	1,060 00	5,155 00	1,533 00	1,800 00	633 00
Kingfield	693	2	1,100 00	38 00	900 00	38 00	1,200 00	144 00	800 00	144 00
Kingman	936	2	175 00	40 00	150 00	15 00	-	-	-	-
Kingsbury Pl	106	0	-	-	-	-	-	-	-	-
Kittery	2,872	11	10,000 00	1,364 00	7,550 00	244 00	6,175 00	1,645 00	2,800 00	35 00
Knox	558	0	-	-	-	-	-	-	-	-
Kossuth Pl	46	0	-	-	-	-	-	-	-	-
Lagrange	574	3	1,350 00	1,350 00	750 00	750 00	200 00	200 00	-	-
Lake View Pl	173	0	-	-	-	-	-	-	-	-
Lakeville Pl	129	0	-	-	-	-	-	-	-	-
Lambert Lake Pl	113	0	-	-	-	-	-	-	-	-
Lamoine	594	3	1,500 00	1,500 00	-	-	§800 00	4,599 00	500 00	239 00
Lang Pl	87	0	-	-	-	-	-	-	-	-
Lebanon	1,335	2	7,000 00	60 00	6,750 00	60 00	-	-	-	-
Lee	801	0	-	-	-	-	-	-	-	-
Leds	1,065	4	1,800 00	1,195 00	1,450 00	45 00	425 00	330 00	100 00	5 00
Levant	789	1	400 00	10 00	400 00	10 00	-	-	-	-
Lewiston	23,761	73	*326,918 00	*81,761 00	*1329,055 00	*44,841 00	59,184 00	8,617 00	42,705 00	5,737 00
Lexington Pl	231	0	-	-	-	-	-	-	-	-
Liberty	737	2	500 00	100 00	300 00	75 00	5,000 00	25 00	4,750 00	21 00
Limerick	874	2	4,300 00	2,015 00	3,500 00	1,215 00	200 00	162 00	96 00	96 00

INSURANCE COMMISSIONER'S REPORT.

* Includes contents of power station and car barn.

† Includes blanket policy.

‡ Full amount of insurance not ascertained.

§ Full value not ascertained.

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.
Limestone	1,131	3	\$5,573 00	\$750 00	\$3,200 00	\$577 00	\$9,872 00	\$1,577 00	\$6,600 00	\$1,137 00
Limington	1,001	0	-	-	-	-	-	-	-	-
Lincoln	1,731	4	*112,000 00	*2,357 00	*100,600 00	*944 00	1,100 00	915 00	200 00	15 00
Lincoln Pl.	73	0	-	-	-	-	-	-	-	-
Lincolnton	1,223	2	950 00	950 00	200 00	200 00	860 00	860 00	400 00	400 00
Linneus	834	1	2,281 00	1,179 00	1,300 00	835 00	1,500 00	1,500 00	150 00	150 00
Lisbon	3,603	6	39,550 00	9,729 00	29,700 00	6,429 00	11,300 00	4,945 00	8,480 00	2,443 00
Litchfield	1,057	0	-	-	-	-	-	-	-	-
Littleton	956	14	17,510 00	17,510 00	3,650 00	1,750 00	4,815 00	4,010 00	990 00	750 00
Livermore	1,125	3	3,875 00	2,175 00	4,100 00	2,150 00	1,075 00	230 00	600 00	55 00
Long Island Pl.	174	1	1,300 00	1,300 00	1,000 00	1,000 00	800 00	700 00	-	-
Lovell	693	0	-	-	-	-	-	-	-	-
Lowell	300	0	-	-	-	-	-	-	-	-
Lowell	90	1	-	-	-	-	15,000 00	1,163 00	27,000 00	960 00
Lubec	3,005	6	12,360 00	9,262 00	10,165 00	7,725 00	32,092 00	27,273 00	24,235 00	22,766 00
Ludlow	394	2	1,150 00	1,150 00	-	-	250 00	225 00	-	-
Lyman	687	1	1,000 00	10 00	-	-	-	-	-	-
Machias	2,082	4	5,500 00	517 00	3,900 00	117 00	6,400 00	820 00	3,550 00	620 00
Machiasport	1,218	1	300 00	15 00	-	-	-	-	-	-
Macwahoc Pl.	153	0	-	-	-	-	-	-	-	-
Madawaska	1,688	0	-	-	-	-	-	-	-	-
Madison	2,764	10	46,075 00	591 00	32,550 00	341 00	20,500 00	591 00	15,000 00	391 00
Madrid	326	0	-	-	-	-	-	-	-	-
Magalloway Pl.	77	0	-	-	-	-	-	-	-	-
Manchester	518	2	1,650 00	25 00	1,650 00	25 00	650 00	9 00	650 00	9 00
Mapleton	853	20	24,850 00	23,875 00	11,060 00	9,775 00	13,306 00	13,256 00	3,308 00	2,903 00
Mariaville	218	0	-	-	-	-	-	-	-	-
Marion	85	0	-	-	-	-	-	-	-	-
Marshfield	227	0	-	-	-	-	-	-	-	-
Mars Hill	1,183	3	6,300 00	3,586 00	4,750 00	3,254 00	7,475 00	2,123 00	6,075 00	1,297 00

INSURANCE COMMISSIONER'S REPORT.

Masardis	438	1	7,900 00	7,900 00	4,200 00	4,200 00	7,159 00	4,759 00	1,950 00	1,759 00
Mason	67	1	500 00	500 00	-	-	209 00	200 00	-	-
Matinicus Isle Pl	184	0	-	-	-	-	-	-	-	-
Mattawamkeag	527	0	-	-	-	-	-	-	-	-
Mattamiscotis	28	0	-	-	-	-	-	-	-	-
Maxfield	115	0	-	-	-	-	-	-	-	-
Mayfield Pl	89	2	700 00	700 00	600 00	-	859 00	784 00	600 00	600 00
Mechanic Falls	1,687	7	5,400 00	780 00	4,300 00	730 00	2,000 00	168 00	1,600 00	68 00
Meddybemps	154	0	-	-	-	-	-	-	-	-
Medford	282	0	-	-	-	-	-	-	-	-
Medway	297	0	-	-	-	-	-	-	-	-
Mercer	493	0	-	-	-	-	-	-	-	-
Merrill Pl	298	0	-	-	-	-	-	-	-	-
Mexico	816	5	3,600 00	586 00	2,800 00	86 00	250 00	200 00	-	-
Milbridge	1,921	3	17,864 00	7,140 00	†18,950 00	3,801 00	16,550 00	13,427 00	11,250 00	8,076 00
Milford	828	1	1,500 00	37 00	1,500 00	37 00	-	-	-	-
Millinocket	1,144	7	16,450 00	5,636 00	4,481 00	1,660 00	5,650 00	3,775 00	500 00	294 00
Milo	1,150	4	7,000 00	2,031 00	5,900 00	1,931 00	3,780 00	1,799 00	2,900 00	1,609 00
Milton Pl	202	0	-	-	-	-	-	-	-	-
Minot	808	0	-	-	-	-	-	-	-	-
Monhegan Pl	94	0	-	-	-	-	-	-	-	-
Monmouth	1,236	7	13,375 00	5,038 00	10,496 00	2,873 00	8,610 00	3,012 00	4,439 00	940 00
Monroe	955	1	1,400 00	1,400 00	800 00	800 00	300 00	300 00	200 00	200 00
Monson	1,116	1	1,000 00	1,000 00	500 00	500 00	5,000 00	4,000 00	3,500 00	3,242 00
Monticello	1,332	3	3,200 00	3,200 00	1,600 00	1,600 00	1,550 00	1,050 00	-	-
Montville	982	4	5,300 00	1,732 00	3,600 00	632 00	1,138 00	656 00	-	-
Moose River Pl	239	0	-	-	-	-	-	-	-	-
Moro Pl	217	0	-	-	-	-	-	-	-	-
Morrill	420	0	-	-	-	-	-	-	-	-
Moscow	378	0	-	-	-	-	-	-	-	-
Mount Chase	299	1	-	-	-	-	1,000 00	200 00	1,000 00	200 00
Mount Desert	1,600	7	32,500 00	17,875 00	22,250 00	9,025 00	17,993 60	12,908 00	12,000 00	6,915 00
Mount Vernon	906	1	400 00	400 00	250 00	-	200 00	200 00	100 00	-
Naples	813	1	500 00	6 00	500 00	6 00	-	-	-	-
Nashville Pl	32	0	-	-	-	-	-	-	-	-

*Includes contents of saw mill.

†Includes blanket policy.

‡Unorganized, Franklin 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.
Newburg.....	734	1	\$1,500 00	\$1,500 00	\$1,000 00	\$1,000 00	\$600 00	\$600 00	-	-
New Canada Pl.....	419	0	-	-	-	-	-	-	-	-
Newcastle.....	1,075	1	-	-	-	-	*	115 00	†	\$115 00
Newfield.....	676	2	2,650 00	2,163 00	2,100 00	1,613 00	1,300 00	1,300 00	\$500 00	500 00
New Gloucester.....	1,162	0	-	-	-	-	-	-	-	-
New Limerick.....	600	0	-	-	-	-	-	-	-	-
Newport.....	1,533	6	6,400 00	3,915 00	3,600 00	2,231 00	1,250 00	1,250 00	650 00	650 00
New Portland.....	913	1	700 00	700 00	450 00	450 00	400 00	400 00	185 00	185 00
New Sharon.....	946	0	-	-	-	-	-	-	-	-
New Sweden.....	867	1	1,500 00	1,500 00	1,000 00	1,000 00	500 00	300 00	100 00	14 00
New Vineyard.....	584	1	-	-	-	-	1,900 00	46 00	1,900 00	46 00
Newry.....	286	0	-	-	-	-	-	-	-	-
Nobleborough.....	810	3	8,174 00	4,696 00	6,850 00	3,500 00	2,700 00	938 00	950 00	199 00
Norridgewock.....	1,495	3	7,500 00	2,829 00	5,700 00	2,004 00	1,300 00	600 00	400 00	300 00
North Berwick.....	1,748	4	7,200 00	1,585 00	5,625 00	85 00	2,000 00	1,230 00	-	-
Northfield.....	126	0	-	-	-	-	-	-	-	-
North Haven.....	551	0	-	-	-	-	-	-	-	-
Northport.....	545	3	3,000 00	208 00	1,800 00	3 00	-	-	-	-
North Yarmouth.....	642	1	15 00	15 00	-	-	20 00	20 00	-	-
Norway.....	2,902	6	8,300 00	1,699 00	6,700 00	1,399 00	2,700 00	625 00	2,150 00	100 00
No. 8 Pl.....	17	0	-	-	-	-	-	-	-	-
No. 14 Pl.....	77	0	-	-	-	-	-	-	-	-
No. 21 Pl.....	58	0	-	-	-	-	-	-	-	-
No. 23 Pl.....	86	0	-	-	-	-	-	-	-	-
Oakfield.....	860	3	2,500 00	1,407 00	1,350 00	257 00	1,565 00	1,268 00	350 00	53 00
Oakland.....	1,913	5	42,052 00	14,904 00	31,370 00	5,102 00	28,543 00	24,937 00	14,300 00	13,861 00
Old Orchard.....	964	9	29,900 00	4,347 00	23,000 00	438 00	6,600 00	1,310 00	5,200 00	895 00
Old Town.....	5,763	9	9,250 00	1,347 00	7,125 00	647 00	4,400 00	456 00	3,400 00	156 00
Orient.....	208	0	-	-	-	-	-	-	-	-
Orland.....	1,251	3	2,450 00	63 00	2,000 00	63 00	700 00	46 00	600 00	46 00

Orneville	325	0	-	-	-	-	-	-	-	-	-	-
Orono	3,257	9	9,000 00	2,274 00	6,000 00	1,224 00	2,300 00	844 00	1,200 00	-	217 00	-
Orrington	1,266	2	6,350 00	5,605 00	3,600 00	3,005 00	4,725 00	3,162 00	4,250 00	-	465 00	-
Otis	152	0	-	-	-	-	-	-	-	-	-	-
Otisfield	728	1	275 00	5 00	200 00	5 00	-	-	-	-	-	-
Oxbow Pl	153	0	-	-	-	-	-	-	-	-	-	-
Oxford	1,331	2	2,800 00	1,230 00	2,300 00	1,030 00	1,000 00	223 00	500 00	-	23 00	-
Palermo	757	1	1,000 00	45 00	1,000 00	45 00	-	-	-	-	-	-
Palmyra	915	1	450 00	1 00	-	-	-	-	-	-	-	-
Paris	3,225	2	3,000 00	3,000 00	2,000 00	2,000 00	2,300 00	2,013 00	700 00	-	513 00	-
Parkman	718	2	3,000 00	1,530 00	1,800 00	1,030 00	1,000 00	1,000 00	200 00	-	200 00	-
Parsonsfield	1,131	2	9,590 00	640 00	6,800 00	640 00	-	-	-	-	-	-
Passadumkeag	409	0	-	-	-	-	-	-	-	-	-	-
Patten	1,172	0	-	-	-	-	-	-	-	-	-	-
Pembroke	1,652	2	5,000 00	2,306 00	3,900 00	1,306 00	5,300 00	1,214 00	1,200 00	-	414 00	-
Penobscot	1,156	3	1,863 00	621 00	1,400 00	408 00	150 00	106 00	-	-	-	-
Perham	580	15	17,647 00	14,777 00	9,402 00	8,732 00	26,078 00	12,081 00	11,400 00	-	7,646 00	-
Perkins	61	0	-	-	-	-	-	-	-	-	-	-
Perkins Pl	63	0	-	-	-	-	-	-	-	-	-	-
Perry	1,245	2	1,500 00	1,500 00	700 00	700 00	400 00	300 00	-	-	-	-
Peru	773	1	650 00	650 00	400 00	400 00	7,868 00	7,868 00	4,600 00	-	4,600 00	-
Phillips	1,399	2	3,450 00	1,325 00	3,250 00	75 00	8,100 00	885 00	6,100 00	-	-	-
Phippsburg	1,254	2	8,400 00	616 00	7,300 00	516 00	-	-	-	-	-	-
Pittsfield	2,891	8	6,400 00	902 00	5,850 00	902 00	6,427 00	542 00	3,900 00	-	542 00	-
Pittston	1,177	3	10,750 00	3,787 00	2,750 00	1,787 00	3,500 00	3,350 00	450 00	-	450 00	-
Pleasant Ridge Pl	114	0	-	-	-	-	-	-	-	-	-	-
Plymouth	658	0	-	-	-	-	-	-	-	-	-	-
Poland	1,648	5	2,750 00	2,650 00	1,450 00	1,400 00	1,260 00	750 00	550 00	-	219 00	-
Portage Lake Pl	241	2	5,500 00	5,500 00	2,460 00	1,500 00	9,329 00	9,329 00	4,060 00	-	3,250 00	-
Porter	866	1	500 00	500 00	350 00	350 00	300 00	105 00	150 00	-	105 00	-
Portland	50,145	224	847,292 00	122,930 00	696,794 00	78,929 00	509,824 00	141,726 00	310,176 00	-	136,963 00	-
Pownal	592	0	-	-	-	-	-	-	-	-	-	-
Prentiss	502	0	-	-	-	-	-	-	-	-	-	-
Presque Isle	3,804	28	39,905 00	20,332 00	29,385 00	11,792 00	51,644 00	24,900 00	38,845 00	-	15,543 00	-
Princeton	1,094	1	600 00	29 00	600 00	29 00	-	-	-	-	-	-

* Value not ascertained.

† Amount of insurance not ascertained.

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.
Prospect	648	3	\$655 00	\$655 00	-	-	\$500 00	\$375 00	-	-
Randolph	1,077	6	1,400 00	366 00	\$1,000 00	\$366 00	4,400 00	381 00	\$3,950 00	\$381 00
Rangeley	961	0	-	-	-	-	-	-	-	-
Rangeley Pl.	98	3	*\$58,562 00	\$61,101 00	†\$20,000 00	\$24,539 00	-	-	-	-
Raymond	823	1	300 00	300 00	200 00	200 00	100 00	100 00	-	-
Readfield	994	7	11,888 00	4,927 00	8,600 00	2,899 00	1,430 00	511 00	1,050 00	511 00
Reed Pl	399	1	600 00	75 00	-	-	200 00	25 00	-	-
Richmond	2,049	1	300 00	290 00	-	-	600 00	500 00	-	-
Ripley	449	0	-	-	-	-	-	-	-	-
Robbinston	844	3	8,500 00	7,710 00	1,100 00	810 00	12,350 00	12,200 00	-	-
Rockland	8,150	52	80,920 00	23,958 00	†496,642 00	14,689 00	68,991 00	23,020 00	56,875 00	19,155 00
Rockport	2,314	4	10,064 00	1,924 00	†344,717 00	1,824 00	500 00	338 00	300 00	238 00
Rome	420	0	-	-	-	-	-	-	-	-
Roque Bluffs	168	0	-	-	-	-	-	-	-	-
Roxbury	238	0	-	-	-	-	-	-	-	-
Rumford	3,770	26	††151,650 00	††34,365 00	††117,800 00	††13,481 00	39,395 00	25,352 00	16,050 00	5,602 00
Saco	6,122	14	20,650 00	6,911 00	12,300 00	3,167 00	38,300 00	3,880 00	27,900 00	1,820 00
Salem	195	0	-	-	-	-	-	-	-	-
Sanford	6,078	19	12,025 00	2,711 00	9,275 00	1,130 00	14,218 00	2,479 00	14,000 00	728 00
Sangerville	1,294	1	700 00	228 00	800 00	228 00	700 00	231 00	600 00	231 00
Scarboro	1,865	6	10,500 00	1,255 00	9,800 00	555 00	8,300 00	2,841 00	6,500 00	1,491 00
Searsmont	949	0	-	-	-	-	-	-	-	-
Searsport	1,349	2	8,700 00	4,843 00	5,650 00	2,993 00	4,300 00	2,615 00	1,500 00	1,015 00
Sebago	576	0	-	-	-	-	-	-	-	-
Sebec	593	2	1,000 00	546 00	500 00	46 00	750 00	447 00	300 00	47 00
Seboeis Pl	96	0	-	-	-	-	-	-	-	-
Sedgwick	902	1	1,200 00	31 00	1,200 00	31 00	300 00	17 00	300 00	17 00
Shapleigh	847	1	\$73,000 00	\$120 00	\$65,000 00	\$120 00	-	-	-	-
Sherman	980	10	12,300 00	11,752 00	6,275 00	5,727 00	3,829 00	3,629 00	1,800 00	1,800 00
Shirley	248	0	-	-	-	-	-	-	-	-

Sidney	1,068	1	300 00	300 00	-	-	200 00	200 00	-	-
Silver Ridge Pl	168	0	-	-	-	-	-	-	-	-
Skowhegan	5,180	21	60,600 00	8,427 00	46,330 00	5,967 00	38,134 00	8,413 00	23,600 00	4,677 00
Smithfield	449	0	-	-	-	-	-	-	-	-
Smyrna	411	2	650 00	116 00	400 00	66 00	-	-	-	-
Solon	996	2	800 00	220 00	500 00	20 00	100 00	100 00	-	-
Somerville	374	0	-	-	-	-	-	-	-	-
Sorrento	117	1	12,000 00	47 00	12,000 00	47 00	5,400 00	20 00	5,400 00	20 00
South Berwick	3,188	5	4,400 00	315 00	3,650 00	315 00	*830 00	496 00	†700 00	496 00
Southport	527	1	800 00	800 00	1,000 00	1,000 00	500 00	500 00	400 00	400 00
South Portland	6,287	12	27,183 00	6,853 00	21,964 00	5,799 00	21,483 00	11,708 00	12,271 00	6,251 00
South Thomaston	1,426	3	4,850 00	3,652 00	2,200 00	1,202 00	3,642 00	2,193 00	3,200 00	2,098 00
Springfield	532	2	3,500 00	2,537 00	2,200 00	1,737 00	1,500 00	1,500 00	-	-
Stacyville Pl.	347	35	*43,760 00	44,452 00	22,855 00	22,148 00	25,285 00	23,570 00	14,900 00	14,075 00
Standish	1,504	1	-	-	-	-	500 00	3 00	500 00	3 00
Starks	636	0	-	-	-	-	-	-	-	-
Stetson	503	2	2,600 00	2,225 00	1,600 00	1,355 00	2,000 00	1,500 00	200 00	200 00
Steuben	901	0	-	-	-	-	-	-	-	-
Stockholm Pl	191	0	-	-	-	-	-	-	-	-
Stockton Springs	872	1	50 00	50 00	-	-	-	-	-	-
Stoneham	284	0	-	-	-	-	-	-	-	-
Stonington	1,648	2	4,850 00	4,850 00	2,400 00	2,400 00	1,860 00	648 00	1,200 00	648 00
Stow	270	0	-	-	-	-	-	-	-	-
Strong	637	0	-	-	-	-	-	-	-	-
St. Agatha	1,396	0	-	-	-	-	-	-	-	-
St. Albans	1,037	2	1,450 00	19 00	1,450 00	19 00	-	-	-	-
St. Francis Pl	568	1	700 00	700 00	-	-	1,200 00	500 00	-	-
St. George	2,206	3	2,234 00	2,234 00	1,700 00	1,200 00	400 00	7 00	400 00	7 00
St. John Pl	371	0	-	-	-	-	-	-	-	-
Sullivan	1,034	1	700 00	40 00	700 00	40 00	-	-	-	-
Sumner	302	0	-	-	-	-	-	-	-	-
Surry	900	1	475 00	475 00	300 00	300 00	150 00	130 00	100 00	100 00
Swan's Island	758	0	-	-	-	-	-	-	-	-
Swanville	502	0	-	-	-	-	-	-	-	-
Sweden	282	0	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

* Full value not ascertained. † Full amount of insurance not ascertained. ‡ Includes blanket policy. § Includes contents.
 || Includes blanket policies. †† Includes contents of chemical works.

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.
Talmage	93	0	-	-	-	-	-	-	-	-
Temple	394	0	-	-	-	-	-	-	-	-
The Forks Pl	157	0	-	-	-	-	-	-	-	-
Thomaston	2,688	5	\$15,650 00	\$403 00	\$13,000 00	\$403 00	\$4,100 00	\$181 00	\$3,600 00	\$181 00
Thorndike	497	1	1,200 00	1,200 00	800 00	800 00	300 00	200 00	200 00	200 00
Togus	-	0	-	-	-	-	-	-	-	-
Topsham	282	1	2,400 00	2,400 00	1,500 00	1,500 00	1,100 00	150 00	300 00	150 00
Topsham	2,097	7	14,500 00	8,551 00	*19,950 00	4,012 00	17,115 00	3,865 00	1,650 00	1,316 00
Tremont	2,010	2	2,700 00	57 00	2,700 00	57 00	1,200 00	25 00	1,200 00	25 00
Trenton	459	0	-	-	-	-	-	-	-	-
Trescott	463	0	-	-	-	-	-	-	-	-
Troy	766	0	-	-	-	-	-	-	-	-
Turner	1,842	1	1,500 00	1,500 00	500 00	500 00	500 00	500 00	-	-
Union	1,248	1	1,200 00	169 00	1,200 00	169 00	-	-	-	-
Unity	877	0	-	-	-	-	-	-	-	-
Unity Pl	50	1	200 00	200 00	90 00	90 00	275 00	275 00	-	-
Upton	242	0	-	-	-	-	-	-	-	-
Van Buren	1,878	3	5,500 00	1,433 00	3,500 00	1,233 00	7,488 00	1,991 00	6,000 00	1,991 00
Vanceboro	550	1	1,200 00	1,200 00	300 00	150 00	1,225 00	1,225 00	700 00	350 00
Vassalborough	2,062	7	5,200 00	1,500 00	4,300 00	1,500 00	2,175 00	785 00	1,100 00	535 00
Veazie	555	1	800 00	800 00	-	-	700 00	700 00	-	-
Verona	234	0	-	-	-	-	-	-	-	-
Vienna	406	2	375 00	360 00	300 00	250 00	70 00	50 00	-	-
Vinalhaven	2,358	3	1,700 00	583 00	1,050 00	583 00	850 00	165 00	-	-
Wade Pl	271	1	1,885 00	1,740 00	1,400 00	1,305 00	973 00	518 00	600 00	264 00
Waite	135	0	-	-	-	-	-	-	-	-
Waldo	468	0	-	-	-	-	-	-	-	-
Waldoborough	3,145	9	15,993 00	9,265 00	10,973 00	5,050 00	5,765 00	3,169 00	3,250 00	1,778 00
Wales	436	3	6,375 00	5,650 00	6,290 00	5,615 00	2,800 00	1,750 00	2,300 00	1,750 00
Wallagrass Pl	784	1	949 00	949 00	500 00	500 00	2,482 00	1,957 00	1,500 00	1,500 00

Waltham	192	1	200 00	200 00	-	-	150 00	150 00	-	-
Warren	2,069	2	1,800 00	65 00	1,400 00	65 00	-	-	-	-
Washburn	1,225	1	1,000 00	26 00	700 00	26 00	-	-	-	-
Washington	1,019	2	4,075 00	4,075 00	3,500 00	3,400 00	700 00	400 00	-	-
Waterboro	1,169	3	900 00	900 00	1,200 00	200 00	1,409 00	1,248 00	800 00	589 00
Waterford	917	1	3,000 00	3,000 00	1,575 00	1,575 00	1,025 00	750 00	425 00	275 00
Waterville	9,477	44	86,619 00	11,151 00	59,250 00	9,678 00	70,920 00	13,761 00	50,300 00	12,281 00
Wayne	707	0	-	-	-	-	-	-	-	-
Webster	1,131	0	-	-	-	-	-	-	-	-
Webster Pl	124	0	-	-	-	-	-	-	-	-
Weld	738	2	1,400 00	1,400 00	-	-	500 00	475 00	-	-
Wellington	413	1	625 00	625 00	375 00	375 00	250 00	150 00	178 00	28 00
Wells	2,007	3	5,800 00	2,620 00	5,100 00	1,870 00	960 00	600 00	300 00	250 00
Wesley	198	0	-	-	-	-	-	-	-	-
West Bath	291	2	4,000 00	4,000 00	2,100 00	2,100 00	1,500 00	1,200 00	-	-
Westbrook	7,283	19	49,457 00	9,914 00	30,250 00	5,246 00	41,733 00	12,712 00	22,150 00	9,548 00
Westfield Pl	259	2	1,800 00	1,800 00	-	-	-	-	-	-
West Forks Pl	160	0	-	-	-	-	-	-	-	-
West Gardiner	638	3	2,700 00	2,700 00	1,000 00	1,000 00	3,900 00	3,600 00	700 00	600 00
Westmanland Pl	100	0	-	-	-	-	-	-	-	-
Weston	367	0	-	-	-	-	-	-	-	-
Westport	330	0	-	-	-	-	-	-	-	-
Whitefield	1,156	2	1,400 00	1,400 00	950 00	950 00	350 00	300 00	100 00	100 00
Whiting	399	0	-	-	-	-	-	-	-	-
Whitneyville	424	0	-	-	-	-	-	-	-	-
Willimantic	419	1	275 00	5 00	275 00	5 00	-	-	-	-
Williamsburg	117	0	-	-	-	-	-	-	-	-
Wilton	1,647	3	6,100 00	2,870 00	3,800 00	1,170 00	825 00	262 60	1,800 00	262 00
Windham	1,929	1	1,800 00	60 00	1,800 00	60 00	-	-	-	-
Windsor	782	0	-	-	-	-	-	-	-	-
Winn	688	0	-	-	-	-	-	-	-	-
Winslow	2,277	1	600 00	10 00	600 00	10 00	400 00	3 00	400 00	3 00
Winter Harbor	571	0	-	-	-	-	-	-	-	-
Winterport	1,623	1	2,000 00	2,000 00	2,000 00	500 00	3,800 00	3,600 00	3,500 00	1,505 00
Winterville Pl	124	0	-	-	-	-	-	-	-	-

*Includes insurance on contents.

†Includes contents.

TABLE No. 12—Concluded.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Winthrop	2,088	7	\$3,250 00	\$91 00	\$3,250 00	\$91 00	\$2,600 00	\$143 00	\$2,400 00	\$68 00
Wiscasset	1,273	2	15,000 00	10,035 00	8,500 00	3,535 00	6,000 00	4,040 00	2,300 00	1,340 00
Woodland	1,096	3	3,300 00	2,711 00	2,050 00	1,611 00	581 00	458 00	200 00	176 00
Woodstock	816	2	3,000 00	3,000 00	1,800 00	1,800 00	1,300 00	1,050 00	-	-
Woodville	160	0	-	-	-	-	-	-	-	-
Woolwich	880	3	2,300 00	1,639 00	2,100 00	1,439 00	*800 00	820 00	†200 00	304 00
Yarmouth	2,274	4	4,750 00	29 00	3,750 00	29 00	2,800 00	11 00	2,000 00	11 00
York	2,668	11	47,050 00	26,731 00	32,250 00	14,681 00	8,550 00	7,970 00	5,050 00	3,075 00
Total			\$5,277,717 00	\$1,473,155 00	\$4,676,806 00	\$770,829 00	\$2,868,240 00	\$1,081,851 00	\$1,687,640 00	\$623,940 00

* Full value not ascertained.

† Full amount of insurance not ascertained.

TABLE No. 13.

Showing Classes of Property and Causes of Fire.

Property.	Cause of fire.
Alms houses	3 Smoking, 1; unknown, 1; defective chimney, 1.
Art gallery	1 Explosion of oil stove, 1.
Awning	1 Spark from engine, 1.
Bakery	1 Caught from oven, 1.
Bakery and stable.....	1 Unknown, 1.
Barber shops	6 { Overturned lamp, 1; unknown, 1; explosion of stove, 1; caught from stove, 1; caught from oil stove, 1; forest fire, 1.
Barber shops and dwellings..	2 Overturned lamp, 1; defective chimney, 1.
Barn and carriage house....	1 Set by child, 1.
Barns and stables	115 { Lightning, 18; unknown, 35; boiling over kettle of tar, 1; exposure, 16; smoking, 5; spontaneous combustion, 1; forest fire, 10; incendiary, 2; child playing with matches, 4; ashes, 4; overturned lamp, 1; brush fire, 4; explosion of lantern, 1; fireworks, 2; caught from oil stove, 1; set by children, 1; spark from chimney, 3; defective chimney, 2; tramps, 2; accidental, 1; carelessness, 1; caught from chimney, 1; explosion of lamp, 1; overheated funnel, 1.
Barrel manufactory.....	1 Caught from boiler, 1.
Billiard room, barber shop and dwelling.....	1 Exposure, 1.
Blacksmith shops	9 { Exposure, 4; caught from forge, 1; unknown, 2; forest fires, 1; accidental, 1.
Blacksmith shops and dwellings.....	3 Exposure, 1; defective chimney, 1; forest fire, 1.
Blacksmith and carriage shops	2 { Spark from chimney, 1; accidental, 1.
Boarding houses	25 { Burning out of chimney, 2; caught from gas jet, 1; explosion of lamp, 2; defective chimney, 2; accidental, 2; children playing with matches, 1; carelessness, 1; overturned lamp, 1; unknown, 3; overheated stove, 1; lightning, 1; forest fire, 2; spark from engine, 2; smoking, 2; caught from stove pipe, 1; caught from lamp, 1.
Boarding houses and stables..	2 Unknown, 1; sparks, 1.
Boat houses	2 Overheated stove, 2.
Boat shop.....	1 Ashes, 1.
Bottling establishment	1 Sparks from chimney, 1.
Bowling alley and pool rooms	2 Carelessness, 1; smoking, 1.
Box factories	3 Caught from boiler, 1; unknown, 2.
Bridge	1 Unknown, 1.
Brush, grass and forest fires	19 { Spark from engine, 11; unknown, 2; spark from locomotive, 2; carelessness, 1; brush fire, 1; incendiary, 1; bonfire, 1.
Camp	1 Spark, 1.
Can factory	1 Exposure, 1.
Canning factories	4 Unknown, 1; exposure, 2; defective chimney, 1.
Carpenter shop.....	1 Exposure, 1.
Carpenter and machine shop.	1 Caught from stove, 1.
Carpenter shop and store-house	1 Exposure, 1.
Carpet cleaner and dwelling..	2 Explosion of lamp, 1; electric wires, 1.
Carriage factories	2 Sparks from chimney, 1; caught from lamp, 1.
Carriage houses	2 Exposure, 1; unknown, 1.
Carriage repository and store-house	1 Exposure, 1.
Carriage shop.....	1 Caught from stove, 1.
Cars	8 { Exposure, 2; unknown, 1; overheated stove, 1; caught from chimney, 1; spontaneous combustion, 1; forest fires, 2.
Car shops	1 Spontaneous combustion, 1.
Chemical works	1 Electric wires, 1.
Churches	8 { Smoking, 1; overheated furnace, 1; exposure, 2; tramps, 1; forest fire, 1; caught from candle, 1; overturned lamp, 1.
Clothing manufactory	1 Unknown, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Clothing manufactory and printing office.....	1 Unknown, 1.
Clothing stores	6 Exposure, 2; spark from match, 1; defective chimney, 1; caught around boiler, 1; carelessness, 1.
Club houses.....	2 Caught from lamp, 1; exposure, 1.
Coal	1 Spontaneous combustion, 1.
Coal sheds	9 Unknown, 4; spontaneous combustion, 2; fireworks, 1; exposure, 1; spark from locomotive, 1; incendiary, 2; spontaneous combustion, 1; lightning, 2; carelessness, 2; overheated stove, 1; accidental, 1; caught from funnel, 1; unknown, 4; caught from furnace, 2; forest fire, 1.
College & school buildings .17	1 Unknown, 1.
Cooper shop	1 Unknown, 1.
Cord wood	5 Forest fire, 2; spark from engine, 2; spark from locomotive, 1.
Cottage, stable & boat house..	1 Defective chimney, 1.
Cotton factories	4 Caught in picker, 1; accidental, 2; unknown, 1.
Court house	1 Ashes, 1.
Creameries	5 Caught from engine, 1; caught from boiler, 1; unknown, 2; spark from engine, 1.
Dowel and spool mill	1 Unknown, 1.
Drug stores	5 Accidental, 1; overheated stove, 1; overheated furnace, 1; smoking, 1; lightning, 1.
Drug store and dwelling . . .	1 Incendiary, 1.
Dry goods stores	2 Sparks, 1; caught from lamp, 1.
Dry houses.	5 Unknown, 2; exposure, 2; forest fire, 1.
	Exposure, 112; unknown, 131; explosion of oil stove, 2; fireworks, 7; lightning, 33; spark from chimney, 35; accidental, 92; spark from match, 41; spark from stove, 20; burning out of chimney, 76; explosion of lamp, 48; overheated chimney, 27; defective chimney, 111; caught from gas jet, 2; sparks from locomotive, 3; carelessness, 10; electric wires, 5; caught from chimney, 13; sparks, 18; caught around chimney, 8; incendiary, 6; grass fire, 6; ashes, 17; children playing with matches, 23; overheated stove, 23; caught from candle, 7; boiling over kettle of fat, 5; overturned lamp, 37; smoking, 13; caught around furnace, 2; spontaneous combustion, 5; caught from lamp, 28; unclassified, 4; defective flue, 13; caught from alcohol lamp, 2; breaking lamp, 4; overheated furnace, 2; caught from oil stove, 8; caught from fire place, 5; caught from stove pipe and funnel, 8; forest fire, 21; sparks from smoke stack, 2; explosion of stove, 1; overheated stove pipe, 2; overheated fire place, 1; spark from fire place, 4; overheated flue, 2; brush fire, 3; explosion of gasoline torch, 1; mice and matches, 3; tramps, 2; defective funnel, 1; explosion of gasoline, 1; overturned oil stove, 1; bonfire, 2; caught from stove, 19; rats and matches, 1; heating paint on stove, 1; explosion of lantern, 1; fumigating, 1; thawing water pipe, 4; overheated funnel, 1; caught from gasoline stove, 1; caught from lantern, 1; spark from engine, 1.
Dwellings..	1095 Incendiary, 4; unknown, 33; defective chimney, 11; forest fire, 13; caught from stove, 3; carelessness, 3; children playing with matches, 6; spark from locomotive, 2; exposure, 23; burning out of chimney, 3; explosion of oil stove, 1; lightning, 7; sparks from chimney, 8; sparks from engine, 1; brush fire, 13; overheated chimney, 2; accidental, 2; overturned lantern, 2; set by child, 1; caught from oil stove, 1; bonfire, 1; overheated stove, 1; defective flue, 1; caught around chimney, 1; ashes, 1; caught from stove pipe, 1; smoking, 1; explosion of lantern, 1.
Dwellings, barns & stables 147	1 Smoking, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Electric light plant... .. 1	Lightning, 1.
Engine houses 2	Exposure, 2.
Engine and boiler house..... 1	Unknown, 1.
Farm buildings. 138	Unknown, 33; defective chimney, 15; forest fire, 18; spark from chimney, 12; children playing with matches, 1; explosion of lantern, 6; burning out of chimney, 8; lightning, 10; incendiary, 3; defective flue, 2; spark from fire place, 1; caught from stove pipe, 1; exposure, 1; overheated stove, 1; ashes, 1; overheated chimney, 5; caught from chimney, 1; brush fire, 14; caught from stove, 1; grass fire, 1; caught from lamp, 1; caught from lantern, 1; overturned lamp, 1.
Fertilizers 1	Exposure, 1.
Fish house 1	Smoking, 1.
Fish packing establishment.. 1	Exposure, 1.
Foundry..... 1	Sparks from chimney, 1.
Foundry and machine shops. 1	Sparks from chimney, 1.
Furniture stores..... 3	Smoking, 1; defective chimney, 1; exposure, 1.
General stores..... 6	Unknown, 4; explosion of lamp, 1; forest fire, 1.
Grain store and factory..... 1	Exposure, 1.
Green house 1	Electric wires, 1.
Grist mills 6	Exposure, 3; unknown, 1; spark from smoke stack, 1; lightning, 1.
Grist mill and storehouse ... 1	Unknown, 1.
Grocery stores. 8	Defective chimney, 1; caught from gas jet, 1; exposure, 2; unknown, 4.
Grocery store and grist mill.. 1	Exposure, 1.
Halls 13	Exposure, 4; spark from chimney, 1; unknown, 3; caught from lamp, 1; overturned lamp, 1; smoking, 2; defective chimney, 1.
Hardware stores 2	Unknown, 1; exposure, 1.
Harness shops 2	Exposure, 1; forest fire, 1.
Hen house..... 1	Caught from stove, 1.
Hospital..... 1	Unknown, 1.
Hotels 34	Accidental, 2; incendiary, 1; unknown, 8; overheated stove, 1; exposure, 4; defective chimney, 2; overturned lamp, 2; breaking lamp, 1; overheated flue, 1; explosion of lamp, 2; caught from stove, 2; spark, 1; overheated furnace pipe, 1; explosion of oil stove, 1; caught from match, 1; smoking, 1; spark from chimney, 1; forest fires, 1; overheated chimney, 1.
Hotel and barn 1	Spark from chimney, 1.
Hotels and stables 8	Unknown, 3; exposure, 1; defective chimney, 2; caught around chimney, 1; overheated chimney, 1.
Hotel and stores..... 3	Unknown, 2; exposure, 1.
Ice houses 5	Spark from chimney, 1; unknown, 3; exposure, 1.
Ice house and blacksmith shop 1	Exposure, 1.
Iron works, grist mill and boiler house 1	Unknown, 1.
Jail 1	Defective flue, 1.
Jewelry store..... 1	Caught from lamp, 1.
Kindling wood factory and dwelling..... 1	Unknown, 1.
Laundries..... 3	Unknown, 1; exposure, 1; overheated stove, 1.
Logs 1	Incendiary, 1.
Lumber 3	Unknown, 1; spark, 1; forest fire, 1.
Lumber mill..... 1	Spark from furnace, 1.
Lumber sheds 3	Sparks from engine, 1; exposure, 2.
Machine shops..... 4	Caught from forge, 1; spontaneous combustion, 1; caught from gas jet, 1; accidental, 1.
Machine shop and shoe manufactory 1	Accidental, 1.
Marble shop 1	Exposure, 1.
Millinery stores 4	Unknown, 3; overheated furnace, 1.
Mills..... 2	Unknown, 2.
Observatory 1	Unknown, 1.

TABLE No. 13—Continued.

Property.	Cause of fire.
Offices 10	Caught around boiler, 1; caught from gasoline stove, 1; exposure, 1; fireworks, 1; unknown, 2; unclassified, 1; explosion of chemicals, 1; sparks from locomotive, 1; sparks from chimney, 1.
Offices and dwellings 2	Exposure, 2.
Offices and hall 1	Breaking lamp, 1.
Offices and lockup. 1	Lightning, 1.
Paint shops 6	Spontaneous combustion, 2; exposure, 2; accidental, 1; explosion of lamp, 1.
Paint and harness shop..... 1	Unknown, 1.
Paper bag manufactory 1	Smoking, 1.
Perfumery manufactory..... 1	Overheated oil stove, 1.
Photograph studio and dwelling..... 1	Overturned oil stove, 1.
Planing mills 2	Electric wires, 1; spark from furnace, 1.
Plumbers shop 1	Unknown, 1.
Potato houses 14	Defective chimney, 2; exposure, 6; caught from stove, 2; forest fire, 4.
Power station 1	Defective generator, 1.
Power station and car barn .. 1	Defective car heater, 1.
Printing office 1	Unknown, 1.
Printing offices and halls..... 2	Lightning, 1; exposure, 1.
Pulp mills 2	Exposure, 1; forest fire, 1.
Pump houses 2	Unknown, 1; unclassified, 1.
Quarry 1	Unknown, 1.
Railroad property..... 1	Unknown, 1.
Railroad stations.... 9	Spark from engine, 1; unknown, 3; smoking, 1; caught from engine, 1; forest fires, 1; spark from locomotive, 1; caught around chimney, 1.
Restaurants and saloons.... 12	Smoking, 1; overheated furnace, 1; defective chimney, 1; spark from match, 1; incendiary, 1; explosion of lamp, 2; exposure, 2; caught from lamp, 1; spontaneous combustion, 1; accidental, 1.
Round houses..... 2	Unknown, 2.
Sardine factories 5	Unknown, 3; explosion of gas, 1; spark from smoke stack, 1.
Saw mills 24	Exposure, 2; unknown, 8; forest fire, 2; spark, 4; friction, 2; spark from smoke stack, 2; burning out of chimney, 1; incendiary, 1; spark from locomotive, 1; brush fire, 1.
Saw and dowel mill. 1	Spark from smoke stack, 1.
Saw and grist mill 1	Spark from chimney, 1.
Section houses..... 2	Spark from locomotive, 1; unknown, 1.
Shingle mill..... 1	Forest fire, 1.
Ship yard 1	Spontaneous combustion, 1.
Shoe factories .. 2	Accidental, 1; unknown, 1.
Shoe shop 1	Unknown, 1.
Shoe store..... 1	Overheated furnace, 1.
Slaughter houses..... 4	Brush fire, 1; exposure, 1; forest fire, 1; unknown, 1.
Spool mill..... 1	Sparks from boiler, 1.
Starch factories .. 5	Unknown, 2; sparks, 1; forest fire, 2.
Steamer 1	Unknown, 1.
Stores (unclassified) 94	Unknown, 7; burning out of chimney, 2; exposure, 29; overturned gas stove, 1; accidental, 9; overheated stove, 2; ashes, 1; smoking, 2; fireworks, 2; electric wires, 1; lightning, 2; caught from gas jet, 1; boiling over kettle of fat, 1; caught from stove, 2; overheated stove pipe, 1; defective flue, 1; carelessness, 2; spark from match, 6; unclassified, 2; caught from oil stove, 1; overheated chimney, 2; spark from stove, 1; spark, 1; spark from chimney, 2; rats and matches, 1; defective chimney, 4; caught from stove funnel, 1; spark from smoke stack, 1; overturned lamp, 1; explosion of oil stove, 2; explosion of lamp, 1; caught from lamp, 1; children playing with matches, 1.
Stores, bank and dwelling.... 1	Exposure, 1.
Stores, barber shop, club room and dwelling..... 1	Accidental, 1.

TABLE No. 13—Concluded.

Property.	Cause of fire.
Store, bindery and office..... 1	Unknown, 1.
Store and block factory 1	Unknown, 1.
	Exposure, 27; unknown, 13; sparks from engine, 1; explosion of lamp, 4; fireworks, 2; lightning, 2; defective flue, 2; explosion of oil stove, 2; ashes, 2; mice and matches, 1; spark from chimney, 2; smoking, 3; defective chimney, 4; accidental, 3; sparks, 1; incendiary, 1; fumigating, 1; overturned lamp, 1; overheated stove, 1; brush fire, 1; burning out of chimney, 2; caught from furnace, 1; children playing with matches, 1; thawing water pipe, 1; carelessness, 1; spark from match, 1; caught from oil stove, 1; overheated furnace, 1; sparks from smoke stack, 1; forest fire, 2; spark from furnace, 1.
Stores and dwellings.....87	
Store, dwelling and grist mill	Breaking lamp, 1.
Store, dwelling and halls ... 1	Unknown, 1.
Stores, dwellings and stables 4	Explosion of lantern, 1; exposure, 1; unknown, 1; forest fire, 1.
Stores and hall 7	Unknown, 1; caught from stove, 1; exposure, 3; forest fire, 2.
Store and laundry 1	Unknown, 1.
Stores and offices 11	Unknown, 2; exposure, 6; spontaneous combustion, 1; caught from furnace, 1; smoking, 1.
Store, office and dwelling..... 1	Unknown, 1.
Stores, offices and halls... 6	Exposure, 2; unknown, 2; defective chimney, 1; defective flue, 1.
Store, post office & dwelling . 2	Unknown, 2.
Stores and potato houses . . . 2	Exposure, 1; caught from stove, 1.
Stores and stables 2	Unknown, 1; exposure, 1.
Storehouses 45	Unknown, 13; sparks from chimney, 1; spontaneous combustion, 1; exposure, 13; spark from locomotive, 2; caught from chimney, 3; unclassified, 1; accidental, 1; smoking, 2; electric wires, 1; forest fires, 5; spark from engine, 1; incendiary, 1.
Storehouse and barn 1	Unknown, 1.
Storehouse, dwelling & stable	Exposure, 1.
Storehouses and grist mill .. 1	Unknown, 1.
Storehouse, office and hall.... 1	Unknown, 1.
Sugar house..... 1	Unknown, 1.
	Grass fire, 1; accidental, 2; children playing with matches, 1; overturned lamp, 1; exposure, 2; forest fire, 2; lightning, 3; unknown, 4; caught from oil stove, 1; smoking, 1; sparks, 2; explosion of lamp, 1; burning out of chimney, 1; unknown, 1; electric wires, 1.
Summer cottages 24	
Tailor shops..... 2	Exposure, 1; spontaneous combustion, 1.
Tanneries 2	Unknown, 1; spark from chimney, 1.
Tar house..... 1	Spark from furnace, 1.
Tool shed 2	Defective flue, 1; incendiary, 1.
Tow boat..... 1	Caught from lamp, 1.
Town house..... 1	Unknown, 1.
Trestles 1	Unknown, 1.
Undertakers establishments . 2	Overheated stove, 1; unknown, 1.
Varnish factory & storehouse 1	Unknown, 1.
Veneer mill 1	Unknown, 1.
Wood sheds..... 1	Sparks from locomotive, 1.
Wood turning mill 1	Caught around furnace, 1.
Wood working shops..... 4	Unknown, 2; hot box, 1; spark from smoke stack, 1.
Woolen mills 4	Unknown, 1; caught in picker, 1; caught from cards, 1; spark from chimney, 1.

TABLE No. 14.
Showing Classes, Value, etc., of Property Destroyed During 1903.

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	2	\$4,700 00	\$2,075 00	\$3,400 00	\$975 00	-	1	\$500 00	\$400 00	\$150 00	\$150 00
Art gallery	-	-	-	-	-	-	-	1	150 00	30 00	-	-
A wing	-	1	10 00	8 00	-	-	-	-	-	-	-	-
Bakery	-	1	3,500 00	15 00	2,000 00	15 00	-	1	1,600 00	25 00	1,600 00	25 00
Bakery and stable	-	1	1,000 00	725 00	300 00	125 00	-	1	518 00	451 00	200 00	200 00
Barber shops	2	3	17,000 00	946 00	7,500 00	421 00	2	1	1,465 00	475 00	900 00	200 00
Barber shops and dwellings	-	1	2,500 00	225 00	1,000 00	225 00	-	2	2,500 00	512 00	200 00	12 00
Barn and carriage house	1	-	300 00	300 00	-	-	1	-	200 00	200 00	-	-
Barns and stables	71	44	83,748 00	53,233 00	40,563 00	23,160 00	50	24	54,029 00	31,260 00	21,630 00	11,221 00
Barrel manufactory	1	-	1,500 00	1,500 00	500 00	500 00	1	-	500 00	500 00	-	-
Billiard room, barber shop and dwelling	1	-	1,920 00	1,920 00	1,000 00	1,000 00	-	1	782 00	703 00	600 00	600 00
Blacksmith shops	6	3	2,800 00	1,893 00	1,375 00	543 00	4	3	1,660 00	1,160 00	575 00	171 00
Blacksmith shops and dwellings	3	-	2,200 00	2,200 00	350 00	350 00	3	-	2,127 00	2,127 00	350 00	350 00
Blacksmith and carriage shops	1	1	1,100 00	1,090 00	500 00	500 00	-	2	1,200 00	900 00	-	-
Boarding houses	5	13	59,884 00	26,958 00	29,982 00	6,830 00	3	14	15,541 00	3,673 00	9,000 00	1,880 00
Boarding houses and stables	2	-	7,500 00	7,500 00	4,500 00	2,000 00	1	1	1,800 00	1,700 00	1,000 00	300 00
Boat houses	1	1	1,200 00	1,050 00	700 00	550 00	1	1	1,635 00	673 00	1,300 00	538 00
Boat shop	-	1	500 00	25 00	250 00	25 00	-	1	250 00	25 00	250 00	25 00
Bottling establishment	-	1	1,000 00	14 00	1,000 00	14 00	-	-	-	-	-	-
Bowling alley and pool rooms	1	-	350 00	350 00	250 00	250 00	1	1	1,150 00	665 00	850 00	340 00
Box factories	2	1	11,080 00	9,610 00	5,600 00	4,080 00	-	1	4,494 00	4,344 00	2,500 00	2,500 00
Bridge	-	1	400 00	285 00	400 00	243 00	-	-	-	-	-	-
Brush, grass and forest fires	-	-	-	-	-	-	4	15	*18,300 00	25,916 00	†	3,476 00
Camp	1	-	125 00	125 00	-	-	-	-	-	-	-	-
Can factory	1	-	4,000 00	4,000 00	2,500 00	2,500 00	1	-	2,895 00	2,895 00	2,000 00	2,000 00

Canning factories	2	2	7,700 00	3,280 00	4,700 00	1,270 00	2	-	4,800 00	4,800 00	4,000 00	3,950 00
Carpenter shop	1	-	200 00	200 00	-	-	1	-	150 00	150 00	-	-
Carpenter and machine shop	1	-	100 00	100 00	25 00	25 00	1	-	150 00	150 00	75 00	75 00
Carpenter shop and storehouse	1	-	1,000 00	1,000 00	-	-	1	1	1,700 00	800 00	800 00	800 00
Carpet cleaners and dwellings	1	1	6,900 00	1,904 00	6,150 00	994 00	1	-	1,139 00	1,139 00	800 00	800 00
Carriage factories	-	1	2,000 00	15 00	800 00	15 00	-	2	2,800 00	10 00	1,300 00	10 00
Carriage houses	1	-	526 00	526 00	15,090 00	390 00	1	-	275 00	275 00	-	-
Carriage repository and storehouse	-	1	4,500 00	1,525 00	3,500 00	1,521 00	-	1	11,180 00	4,874 00	5,850 00	4,500 00
Carriage shop	-	1	400 00	8 00	300 00	8 00	-	-	-	-	-	-
Cars	2	6	6,900 00	4,680 00	5,500 00	2,170 00	-	-	-	-	-	-
Car shops	-	1	16,500 00	15,953 00	27,050 00		-	1	103,000 00	35,500 00	96,500 00	††50,495 00
Chemical works	1	1	\$96,000 00	\$21,060 00	\$76,400 00	\$6,118 00	-	-	-	-	-	-
Churches	3	4	32,500 00	20,855 00	10,500 00	4,280 00	1	3	7,800 00	5,262 00	2,100 00	262 00
Clothing manufactory	1	-	300 00	300 00	200 00	200 00	-	1	959 00	909 00	550 00	550 00
Clothing manufactory and printing office	1	-	9,000 00	9,000 00	1,250 00	1,250 00	-	1	25,400 00	22,600 00	12,800 00	12,674 00
Clothing stores	1	3	35,400 00	571 00	27,650 00	472 00	1	4	13,900 00	4,935 00	10,575 00	4,231 00
Club houses	1	1	3,250 00	934 00	2,500 00	684 00	1	1	1,298 00	325 00	700 00	227 00
Coal	-	-	-	-	-	-	1	1	6,222 00	1,361 00	1,000 00	1,000 00
Coal sheds	-	8	21,140 00	9,051 00	††25,690 00	6,570 00	-	5	22,291 00	3,049 00	5,500 00	509 00
College and school buildings	6	11	134,450 00	11,810 00	94,850 00	4,234 00	4	3	3,365 00	2,774 00	250 00	109 00
Cooper shop	1	-	2,500 00	2,500 00	2,500 00	2,500 00	-	1	26,089 00	25,649 00	23,250 00	19,250 00
Cord wood	-	-	-	-	-	-	1	3	3,650 00	2,358 00	3,050 00	1,580 00
Cottage, stable and boat house	-	1	650 00	600 00	430 00	400 00	-	-	-	-	-	-
Cotton factories	-	-	-	-	-	-	-	4	45,000 00	1,471 00	25,000 00	1,156 00
Court house	-	1	5,000 00	35 00	5,000 00	35 00	-	-	-	-	-	-
Creameries	3	2	6,050 00	2,453 00	1,915 00	1,568 00	2	2	7,309 00	5,259 00	4,075 00	3,323 00
Dowel and spool mill	1	-	1,500 00	1,500 00	-	-	-	1	1,000 00	800 00	-	-
Drug stores	1	2	2,900 00	1,258 00	2,500 00	858 00	-	4	4,500 00	2,332 00	3,600 00	1,532 00
Drug store and dwelling	1	-	1,200 00	1,200 00	1,000 00	900 00	-	1	1,670 00	1,061 00	1,600 00	961 00
Dry goods stores	-	1	15,000 00	15 00	8,000 00	15 00	-	2	42,100 00	208 00	34,500 00	208 00
Dry houses	4	-	1,700 00	1,650 00	-	-	3	1	1,675 00	1,625 00	-	-
Dwellings	180	720	1,553,258 00	220,940 00	1,218,274 00	138,412 00	82	536	468,672 00	84,675 00	326,835 80	43,408 00
Dwellings, barns and stables	91	53	226,040 00	146,946 00	140,108 00	82,085 00	42	72	98,900 00	59,707 00	44,045 00	24,793 00
Dwelling and hall	1	-	600 00	600 00	400 00	400 00	1	-	200 00	200 00	-	-
Electric light plant	-	-	-	-	-	-	-	1	30,000 00	60 00	7,500 00	27 00

* Full value not obtainable.

† Includes blanket policy.

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

§ Included in contents.

¶ Includes insurance paid on building.

§ Includes contents.

|| Includes insurance on contents.

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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.
Engine houses.....	-	2	\$3,500 00	\$600 00	\$2,100 00	\$400 00	-	-	-	-	-	-
Engine and boiler house	-	1	1,200 00	150 00	-	-	-	1	\$1,500 00	\$350 00	-	-
Farm buildings.....	112	26	202,958 00	165,858 00	99,835 00	67,828 00	52	59	78,832 00	64,013 00	\$18,401 00	\$12,289 00
Fertilizers	-	-	-	-	-	-	-	1	↑	44 00	300 00	44 00
Fish house.....	-	1	75 00	40 00	-	-	1	-	30 00	30 00	-	-
Fish packing establishment	-	1	4,000 00	80 00	3,000 00	80 00	-	-	-	-	-	-
Foundry.....	-	1	1,000 00	6 00	1,000 00	6 00	1	1	1,800 00	30 00	1,800 00	30 00
Foundry and machine shop	-	1	5,000 00	94 00	4,000 00	94 00	1	1	4,000 00	194 00	3,000 00	194 00
Furniture stores.....	-	3	13,000 00	395 00	8,900 00	395 00	-	3	16,830 00	1,620 00	13,000 00	1,620 00
General stores.....	4	1	7,505 00	6,307 00	4,250 00	3,352 00	4	2	20,957 00	14,788 00	16,100 00	8,746 00
Grain store and factory	-	1	5,000 00	24 00	-	-	-	1	9,850 00	1,207 00	3,400 00	1,207 00
Green house	-	1	2,736 00	1,523 00	1,350 00	1,336 00	-	1	8,200 00	3,288 00	1,650 00	1,595 00
Grist mills	2	3	6,850 00	4,719 00	5,640 00	3,419 00	2	2	10,760 00	4,867 00	8,760 00	2,100 00
Grist mill and storehouse	-	1	650 00	650 00	400 00	400 00	1	-	4,355 00	4,355 00	2,100 00	2,100 00
Grocery stores	4	3	9,585 00	5,260 00	7,675 00	3,465 00	3	5	25,700 00	16,948 00	13,600 00	11,223 00
Grocery store and grist mill.....	-	-	-	-	-	-	-	1	1,060 00	25 00	1,000 00	25 00
Halls	3	5	50,600 00	4,131 00	36,500 00	1,731 00	2	7	14,080 00	5,868 00	7,730 00	556 00
Hardware stores	1	1	2,250 00	540 00	1,900 00	200 00	1	1	5,306 00	700 00	3,900 00	475 00
Harness shops	-	1	600 00	10 00	600 00	10 00	1	-	600 00	600 00	150 00	150 00
Hen house.....	-	1	350 00	90 00	300 00	90 00	-	-	-	-	-	-
Hospital.....	1	-	2,000 00	2,000 00	-	-	1	-	1,000 00	1,000 00	-	-
Hotels.....	10	17	211,060 00	66,352 00	136,200 00	33,365 00	6	24	85,856 00	24,517 00	55,850 00	11,159 00
Hotel and barns	1	-	2,000 00	2,000 00	1,667 00	1,667 00	-	1	1,600 00	1,100 00	833 00	778 00
Hotels and stables	6	1	24,141 00	21,641 00	19,436 00	17,831 00	2	6	18,528 00	7,903 00	13,877 00	3,706 00
Hotels and stores.....	-	3	31,200 00	8,453 00	19,400 00	7,671 00	-	3	23,950 00	3,495 00	14,400 00	3,243 00

Ice houses.....	4	1	17,990 00	17,500 00	700 00	616 00	2	1	1,650 00	1,348 00	1,500 00	298 00
Ice house and blacksmith shop ..	-	1	3,000 00	90 00	1,500 00	90 00	-	-	-	-	-	-
Iron works, grist mill and boiler house	1	-	2,898 00	2,898 00	1,150 00	1,150 00	-	1	6,680 00	2,809 00	4,350 00	2,470 00
Jail	1	-	45,000 00	4,920 00	12,500 00	4,920 00	-	-	-	-	-	-
Jewelry store	-	1	10,000 00	10 00	10,000 00	10 00	-	1	6,000 00	136 00	3,000 00	136 00
Kindling wood factory and dwelling ..	-	1	300 00	30 00	-	-	-	1	150 00	75 00	-	-
Laundries	1	2	4,846 00	652 00	3,550 00	402 00	-	1	500 00	265 00	300 00	265 00
Logs	1	-	125 00	125 00	-	-	-	-	-	-	-	-
Lumber	1	-	-	-	-	-	-	3	26,000 00	3,789 00	31,000 00	3,595 00
Lumber mill.....	1	-	1,200 00	1,200 00	300 00	150 00	1	-	1,225 00	1,225 00	700 00	350 00
Lumber sheds	1	2	*116,400 00	*17,428 00	*107,750 00	*9,122 00	1	1	6,500 00	5,588 00	7,750 00	5,588 00
Machine shops	-	2	7,000 00	186 00	3,000 00	186 00	-	4	5,100 00	271 00	3,575 00	256 00
Machine shop and shoe manufactory ..	-	-	-	-	-	-	-	1	250 00	74 00	200 00	74 00
Marble shop	-	1	125 00	4 00	125 00	4 00	-	-	-	-	-	-
Millinery stores	-	3	32,400 00	463 00	26,300 00	463 00	1	3	3,378 00	1,486 00	3,200 00	1,486 00
Mills	1	1	3,200 00	1,225 00	2,500 00	-	-	1	2,490 00	2,340 00	-	-
Observatory	1	-	400 00	-	-	-	-	-	-	-	-	-
Offices	2	6	13,500 00	756 00	8,250 00	845 00	-	5	2,600 00	340 00	2,000 00	336 00
Offices and dwellings	1	1	2,300 00	525 00	2,100 00	325 00	1	-	100 00	100 00	-	-
Offices and hall	-	-	-	-	-	-	-	1	2,000 00	40 00	1,800 00	40 00
Offices and lockup	-	1	500 00	30 00	500 00	30 00	-	-	-	-	-	-
Paint shops	1	5	3,900 00	2,100 00	2,250 00	1,368 00	1	4	4,000 00	1,210 00	550 00	250 00
Paint and harness shop ..	1	-	1,500 00	1,500 00	500 00	500 00	1	-	2,600 00	2,600 00	1,450 00	868 00
Paper bag manufactory	-	1	3,000 00	173 00	2,000 00	128 00	-	-	-	-	-	-
Perfumery manufactory	-	-	-	-	-	-	-	1	500 00	29 00	500 00	29 00
Photograph studio and dwelling ..	-	1	1,500 00	55 00	1,000 00	55 00	-	1	1,500 00	20 00	500 00	20 00
Planing mills	-	2	7,000 00	56 00	3,000 00	6 00	-	-	-	-	-	-
Plumber's shop	-	1	250 00	20 00	250 00	20 00	-	1	1,800 00	85 00	1,800 00	85 00
Potato houses	11	3	9,290 00	8,320 00	5,695 00	5,125 00	5	3	13,320 00	12,475 00	7,795 00	4,508 00
Power station	-	1	*11,368 00	*7,711 00	*5,910 00	*4,610 00	-	-	-	-	-	-
Power station and car barn	-	1	*155,658 00	*59,904 00	*220,000 00	*30,221 00	-	-	-	-	-	-
Printing office	-	1	25,000 00	274 00	15,000 00	274 00	-	1	2,000 00	18 00	1,000 00	18 00
Printing offices and halls ..	-	2	6,300 00	375 00	5,500 00	375 00	-	2	8,150 00	369 00	6,750 00	369 00
Pulp mills	-	2	*73,062 00	*41,112 00	*30,000 00	*20,050 00	-	-	-	-	-	-
Pump houses	1	1	10,025 00	2,525 00	-	-	-	-	-	-	-	-

* Includes contents.

† Blanket policy.

‡ Value not ascertained.

TABLE No. 14—Concluded.

Property.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Quarry	-	1	†\$8,239 00	†\$1,239 00	† 343,192 00	†\$1,239 00	-	-	-	-	-	-
Railroad property	-	1	†	4,539 00	†	4,539 00	-	-	-	-	-	-
Railroad stations	4	5	25,615 00	10,214 00	21,105 00	6,596 00	1	4	\$6,500 00	\$2,252 00	\$3,250 00	\$872 00
Restaurants and saloons	-	11	30,800 00	1,394 00	15,850 00	1,327 00	-	7	8,600 00	875 00	7,600 00	875 00
Round houses	2	-	12,590 00	12,590 00	10,250 00	9,000 00	-	2	108,100 00	18,885 00	††6,100 00	16,662 00
Sardine factories	2	3	24,210 00	22,918 00	10,865 00	10,431 00	2	3	56,792 00	52,633 00	29,635 00	27,760 00
Saw mills	12	6	156,449 00	39,897 00	119,402 00	12,389 00	10	5	71,980 00	69,586 00	28,443 00	26,104 00
Saw and dowel mill	1	-	6,000 00	6,000 00	-	-	1	-	3,000 00	3,000 00	-	-
Saw and grist mill	1	-	2,500 00	2,500 00	-	-	1	-	2,500 00	2,500 00	-	-
Section houses	2	-	1,100 00	1,100 00	850 00	850 00	-	-	-	-	-	-
Shingle mill	1	-	1,600 00	1,600 00	1,161 00	1,101 00	-	1	7,099 00	4,827 00	3,400 00	3,400 00
Ship yard	1	1	†375,000 00	†512 00	†362,250 00	†505 00	-	-	-	-	-	-
Shoe factories	1	1	21,000 00	20,500 00	-	-	1	1	11,700 00	10,500 00	8,700 00	8,700 00
Shoe shop	1	-	200 00	200 00	-	-	1	-	300 00	300 00	150 00	150 00
Shoe store	1	1	7,000 00	500 00	5,500 00	500 00	-	1	7,585 00	1,582 00	5,500 00	1,582 00
Slaughter houses	2	2	950 00	725 00	700 00	425 00	1	-	125 00	125 00	-	-
Spool mill	1	-	4,250 00	4,250 00	2,000 00	2,000 00	-	1	10,000 00	8,000 00	3,000 00	2,695 00
Starch factories	3	1	15,195 00	14,232 00	11,600 00	11,137 00	2	2	5,514 00	3,704 00	3,950 00	2,963 00
Steamer	1	1	1,800 00	1,200 00	800 00	800 00	-	-	-	-	-	-
Stores (unclassified)	8	51	201,800 00	14,625 00	143,130 00	11,547 00	4	62	282,267 00	37,926 00	193,950 00	28,671 00
Stores, bank and dwelling	1	-	9,677 00	9,677 00	8,000 00	8,000 00	-	1	12,708 00	8,930 00	9,200 00	7,894 00
Stores, barber shop, club room and dwelling	-	1	3,500 00	1,500 00	1,000 00	500 00	-	1	4,300 00	1,995 00	2,600 00	611 00
Store, bindery and office	-	1	6,500 00	967 00	5,450 00	967 00	-	1	14,648 00	8,146 00	9,100 00	6,630 00
Store and block factory	-	1	2,000 00	695 00	1,700 00	673 00	-	1	11,819 00	1,993 00	3,400 00	1,993 00
Stores and dwellings	18	48	207,473 00	41,002 00	149,579 00	33,140 00	8	52	120,075 00	38,557 00	79,663 00	27,215 00

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Store, dwelling and grist mill	-	1	3,000 00	299 00	2,500 00	299 00	-	1	6,700 00	490 00	4,000 00	490 00
Store, dwelling and halls	1	-	6,800 00	6,800 00	4,500 00	4,490 00	1	-	1,500 00	1,500 00	500 00	500 00
Stores, dwellings and stables	3	4	8,773 00	7,728 00	7,033 00	5,911 00	-	3	10,948 00	9,872 00	7,400 00	7,255 00
Stores and hall	3	1	27,649 00	9,692 00	16,800 00	8,128 00	1	5	27,088 00	17,337 00	24,000 00	16,601 00
Store and laundry	-	1	5,000 00	4,000 00	-	-	-	1	5,500 00	3,100 00	1,400 00	1,400 00
Stores and offices	1	9	33,700 00	4,288 00	24,200 00	3,088 00	1	6	28,078 00	9,106 00	19,950 00	7,604 00
Store, office and dwelling	-	1	6,000 00	1,250 00	3,000 00	1,250 00	-	1	9,000 00	1,578 00	4,050 00	1,578 00
Stores, offices and halls	-	5	110,000 00	16,380 00	68,000 00	16,370 00	-	6	70,241 00	25,776 00	44,650 00	19,873 00
Stores, post office and dwelling	2	-	2,350 00	2,350 00	2,800 00	2,300 00	1	1	10,898 00	10,408 00	10,200 00	9,451 00
Stores and potato houses	2	-	6,500 00	6,500 00	4,900 00	4,690 00	1	1	13,500 00	11,300 00	10,550 00	8,636 00
Stores and stables	2	-	2,800 00	2,800 00	1,500 00	1,500 00	1	1	4,033 00	3,993 00	2,200 00	1,693 00
Storehouses	19	19	36,613 00	16,774 00	*373,482 00	10,587 00	16	18	233,230 00	83,552 00	85,100 00	65,881 00
Storehouse and barn	-	1	1,100 00	700 00	550 00	500 00	1	-	125 00	125 00	-	-
Storehouse, dwelling and stable	-	1	6,500 00	771 00	6,000 00	771 00	-	1	4,000 00	25 00	-	-
Storehouses and grist mill	-	1	14,600 00	12,475 00	9,550 00	5,460 00	-	1	10,291 00	9,562 00	11,300 00	9,046 00
Store house, office and hall	1	-	1,200 00	1,200 00	3,000 00	1,200 00	1	-	3,575 00	3,575 00	950 00	839 00
Sugar house	1	-	200 00	200 00	-	-	1	-	200 00	200 00	-	-
Summer cottages	5	17	104,700 00	18,205 00	83,726 00	12,650 00	4	10	23,916 00	5,229 00	20,450 00	3,163 00
Tailor shops	-	1	7,500 00	203 00	5,762 00	203 00	-	2	1,100 00	165 00	1,000 00	165 00
Tanneries	1	1	19,844 00	19,394 00	3,220 00	3,207 00	-	2	57,242 00	30,593 00	48,750 00	14,865 00
Tar house	1	-	350 00	350 00	-	-	1	-	250 00	250 00	-	-
Tool shed	2	-	50 00	50 00	-	-	1	1	320 00	220 00	200 00	200 00
Towboat	-	1	6,000 00	1,700 00	3,000 00	1,700 00	-	-	-	-	-	-
Town house	1	-	500 00	500 00	-	-	-	-	-	-	-	-
Trestles	-	1	1,265 00	1,213 00	79,500 00	1,191 00	-	-	-	-	-	-
Undertakers' establishments	1	1	15,500 00	570 00	13,850 00	420 00	-	2	3,360 00	453 00	2,150 00	453 00
Varnish factory and storehouse	-	1	2,582 00	1,933 00	1,714 00	1,714 00	1	-	7,942 00	7,942 00	5,271 00	5,271 00
Vener mill	-	1	1,500 00	400 00	350 00	298 00	-	1	5,000 00	300 00	650 00	-
Wood sheds	-	1	800 00	25 00	800 00	25 00	-	-	-	-	-	-
Wood turning mill	1	-	1,000 00	1,000 00	-	-	1	-	1,000 00	1,000 00	-	-
Wood working shops	-	4	177,200 00	148,795 00	164,800 00	135,26 00	-	2	4,000 00	215 00	2,647 00	215 00
Woolen mills	2	1	181,000 00	18,120 00	170,500 00	14,120 00	2	1	96,000 00	21,185 00	63,700 00	1,885 00
Total	700	1,226	\$5,277,717 00	\$1,473,155 00	\$4,676,806 00	\$770,829 00	379	1,092	\$2,868,240 00	\$1,081,851 00	\$1,687,640 00	\$623,940 00

* Includes blanket policy.

† Includes contents.

‡ Value not ascertained.

|| Blanket policy.

§ Amount of insurance not ascertained.

†† Full amount of insurance not ascertained.

TABLE No. 15.

Causes of Fires in Maine During the Year 1903.

Causes of Fires.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Accidental	122	1	127	\$476,236 00	\$22,693 00
Ashes	23	3	25	131,680 00	13,895 00
Boiling over, kettle of fat	6	—	6	18,510 00	640 00
Boiling over, kettle of tar	1	—	1	2,000 00	20 00
Bonfires	4	1	3	15,000 00	8,059 00
Breaking lamp	7	—	7	26,650 00	1,142 00
Brush, grass and forest fires	148	102	46	343,141 00	265,478 00
Burning out of chimney	95	5	90	192,273 00	19,270 00
Carelessness	23	2	21	102,462 00	12,426 00
Caught around boiler	5	1	4	41,100 00	4,726 00
Caught from alcohol lamp	2	—	2	8,150 00	27 00
Caught from candle	8	—	8	33,900 00	411 00
Caught from cards—(woolen mill)	1	1	—	20,000 00	20,000 00
Caught from engine	2	1	1	3,109 00	2,133 00
Caught from fire place	6	—	6	11,200 00	105 00
Caught from forge	2	—	2	7,100 00	118 00
Caught from and around furnace	9	2	7	59,288 00	16,713 00
Caught from gas jet	6	—	6	9,625 00	264 00
Caught from gasoline stove	2	—	2	8,300 00	460 00
Caught from lamp	38	1	37	106,848 00	4,366 00
Caught from lantern	2	—	2	8,500 00	4,020 00
Caught from oil stove	15	—	15	48,850 00	3,636 00
Caught from oven	1	—	1	5,100 00	40 00
Caught from stove	36	9	27	132,502 00	55,688 00
Caught from stove funnels and pipes	19	1	18	41,760 00	2,618 00
Caught in picker	2	—	2	80,000 00	385 00
Children playing with matches	38	4	34	83,277 00	15,099 00
Defective car heater	1	—	1	155,658 00	59,904 00
Defective chimneys and flues	257	35	222	656,864 00	225,844 00
Defective generator	1	—	1	41,368 00	7,761 00
Electric wires	12	—	12	159,460 00	41,840 00
Explosion of chemicals	1	—	1	1,000 00	10 00
Explosion of gas	1	—	1	37,018 00	33,765 00
Explosion of gasoline	1	—	1	5,133 00	1,540 00
Explosion of gasoline torch	1	—	1	5,500 00	627 00
Explosion of lamp	64	2	62	139,681 00	12,669 00
Explosion of lantern	10	2	8	27,308 00	23,413 00
Explosion of oil stove	9	—	9	23,743 00	2,209 00
Explosion of stove	2	—	2	8,800 00	96 00
Fireworks	15	1	14	47,725 00	2,288 00
Friction	2	—	2	44,400 00	42,514 00
Fumigating	2	—	2	7,000 00	38 00
Heating paint on stove	1	—	1	2,100 00	2,000 00
Hot box	1	—	1	7,500 00	25 00
Incendiary	26	10	16	75,425 00	27,255 00
Lightning	88	17	71	296,387 00	37,853 00
Mice, rats and matches	6	1	5	4,725 00	1,412 00
Overheated furnace	8	—	8	70,108 00	6,608 00
Overheated stove	37	4	33	130,035 00	17,160 00
Overturned gas stove	1	—	1	24,705 00	4,238 00
Overturned lamp	49	1	48	170,000 00	4,158 00
Overturned lantern	2	—	2	3,850 00	3,850 00
Overturned oil stove	2	—	2	3,500 00	101 00
Set by child	3	2	1	6,300 00	6,015 00
Smoking	43	4	39	132,788 00	44,895 00
Sparks	32	3	29	103,425 00	8,047 00
Sparks from chimney	76	5	71	268,823 00	71,449 00
Sparks from engine	24	1	22	*52,435 00	38,157 00
Sparks from fire place	5	—	5	10,400 00	230 00
Sparks from furnace	4	—	4	9,025 00	3,731 00
Sparks from locomotive	16	4	12	33,200 00	21,934 00
Sparks from match	50	—	50	130,100 00	1,215 00
Sparks from smoke stack	10	3	7	58,383 00	40,755 00
Sparks from stove	21	—	21	17,000 00	807 00
Spontaneous combustion	21	1	20	556,622 00	57,822 00
Thawing water pipe	5	—	5	11,500 00	165 00
Tramps	5	4	1	19,500 00	11,033 00
Unclassified	9	2	7	15,470 00	2,161 00
Unknown	402	117	285	2,554,482 00	1,212,920 00
† Total	1,960	358	1,602	\$8,145,957 00	\$2,555,006 00

* Full value not obtained.

† 317 Forest Fires destroying property to the amount of \$1,041,210 as reported to the Forest Commissioner under the law of 1903 are not included in these tables.

TABLE No. 16.
Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1903.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements
MAINE COMPANY.						
Union Mutual	-	\$10,196,359 35	\$9,641,161 44	\$555,197 91	\$2,386,627 13	\$1,695,803 73
COMPANIES OF OTHER STATES.						
Aetna	\$2,000,000 00	\$68,067,862 65	\$62,396,106 10	\$5,671,756 55	\$14,558,874 56	\$9,866,003 19
Connecticut Mutual	-	64,917,548 84	60,287,736 29	4,629,812 55	8,262,171 29	8,235,433 72
Equitable	100,000 00	378,213,185 58	306,534,370 50	71,678,815 08	73,718,350 93	49,493,011 15
Home Life	125,000 00	15,102,840 60	13,976,070 87	1,126,769 73	3,435,528 86	2,429,652 64
Manhattan Life.....	100,000 00	17,592,154 07	15,837,823 59	1,754,330 48	3,321,506 70	2,823,526 57
Massachusetts Mutual	-	33,511,126 92	30,881,142 01	2,629,984 91	7,634,215 61	4,832,196 46
Metropolitan.....	2,000,000 00	105,360,980 60	94,669,088 04	10,691,872 56	49,887,804 11	31,779,894 18
Mutual Life	-	401,821,661 66	401,821,661 66	-	77,333,712 76	48,807,615 99
Mutual Benefit Life	-	87,340,112 33	80,662,205 32	6,677,907 01	16,603,433 93	11,926,787 72
Mutual Reserve.....	-	5,707,311 90	5,200,724 01	506,587 89	4,711,231 93	4,663,636 91
National Life	-	28,259,233 05	25,346,981 86	2,912,251 19	6,480,463 34	3,389,016 53
New England Mutual	-	35,784,010 50	32,569,406 71	3,214,603 79	6,515,507 38	4,813,803 30
New York Life	-	352,652,047 57	352,652,047 57	-	88,269,531 41	52,883,459 45
Northwestern Mutual	-	177,918,906 28	172,585,861 30	5,333,044 98	33,835,273 66	21,036,545 15
Penn Mutual	-	60,473,221 42	57,204,553 71	3,268,667 71	14,840,718 50	8,220,345 93
Phoenix Mutual	-	16,960,808 11	16,251,792 48	709,015 63	3,782,876 03	2,515,810 81
Provident Life & Trust	1,000,000 00	51,151,561 98	44,515,941 73	6,635,620 25	8,757,106 56	5,980,637 41
Provident Savings	100,000 00	6,951,887 26	6,230,195 73	721,691 53	4,205,081 91	3,353,608 13
Prudential.....	2,000,000 00	72,394,759 80	62,201,361 63	10,193,398 17	39,625,128 25	26,649,124 23
Reliance	1,000,000 00	2,018,700 94	107,874 46	1,910,826 48	1,167,579 45	113,844 48
Security Mutual	-	1,988,870 01	1,397,155 94	591,714 07	1,631,478 32	1,069,999 99
State Mutual	-	23,194,129 80	21,020,648 00	2,173,481 80	4,796,865 50	3,103,882 97
Travelers	-	32,197,451 37	30,854,829 57	1,342,621 80	6,221,635 82	3,296,457 51
Union Central.....	100,000 00	98,432,289 87	32,436,945 97	5,995,343 90	8,804,970 85	4,314,206 88
United States	440,000 00	8,795,052 95	8,207,971 45	587,081 50	1,905,712 71	1,757,399 40
Washington	125,000 00	16,908,423 63	16,280,820 93	627,602 70	3,676,255 81	3,484,207 73
Total.....	\$9,090,000 00	\$2,103,716,119 69	\$1,952,131,317 43	\$151,584,802 26	\$493,583,016 18	\$320,758,168 43
Aggregate.....	\$9,090,000 00	\$2,113,912,479 04	\$1,961,772,478 87	\$152,140,000 17	\$495,969,643 31	\$322,481,972 16

* Includes Accident Department.

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TABLE No. 17.
Income During 1903.

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
MAINE COMPANY.						
Union Mutual.....	\$342,969 63	\$1,635,319 02	\$5,000 00	\$400,726 65	\$2,611 83	\$2,386,627 13
COMPANIES OF OTHER STATES.						
Aetna	\$1,427,471 78	\$7,468,981 05	\$4,464 00	\$2,812,698 16	\$2,845,259 57	\$14,558,874 56
Connecticut Mutual	469,430 17	4,853,651 89	-	2,936,543 85	545 38	8,262,171 29
Equitable	12,964,737 75	45,673,151 88	253,954 00	14,816,857 52	9,649 78	73,718,350 93
Home Life	650,588 48	2,097,194 55	13,435 00	674,310 83	-	3,435,528 86
Manhattan Life	549,202 05	1,910,022 00	-	858,207 26	4,075 39	3,321,506 70
Massachusetts Mutual	812,017 42	5,202,993 33	215,515 87	1,394,496 90	9,192 09	7,634,215 61
Metropolitan	6,419,878 48	39,237,082 09	-	4,118,879 31	111,964 23	49,887,804 11
Mutual Life	15,305,568 80	44,645,450 86	180,743 03	16,210,084 28	791,865 79	77,333,712 76
Mutual Benefit Life	2,094,702 11	10,578,171 24	-	3,914,665 74	15,894 84	16,603,433 93
Mutual Reserve	409,709 83	3,884,080 50	-	414,829 15	2,612 45	4,711,231 93
National Life	1,174,189 20	4,050,258 67	2,640 00	1,251,325 49	2,049 98	6,480,493 34
New England Mutual	710,221 12	4,221,866 56	31,998 00	1,545,120 15	6,301 55	6,515,507 38
New York Life	16,235,781 89	57,146,392 21	296,862 14	14,301,310 96	289,184 21	88,269,531 41
Northwestern Mutual	3,026,934 69	22,528,714 91	170,759 00	7,444,748 92	64,116 14	33,835,273 66
Penn Mutual	2,289,559 39	9,559,107 50	201,167 00	2,739,296 42	51,588 19	14,840,718 50
Phoenix Mutual	566,501 56	2,403,104 38	-	786,736 11	16,533 98	3,782,876 03
Provident Life & Trust	1,058,572 96	5,333,309 13	62,072 52	2,203,196 59	99,955 36	8,757,106 56
Provident Savings	831,916 80	2,814,304 06	84,973 70	408,339 58	65,547 77	4,205,081 91
Prudential	7,869,452 62	28,158,949 58	45,634 00	2,861,918 82	89,173 23	39,025,128 25
Reliance	128,049 42	-	-	39,494 29	1,000,035 74	1,167,579 45
Security Mutual	343,360 26	868,448 08	13,435 25	52,619 87	553,614 86	1,831,478 32
State Mutual	558,355 52	3,093,828 95	46,100 75	991,074 63	107,805 65	4,796,865 50
Travelers	670,490 33	3,633,509 32	408,904 00	1,432,578 58	77,063 59	6,221,635 82
Union Central	1,191,066 88	5,476,006 39	21,500 00	2,112,295 26	4,102 32	8,804,970 85
United States	257,557 67	1,153,929 36	50,292 00	436,343 09	7,591 19	1,905,712 71
Washington	651,319 33	2,137,769 75	-	886,841 29	325 44	3,676,255 81
Total	\$79,466,635 91	\$318,132,278 24	\$2,103,550 26	\$87,644,813 05	\$6,235,738 72	\$493,583,016 18
Aggregate	\$79,809,605 54	\$319,767,597 26	\$2,108,550 26	\$88,045,539 70	\$6,238,350 55	\$495,969,643 31

TABLE No. 18.
Disbursements During 1903.

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	\$772,292 84	\$1,268 95	\$93,193 10	\$73,590 75	\$292,359 85	\$203,242 20	\$49,298 09	\$208,557 95	\$1,693,803 73
COMPANIES OF OTHER STATES.									
Aetna	\$4,433,100 92	\$314 99	\$491,654 57	\$679,155 94	\$1,014,900 91	\$316,220 96	\$306,960 70	\$2,623,194 20	\$9,866,003 19
Connecticut Mutual	4,696,075 85	11,203 57	575,880 99	1,359,811 44	399,220 84	203,594 93	422,645 28	562,000 82	8,233,433 72
Equitable	20,949,979 68	883,278 00	7,434,119 04	5,682,295 55	8,288,405 22	2,484,561 32	1,030,632 24	2,739,740 10	49,493,011 15
Home Life	1,133,832 66	31,833 55	151,932 13	230,750 14	386,954 20	279,568 14	53,098 97	161,682 85	2,429,652 64
Manhattan	1,437,859 67	10,109 45	237,656 22	76,963 48	389,330 67	274,032 11	86,417 49	311,137 48	2,823,526 57
Massachusetts Mutual	1,987,934 50	-	439,501 67	987,274 39	684,430 25	289,163 17	107,065 73	336,886 75	4,832,196 46
Metropolitan	13,003,870 60	70,467 98	478,156 43	603,255 28	8,466,967 66	5,876,191 10	790,100 70	2,490,884 43	31,779,894 13
Mutual Life	23,576,194 26	2,121,305 67	3,963,060 88	2,994,643 12	8,421,225 79	3,236,262 43	1,086,675 62	3,408,248 82	45,807,615 99
Mutual Benefit Life	6,024,960 88	110,152 30	1,317,037 51	1,837,243 12	1,283,324 65	497,861 82	444,869 99	411,337 45	11,926,787 72
Mutual Reserve	2,778,384 62	-	78,706 93	86,718 01	341,468 77	415,883 96	68,954 06	893,520 56	4,663,636 91
National Life	1,231,982 36	91,395 43	571,290 20	162,407 86	715,074 20	289,478 51	126,675 42	200,712 55	3,389,016 53
New England Mutual	2,491,989 00	-	484,625 87	549,167 18	587,488 61	300,306 95	122,043 12	278,182 57	4,313,808 30
New York Life	21,166,023 06	1,686,696 07	6,412,235 60	5,339,292 23	9,696,673 03	4,390,736 38	965,523 21	3,295,979 87	52,883,459 45
Northwestern Mutual	8,133,547 29	45,885 30	2,460,634 65	4,456,172 04	2,928,173 34	652,704 93	670,507 19	1,688,920 41	21,036,545 15
Penn Mutual	3,579,285 00	168,484 74	835,818 16	785,330 89	1,491,566 30	438,430 75	351,382 87	570,046 62	8,220,345 93
Phoenix Mutual	1,184,658 67	10,047 79	253,787 23	376,156 96	315,211 40	193,970 79	23,934 57	125,215 90	1,069,909 99
Provident Life & Trust	3,143,026 65	74,454 05	522,705 85	818,024 43	581,529 20	330,163 06	107,858 41	402,875 76	5,980,637 41
Provident Savings	1,371,902 40	10,327 68	236,979 61	138,706 33	595,301 04	419,114 94	95,394 78	455,950 35	3,353,668 13
Prudential	9,842,693 25	39,036 69	882,639 89	780,479 64	7,254,024 08	4,602,865 01	762,546 40	2,484,789 27	26,649,124 23
Reliance	-	-	-	-	19,232 72	46,747 41	3,696 11	44,168 24	113,844 48
Security Mutual	384,563 96	-	22,518 37	4,585 00	315,211 40	193,970 79	23,934 57	125,215 90	1,069,909 99
State Mutual	1,345,392 34	-	390,859 67	455,514 12	454,335 16	168,147 66	85,822 37	203,811 65	3,103,882 97
Travelers	2,092,505 21	20,087 92	186,589 66	-	481,104 67	183,097 19	85,246 54	247,826 32	3,296,457 51
Union Central	1,794,171 47	21,162 90	217,109 91	449,866 11	874,911 45	240,706 90	113,152 88	603,125 26	4,314,206 88
United States	777,404 10	19,292 34	179,720 35	110,933 06	238,841 56	183,260 46	36,611 11	211,336 42	1,757,399 40
Washington	1,869,155 96	58,372 28	221,367 70	156,450 57	380,909 31	334,784 88	100,951 40	312,215 63	3,434,207 73
Total	\$140,430,494 36	\$5,484,408 70	\$29,049,630 09	\$29,010,425 25	\$56,666,762 59	\$26,831,602 03	\$8,138,669 59	\$25,176,175 82	\$320,788,168 43
Aggregate	\$141,202,787 20	\$5,485,677 65	\$29,142,823 19	\$29,084,016 00	\$56,959,122 44	\$27,084,844 23	\$8,187,967 68	\$25,384,733 77	\$322,481,972 16

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TABLE No. 19.
Assets December 31, 1903.

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	\$1,282,002 93	\$1,151,622 22	\$647,056 11	\$121,045 66	\$148,229 11	\$6,146,673 06	\$179,842 55	\$8,101 70
COMPANIES OF OTHER STATES.								
Aetna	\$620,945 24	\$29,894,208 23	\$1,181,769 19	\$2,945,678 00	\$359,858 60	\$23,561,648 67	\$6,089,458 63	\$58,269 57
Connecticut Mutual	11,251,610 60	24,836,415 06	30,000 00	-	577,521 21	25,906,460 94	608,928 69	592 39
Equitable	37,213,875 67	74,345,110 94	20,333,500 00	18,834,127 74	-	160,399,670 00	25,625,769 16	1,521,245 35
Home Life	1,662,383 48	4,435,244 19	25,150 00	849,129 15	512,470 94	6,965,378 76	254,149 67	57,634 95
Manhattan	5,030,628 35	5,801,410 00	630,849 04	1,039,529 66	334,787 17	3,577,583 55	270,040 15	22,990 37
Massachusetts Mutual	398,872 15	14,148,092 97	-	3,233,428 00	747,252 38	12,571,779 13	703,522 21	-
Metropolitan	14,835,140 61	31,814,193 06	-	1,421,003 27	675,496 17	49,574,248 32	5,301,220 90	27,378 14
Mutual Life	34,312,133 60	89,224,920 14	14,217,500 00	18,926,100 64	-	198,072,507 10	22,469,550 02	503,290 58
Mutual Benefit Life	3,154,117 41	44,423,316 11	2,242,450 00	7,939,084 40	4,805,600 54	20,234,751 33	1,039,890 40	62,640 25
Mutual Reserve	682,848 04	505,750 00	-	1,872,912 86	135,068 85	535,253 27	689,902 95	51,601 32
National Life	1,435,144 13	11,424,871 22	2,000 00	2,831,841 56	995,492 59	9,505,684 08	821,221 00	3,448 23
New England Mutual	2,409,642 50	10,020,275 00	1,320,940 00	2,053,770 12	196,659 36	17,107,366 00	438,817 45	-
New York Life	12,725,000 00	24,551,774 34	5,280,000 00	28,502,073 02	3,139,284 12	247,994,383 06	22,126,134 05	-
Northwestern Mutual	3,611,897 42	85,718,617 07	-	13,751,253 00	312,311 54	67,449,504 09	2,466,819 84	47,164 08
Penn Mutual	3,078,240 71	22,727,551 43	4,924,348 71	5,096,912 00	1,163,815 88	20,418,955 09	991,376 89	221,008 48
Phoenix Mutual	733,167 31	9,968,748 15	-	863,930 00	231,518 70	4,126,029 66	455,921 37	-
Provident Life & Trust	3,308,876 23	14,184,983 54	5,192,390 67	4,416,694 39	8,032 24	22,710,900 34	160,497 02	-
Provident Savings	2,026,380 18	583,125 44	8,500 00	2,088,932 37	220,281 32	752,572 17	433,997 45	235,996 51
Prudential	12,113,250 11	13,138,291 49	5,761,775 00	1,327,895 79	286,429 29	28,728,351 52	7,610,148 22	2,378 18
Reliance	-	-	-	22,689 00	-	962,673 90	1,020,102 78	48,269 39
Security Mutual	99,706 45	343,079 21	43,290 00	683,762 43	14,124 53	590,735 00	169,653 80	154,414 99
State Mutual	1,691,150 00	3,386,343 00	551,032 00	1,942,760 00	-	13,527,660 00	455,332 11	-
Travelers	790,138 54	8,079,606 06	990,737 20	2,415,925 00	7,910 08	17,665,393 82	1,108,632 30	7,285 43
Union Central	501,276 90	31,054,239 43	-	3,434,418 87	1,418,221 79	10,000 00	594,830 91	144,232 20
United States	718,028 05	3,865,540 80	391,265 58	677,786 35	76,376 83	2,434,603 07	120,673 37	11,919 24
Washington	6,142,882 22	7,768,570 00	28,000 00	1,473,246 78	-	388,090 58	426,073 09	19,603 37
Total	\$160,589,965 90	\$566,224,466 88	\$63,175,407 39	\$128,644,884 40	\$16,218,504 08	\$975,772,183 45	\$102,243,524 43	\$3,201,363 52
Aggregate	\$161,821,968 83	\$667,376,089 10	\$63,822,463 50	\$128,765,930 06	\$16,366,733 19	\$961,918,866 51	\$102,423,366 98	\$3,209,465 22

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	\$71,962 44	-	\$235,960 41	\$209,863 40	\$2,367 44	\$10,264,727 03	\$8,367 68	\$10,196,359 35
COMPANIES OF OTHER STATES.								
Aetna	\$855,358 18	-	\$1,924,228 96	\$636,280 38	-	\$68,127,703 65	\$59,841 00	\$*68,067,862 65
Connecticut Mutual	930,053 09	-	433,232 81	343,326 44	-	64,918,141 23	592 39	64,917,548 84
Equitable	2,540,824 07	-	12,747,275 00	6,171,033 00	-	379,734,431 53	1,521,245 95	378,213,185 58
Home Life	74,353 85	\$95,516 68	-	249,331 82	-	15,181,293 49	78,452 89	15,102,840 60
Manhattan	153,413 27	492,354 36	84,823 35	171,735 17	\$101,630 09	17,711,774 53	119,620 46	17,592,154 07
Massachusetts Mutual	467,552 25	-	533,817 12	706,810 71	-	33,511,126 92	-	33,511,126 92
Metropolitan	679,298 32	-	-	2,382,511 67	322,538 63	107,033,029 09	1,672,068 49	105,360,960 60
Mutual Life	2,968,301 04	-	16,640,731 27	5,032,889 14	956,060 82	403,314,984 05	1,493,322 39	401,821,661 66
Mutual Benefit Life	1,481,698 00	-	1,062,982 50	957,672 69	-	87,404,203 60	64,091 27	87,340,112 33
Mutual Reserve	91,598 84	42,673 68	-	911,469 33	402,668 64	5,921,737 78	214,425 88	5,707,311 90
National Life	478,737 43	-	227,520 92	512,742 34	3,977 78	28,262,681 28	3,448 23	28,259,233 05
New England Mutual	206,351 34	-	1,395,685 00	634,503 73	-	35,784,010 50	-	35,784,010 50
New York Life	2,185,672 00	-	-	6,167,726 98	-	352,652,047 57	-	352,652,047 57
Northwestern Mutual	2,618,608 38	-	18,858 34	1,971,036 60	-	177,966,070 36	47,164 08	177,918,906 28
Penn Mutual	526,897 99	-	201,347 46	1,323,875 26	129,267 42	60,803,497 32	339,275 90	60,473,221 42
Phoenix Mutual	201,218 85	-	151,041 94	239,232 13	-	16,960,808 11	-	16,960,808 11
Provident Life & Trust	324,524 70	-	-	882,633 19	-	51,189,642 32	38,080 34	51,151,561 98
Provident Savings	81,263 79	173,619 82	42,524 72	448,729 00	124,918 00	7,220,800 77	268,913 51	6,951,887 26
Prudential	488,593 45	-	672,183 98	2,317,333 77	478,461 05	72,925,071 85	530,312 05	72,394,759 80
Reliance	8,051 01	-	-	5,184 25	8,136 58	2,075,106 81	56,405 87	2,018,700 94
Security Mutual	29,274 15	3,093 55	-	134,222 80	-	2,265,266 91	276,396 90	1,988,870 01
State Mutual	286,458 07	-	714,651 06	479,993 62	158,750 00	23,194,129 80	-	23,194,129 80
Travelers	268,423 77	-	131,186 82	739,497 83	-	32,204,736 80	7,285 43	32,197,451 37
Union Central	1,244,508 75	1,822 60	775 00	385,115 22	5,000 00	38,594,441 67	162,151 80	38,432,289 87
United States	101,373 46	119,921 95	105,951 89	171,612 36	-	8,795,052 95	-	8,795,052 95
Washington	128,671 83	375,857 53	-	195,236 60	8,886 02	16,955,298 02	46,874 39	16,908,423 63
Total	\$19,421,079 88	\$1,304,860 17	\$37,088,818 08	\$34,171,736 00	\$2,700,294 73	\$2,110,707,088 91	\$6,990,969 22	\$2,103,716,119 69
Aggregate	\$19,493,042 32	\$1,304,860 17	\$37,324,778 49	\$34,381,599 40	\$2,702,662 17	\$2,120,911,815 94	\$6,999,336 90	\$2,113,912,479 04

* Includes Accident Department.

TABLE No. 20.
Liabilities December 31, 1903.

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 and payable during or subsequent to 1904.				
MAINE COMPANY.											
Union Mutual	\$9,508,437 00	\$29,233 00	\$4,963 47	\$85,544 22	\$3,500 00	\$5,324 23	-	\$4,149 52	-	\$555,197 91	\$10,196,359 35
COS. OF OTHER STATES.											
Aetna	\$57,586,021 00	\$62,863 00	\$45,092 00	\$153,183 00	\$24,000 00	\$86,506 12	\$741,159 11	*\$3,697,281 87	\$2,000,000 00	\$3,671,756 55	\$68,067,862 65
Connecticut Mutual	57,897,907 00	-	43,392 93	444,077 00	3,500 00	1,352,028 05	-	546,831 31	-	4,629,812 55	64,917,548 84
Equitable	302,120,311 00	1,411,605 66	444,011 76	1,773,656 00	27,500 00	456,687 08	-	300,599 00	100,000 00	71,578,815 08	378,213,185 58
Home Life	13,866,408 00	30,464 00	-	38,619 19	3,000 00	3,000 00	-	31,609 00	125,000 00	1,001,769 73	15,162,840 60
Manhattan	15,744,324 00	-	2,788 19	27,053 00	11,000 00	18,262 88	-	34,400 52	100,000 00	1,654,330 48	17,592,154 07
Massachusetts Mutual	30,252,326 00	216,978 05	-	58,404 00	1,500 00	113,417 81	199,054 36	39,461 79	-	2,629,984 91	33,511,126 92
Metropolitan	92,535,568 00	26,512 00	-	311,182 81	55,147 50	47,230 95	-	1,693,446 78	2,000,000 00	8,691,872 56	105,380,960 60
Mutual Life	336,246,040 00	1,008,980 49	472,131 84	1,508,803 69	96,665 00	131,045 51	-	62,357,995 13	-	-	401,821,661 66
Mutual Benefit Life	78,410,970 21	321,989 98	29,971 41	480,460 57	5,295 00	283,703 11	-	1,129,815 04	-	6,677,907 01	87,340,112 33
Mutual Reserve	4,203,909 00	-	-	871,600 00	44,400 30	22,610 57	7,573 58	50,630 56	-	506,587 89	5,707,311 90
National Life	24,717,437 00	57,337 75	2,139 44	61,796 00	50,000 00	10,226 76	-	448,044 91	-	2,912,251 19	28,259,233 05
New England Mutual	31,949,483 81	58,220 58	208,640 00	112,846 00	5,500 00	172,264 18	40,383 75	22,068 39	-	3,214,603 79	35,784,010 50
New York Life	300,090,347 00	1,042,153 79	530,437 56	2,045,035 55	5,000 00	350,960 64	32,214,730 84	16,373,382 19	-	-	352,652,047 57
Northwestern Mutual	145,035,854 00	603,471 94	107,761 94	58,142 58	40,800 00	294,304 87	25,897,879 00	107,546 97	-	5,333,044 98	177,918,906 28
Penn Mutual	50,393,291 00	940,890 00	-	227,306 25	90,000 00	124,422 39	3,774,354 26	1,054,289 81	-	3,268,667 71	60,473,221 42
Phoenix Mutual	15,972,836 00	25,139 00	-	55,117 48	-	-	13,162 00	185,538 00	-	709,015 63	16,960,808 11
Provident Life & Trust	43,440,756 00	308,885 00	45,140 21	102,196 00	-	73,077 58	-	550,886 94	1,000,000 00	5,635,620 25	51,151,561 98
Provident Savings	5,962,479 00	84,473 70	-	97,816 00	54,072 00	2,456 23	-	28,898 80	100,000 00	621,691 53	6,951,887 26
Prudential	61,130,614 00	116,206 05	2,128 00	394,754 24	52,796 93	44,386 41	-	459,618 07	2,000,000 00	8,193,398 17	72,394,759 80
Reliance	107,066 00	-	-	-	-	-	-	808 46	1,000,000 00	910,826 48	2,018,706 94
Security Mutual	1,284,578 00	62,543 29	-	23,253 00	3,000 00	-	-	23,781 65	-	591,714 07	1,988,870 01
State Mutual	20,720,394 00	55,332 00	-	68,456 00	4,500 00	37,160 00	85,467 00	49,339 00	-	2,173,481 80	23,194,129 80
Travelers	29,027,948 00	1,702,367 00	2,456 00	76,699 51	3,000 00	-	-	42,359 05	-	1,342,621 80	32,197,451 37
Union Central	31,843,773 00	143,348 00	6,087 00	59,936 00	39,000 00	21,024 64	-	323,777 33	100,000 00	5,895,343 90	38,432,289 87
United States	8,064,843 00	50,292 00	167 00	58,380 00	5,000 00	5,693 00	-	23,596 45	440,000 00	147,081 50	8,795,052 95
Washington	16,129,142 00	-	26,900 13	116,247 50	-	-	-	8,531 30	125,000 00	502,602 70	16,908,423 63
Total ..	\$1,775,334,626 02	\$8,325,053 28	\$1,969,240 41	\$9,675,021 37	\$624,776 73	\$3,643,439 46	\$62,974,621 83	\$89,584,538 33	\$9,090,000 00	\$142,494,802 26	\$2,103,716,119 69
Aggregate ..	\$1,784,843,063 02	\$8,354,286 28	\$1,974,203 88	\$9,760,565 59	\$628,276 73	\$3,648,773 69	\$62,974,621 83	\$89,588,687 85	\$9,090,000 00	\$143,050,000 17	\$2,113,912,479 04

* Includes \$1,456,394.68 liabilities of Accident Department.

TABLE No. 21.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1902.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1903.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	36,678	\$54,118,625 58	6,199	\$8,484,448 83	3,550	\$5,217,876 64	39,327	\$57,385,197 77
COMPANIES OF OTHER STATES.								
Etna	123,002	\$211,182,065 00	15,221	\$26,631,862 00	8,125	\$14,511,050 00	130,098	\$223,302,877 00
Connecticut Mutual	69,539	165,203,925 00	3,661	9,697,438 00	3,241	8,975,877 00	69,959	165,925,486 00
Equitable	446,681	1,259,049,580 00	96,414	230,978,634 00	43,148	119,379,982 00	499,947	1,370,648,232 00
Home Life	34,619	63,313,144 00	6,983	12,335,472 00	3,497	6,238,034 00	38,105	69,410,582 00
Manhattan	29,584	64,977,795 00	5,269	13,180,314 00	3,035	8,348,992 00	31,818	69,809,117 00
Massachusetts Mutual	66,145	155,802,882 00	10,171	20,835,216 00	4,366	9,587,792 00	71,950	167,050,306 00
Metropolitan { Ordinary	268,991	229,995,733 00	108,242	80,826,264 00	52,124	37,511,753 00	325,109	273,310,244 00
{ Industrial	6,698,291	981,676,306 00	1,788,828	297,968,863 00	1,299,774	219,769,342 00	7,187,345	1,059,875,827 00
Mutual Life	543,194	1,340,748,659 00	98,865	215,102,648 00	43,087	110,622,626 00	598,972	1,445,228,681 00
Mutual Benefit Life	128,652	308,048,169 00	19,923	41,701,075 00	9,088	19,895,702 00	139,487	329,853,542 00
Mutual Reserve	64,701	127,960,188 00	14,308	14,550,277 00	18,097	22,913,638 00	60,912	119,596,827 00
National Life	57,073	114,872,957 00	10,155	18,567,639 00	5,199	10,366,219 00	62,029	123,074,377 00
New England Mutual	52,407	134,199,947 00	8,506	18,911,280 00	3,223	8,925,380 00	57,690	144,188,847 00
New York Life	704,567	1,553,628,026 00	172,652	329,875,034 00	64,508	138,290,161 00	812,711	1,745,212,899 00
Northwestern Mutual	263,094	620,681,283 00	34,118	80,355,422 00	15,769	38,185,511 00	280,443	662,851,194 00
Penn Mutual	111,826	268,891,773 00	23,598	53,323,395 00	10,367	23,884,810 00	125,057	298,330,358 00
Phoenix Mutual	41,825	69,394,064 00	6,339	10,950,470 00	3,654	5,200,799 00	45,110	75,143,735 00
Provident Life & Trust	51,900	147,749,071 00	7,143	18,639,010 00	3,188	9,888,793 00	55,855	156,499,288 00
Provident Savings	36,737	90,589,188 00	14,623	28,326,394 00	10,995	20,973,385 00	40,365	97,942,197 00
Prudential { Ordinary	218,009	251,563,574 00	94,887	102,822,648 00	39,045	37,063,319 00	270,851	317,322,903 00
{ Industrial	4,792,182	550,464,265 00	1,468,230	190,386,294 00	983,956	126,914,649 00	5,176,456	613,935,910 00
Reliance	-	-	325	1,315,650 00	1	1,000 00	324	1,314,650 00
Security Mutual	19,594	36,336,866 00	7,315	11,251,038 00	4,838	5,201,120 00	22,071	42,386,784 00
State Mutual	34,811	92,958,982 00	5,356	13,274,248 00	2,628	7,151,852 00	37,539	99,081,378 00
Travelers	49,928	123,160,821 00	7,326	17,077,675 00	3,299	7,477,084 00	53,355	132,761,412 00
Union Central	96,997	175,726,902 00	16,507	30,319,253 00	7,259	14,296,096 00	106,245	191,750,059 00
United States	20,267	44,461,463 00	3,308	7,578,044 00	3,046	8,880,963 00	20,529	43,158,544 00
Washington	31,882	61,030,887 00	7,778	15,074,862 00	5,889	12,328,382 00	33,821	63,777,367 00
Total { Ordinary	3,562,025	\$7,711,527,944 00	798,983	\$1,423,501,262 00	370,066	\$706,100,320 00	3,990,932	\$8,428,928,886 00
{ Industrial	11,390,473	\$1,532,140,571 00	3,257,058	\$488,355,157 00	2,283,730	\$346,683,991 00	12,363,801	\$1,673,811,737 00
Aggregate { Ordinary	3,598,703	\$7,765,046,569 58	806,192	\$1,431,985,710 83	373,616	\$711,318,196 64	4,030,279	\$8,486,314,083 77
{ Industrial	11,390,473	\$1,532,140,571 00	3,257,058	\$488,355,157 00	2,283,730	\$346,683,991 00	12,363,801	\$1,673,811,737 00

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 22.
Policies Terminated During 1903.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	337	\$605,202 99	112	\$165,997 94	463	\$750,308 00	303	\$499,900 80
COMPANIES OF OTHER STATES.								
Aetna	1,673	\$2,817,461 00	1,224	\$1,595,096 00	157	\$331,900 00	1,258	\$2,265,408 00
Connecticut Mutual	1,759	4,564,107 00	145	357,057 00	-	2,480 00	621	1,669,371 00
Equitable	5,172	18,359,764 00	801	2,753,553 00	3,289	11,310,560 00	7,680	28,633,283 00
Home Life	399	825,787 00	193	333,313 00	23	54,355 00	416	767,322 00
Manhattan	458	1,173,217 00	117	297,932 00	20	127,221 00	540	949,414 00
Massachusetts Mutual	624	1,705,024 00	109	273,760 00	12	17,500 00	1,178	2,282,744 00
Metropolitan { Ordinary	2,509	2,020,396 00	76	96,254 00	66	103,729 00	4,713	4,424,989 00
{ Industrial	106,585	10,887,221 00	-	-	285	20,103 00	54,896	8,400,990 00
Mutual Life	6,314	19,349,488 00	1,912	5,578,203 00	262	998,067 00	5,938	15,492,944 00
Mutual Benefit Life	1,711	4,959,674 00	497	1,151,755 00	1,063	2,338,294 00	3,292	7,538,736 00
Mutual Reserve	1,341	2,858,106 00	-	-	241	604,578 00	383	775,504 00
National Life	410	1,063,559 00	228	291,100 00	280	643,396 00	1,278	2,514,506 00
New England Mutual	673	2,196,784 00	150	416,582 00	20	86,185 00	851	2,121,515 00
New York Life	6,482	16,870,848 00	1,601	4,356,415 00	42,381	74,358,042 00	11,124	27,496,208 00
Northwestern Mutual	2,373	6,285,334 00	885	2,174,953 00	10	1,443,165 00	3,272	7,117,380 00
Penn Mutual	1,086	2,792,129 00	354	811,316 00	410	1,035,639 00	1,458	3,644,464 00
Phoenix Mutual	594	1,674,960 00	89	141,165 00	105	180,735 00	636	1,135,384 00
Provident Life & Trust	446	1,704,692 00	536	1,513,504 00	-	-	682	2,245,080 00
Provident Savings	499	1,338,621 00	4	4,000 00	6,809	15,347,687 00	327	950,404 00
Prudential { Ordinary	1,831	2,855,250 00	36	32,313 00	9,366	12,907,716 00	1,277	1,680,790 00
{ Industrial	72,429	7,443,194 00	-	-	144	10,240 00	34,041	6,508,521 00
Reliance	-	-	-	-	-	-	-	-
Security Mutual	175	374,038 00	-	-	-	-	66	138,874 00
State Mutual	385	1,230,168 00	70	181,402 00	37	164,730 00	761	1,660,035 00
Travelers	606	1,653,691 00	216	374,878 00	225	584,005 00	541	1,488,686 00
Union Central	688	1,403,489 00	306	562,667 00	246	509,150 00	414	1,025,739 00
United States	298	590,620 00	79	178,377 00	211	549,500 00	259	637,708 00
Washington	431	977,053 00	730	1,459,129 00	-	-	451	1,010,453 00
Total { Ordinary	38,937	\$100,984,260 00	10,358	\$25,234,724 00	65,233	\$123,698,634 00	49,416	\$119,667,541 00
{ Industrial	179,014	\$18,330,415 00	-	-	429	\$30,343 00	88,937	\$14,909,511 00
Aggregate { Ordinary	39,274	\$101,589,462 99	10,470	\$25,400,721 94	65,696	\$124,448,942 00	49,719	\$120,167,441 80
{ Industrial	179,014	\$18,330,415 00	-	-	429	\$30,343 00	88,937	\$14,909,511 00

TABLE No. 22—Concluded.

COMPANIES.	LAPSE.		DECREASE AND TRANSFER.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual	2,335	\$3,084,434 64	-	\$112,032 27	3,550	\$5,217,876 64
COMPANIES OF OTHER STATES.						
Ætna	3,777	\$7,324,652 00	36	\$176,533 00	8,125	\$14,511,050 00
Connecticut Mutual	716	1,793,010 00	-	589,852 00	3,241	8,975,877 00
Equitable	26,206	58,322,822 00	-	-	43,148	119,379,982 00
Home Life	2,466	3,967,345 00	-	289,312 00	3,497	6,238,034 00
Manhattan	1,856	5,321,280 00	44	479,928 00	3,035	8,348,992 00
Massachusetts Mutual	2,443	4,544,958 00	-	763,806 00	4,366	9,587,792 00
Metropolitan } Ordinary	44,760	30,866,385 00	-	-	52,124	37,511,753 00
Metropolitan } Industrial	1,137,744	200,451,711 00	264	9,317 00	1,299,774	219,769,342 00
Mutual Life	28,661	62,012,378 00	-	6,891,546 00	43,087	110,622,626 00
Mutual Benefit Life	2,525	3,808,912 00	-	98,331 00	9,088	19,895,702 00
Mutual Reserve	16,087	18,515,056 00	45	160,394 00	18,097	22,913,638 00
National Life	2,969	5,723,023 00	34	190,635 00	5,199	10,366,219 00
New England Mutual	1,519	3,241,149 00	10	863,165 00	3,223	8,925,380 00
New York Life	2,920	7,005,544 00	-	8,203,104 00	64,508	138,290,161 00
Northwestern Mutual	5,611	10,992,355 00	3,618	10,172,324 00	15,769	38,185,511 00
Penn Mutual	6,797	13,767,774 00	262	1,833,488 00	10,367	23,884,810 00
Phoenix Mutual	1,630	2,585,621 00	-	82,934 00	3,054	5,200,799 00
Provident Life & Trust	1,524	4,170,922 00	-	254,595 00	3,188	9,888,793 00
Provident Savings	3,356	2,619,127 00	-	713,546 00	10,995	20,973,385 00
Prudential } Ordinary	26,500	19,308,824 00	35	278,426 00	39,045	37,063,319 00
Prudential } Industrial	871,409	112,809,414 00	5,933	143,280 00	983,956	126,914,649 00
Reliance	1	1,000 00	-	-	1	1,000 00
Security Mutual	4,597	4,439,249 00	-	248,959 00	4,838	5,201,120 00
State Mutual	1,346	3,047,455 00	29	868,062 00	2,628	7,151,652 00
Travelers	1,711	3,306,576 00	-	69,248 00	3,239	7,477,084 00
Union Central	5,240	9,993,870 00	365	891,181 00	7,259	14,296,096 00
United States	2,199	6,830,999 00	-	93,759 00	3,046	8,880,963 00
Washington	4,227	8,881,747 00	-	-	5,839	12,328,382 00
Total } Ordinary	201,644	\$302,302,033 00	4,478	\$34,213,128 00	370,066	\$706,100,320 00
Total } Industrial	2,009,153	\$313,261,125 00	6,197	\$152,597 00	2,283,730	\$346,683,991 00
Aggregate } Ordinary	203,979	\$305,356,467 64	4,478	\$34,325,160 27	373,616	\$711,318,196 64
Aggregate } Industrial	2,009,153	\$313,261,125 00	6,197	\$152,597 00	2,283,730	\$346,683,991 00

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1902.		1903.		1902.		1903.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	1,454	\$1,401,475 96	1,678	\$1,667,033 24	1,109	\$1,130,095 16	1,026	\$1,046,471 10
COMPANIES OF OTHER STATES.								
Ætna	76	\$87,337 00	48	\$55,954 00	82	\$107,941 00	76	\$109,632 00
Connecticut Mutual	49	63,800 00	35	51,000 00	89	114,469 00	201	195,703 00
Equitable	852	1,060,717 00	1,137	1,700,114 00	431	1,113,717 00	311	453,431 00
Home	104	121,481 20	158	191,600 00	37	43,931 20	42	49,500 00
Manhattan	63	83,920 00	7	9,196 00	48	68,696 00	61	78,626 00
Massachusetts Mutual	133	193,700 00	159	290,662 00	104	119,442 00	120	182,677 00
Metropolitan { Ordinary	1,920	1,184,153 00	1,916	1,164,254 00	915	531,471 00	987	579,498 00
{ Industrial	20,494	3,623,809 00	16,658	3,270,592 00	12,853	2,344,312 00	13,465	2,630,959 00
Mutual	821	1,406,338 00	891	1,543,645 00	220	467,662 00	216	582,293 00
Mutual Benefit	317	440,305 00	349	568,042 00	149	193,141 00	149	193,209 00
Mutual Reserve	160	368,000 00	115	256,894 00	157	330,249 00	155	302,720 00
National	117	151,294 16	126	178,376 52	16	15,472 00	65	57,604 91
New England Mutual	103	163,784 00	204	413,197 00	81	132,465 00	130	251,116 00
New York	856	1,084,725 00	821	1,053,436 00	279	329,862 00	387	482,270 00
Northwestern Mutual	437	609,350 00	503	686,500 00	150	203,921 00	164	186,424 00
Penn Mutual	536	680,776 00	398	554,382 00	214	251,172 00	168	265,284 00
Phoenix Mutual	88	107,086 00	36	41,022 00	72	65,489 00	49	56,256 00
Provident Life & Trust	162	174,412 00	121	156,885 00	30	47,166 00	41	72,175 00
Provident Savings	55	67,464 00	52	68,700 00	35	56,214 00	61	67,264 00
Prudential { Ordinary	365	338,685 00	507	439,203 00	96	80,370 00	219	185,169 00
{ Industrial	3,590	473,295 00	3,990	530,848 00	2,674	334,721 00	2,434	318,409 00
Reliance	-	-	-	-	-	-	-	-
Security Mutual	53	58,980 00	55	56,404 00	25	29,514 00	32	36,940 00
State Mutual	36	66,399 00	44	74,994 00	28	45,809 00	17	26,175 00
Travelers	120	180,800 00	92	165,133 00	91	144,007 00	61	87,844 00
Union Central	22	58,500 00	8	26,500 00	25	48,000 00	16	24,500 00
United States	2	3,500 00	5	8,556 00	18	17,480 00	11	10,810 00
Washington	162	207,092 00	229	256,620 00	195	228,488 00	167	189,371 00
Total	31,683	\$13,054,652 36	28,659	\$13,752,703 52	19,114	\$7,441,315 20	19,779	\$7,675,253 91
Aggregate	33,087	\$14,456,128 32	30,337	\$15,419,736 76	20,223	\$8,571,410 36	20,805	\$8,721,725 01

TABLE No. 23—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.		TAXES.	
	1902.		1903.		1902.	1903.	1902.	1903.	1902.	1903.
	Number.	Amount.	Number.	Amount.						
MAINE COMPANY.										
Union Mutual.....	8,419	\$9,326,554 23	9,071	\$9,947,116 37	\$371,417 54	\$410,125 08	\$91,478 98	\$47,200 05	\$8,349 09	\$8,480 79
COMPANIES OF OTHER STATES.										
Aetna.....	1,620	\$2,144,506 00	1,592	\$2,090,828 00	\$75,088 00	\$73,734 03	\$78,983 57	\$69,292 00	\$1,126 32	\$1,106 01
Connecticut Mutual.....	2,295	3,382,135 00	2,129	3,237,432 00	107,796 05	104,233 90	65,714 00	94,146 00	1,616 94	1,563 51
Equitable.....	5,963	8,942,569 00	6,759	10,189,292 00	349,772 17	386,557 02	67,160 00	102,092 00	5,246 58	5,798 36
Home.....	154	209,620 00	270	351,720 00	9,197 75	15,822 91	1,431 20	-	135 69	236 27
Manhattan.....	252	331,297 00	198	262,473 00	12,769 79	11,646 99	4,086 00	1,000 00	191 55	174 70
Massachusetts Mutual.....	1,538	2,159,853 00	1,577	2,267,838 00	73,530 16	82,035 80	29,914 60	41,840 00	1,318 97	1,410 87
Metropolitan { Ordinary.....	3,941	2,565,673 00	4,870	3,150,429 00	111,581 72	145,516 10	15,017 80	11,725 00	5,418 72	6,395 61
{ Industrial.....	49,153	8,258,400 00	52,346	8,898,033 00	249,666 18	281,155 67	66,606 81	74,666 58	6,543 68	7,533 79
Mutual.....	7,306	13,060,584 00	7,987	14,021,936 00	436,245 11	502,252 91	165,522 74	243,552 80	2,646 93	2,775 50
Mutual Benefit.....	3,045	4,470,272 00	3,245	4,785,105 00	176,461 99	185,033 15	56,016 00	42,002 00	2,646 93	2,775 50
Mutual Reserve.....	417	863,286 00	397	817,460 00	30,766 00	28,418 00	21,748 10	5,151 23	461 49	426 27
National.....	1,049	1,461,272 20	1,110	1,582,043 81	61,188 91	64,434 49	12,000 60	27,779 60	1,186 26	1,249 80
New England Mutual.....	2,067	3,307,334 00	2,141	3,469,415 00	96,264 52	103,617 28	48,475 00	64,455 00	2,192 52	2,202 24
New York.....	4,565	6,867,348 00	4,999	7,438,514 00	262,326 72	286,222 45	75,696 10	80,642 77	3,934 90	4,293 31
Northwestern Mutual.....	3,312	5,035,669 00	3,651	5,535,745 00	208,100 98	226,946 30	80,089 75	71,497 60	3,121 50	3,404 19
Penn Mutual.....	2,161	2,983,270 00	2,386	3,272,368 00	115,878 52	130,009 93	13,700 00	13,195 00	2,317 57	2,600 20
Phoenix Mutual.....	938	964,465 00	925	949,231 00	40,119 08	39,769 34	9,856 00	15,656 00	601 79	596 54
Provident Life & Trust.....	741	1,333,700 00	821	1,418,410 00	57,960 18	49,362 65	2,104 00	4,086 00	1,159 20	967 25
Provident Savings.....	164	284,964 00	155	286,400 00	9,736 02	8,281 30	10,000 00	1,000 00	146 04	124 22
Prudential { Ordinary.....	554	505,269 00	842	759,303 00	20,589 62	33,497 88	1,000 00	5,476 27	640 25	947 78
{ Industrial.....	4,486	622,116 00	6,042	834,555 00	22,093 43	29,687 16	3,995 60	6,357 45	-	-
Reliance.....	-	-	-	-	-	-	-	-	-	-
Security Mutual.....	152	210,285 00	175	236,289 00	7,984 98	8,288 23	3,514 55	2,500 00	119 77	124 32
State Mutual.....	376	632,088 00	403	680,967 00	22,844 76	25,530 58	4,133 23	2,664 01	306 24	346 73
Travelers.....	1,058	1,514,597 00	1,089	1,591,886 00	40,732 82	47,191 48	17,478 20	24,800 95	1,690 78	707 87
Union Central.....	343	515,991 00	335	517,991 00	19,699 11	18,390 93	1,026 59	3,000 00	497 84	459 77
United States.....	98	112,800 00	92	110,540 00	2,795 51	2,259 60	-	-	41 93	33 89
Washington.....	945	1,063,615 00	1,007	1,130,864 00	43,205 73	44,980 97	15,660 10	13,655 70	648 09	674 71
Total.....	98,693	\$73,803,518 20	107,573	\$79,880,967 81	\$2,664,395 04	\$2,934,877 05	\$870,869 34	\$1,022,232 76	\$43,311 55	\$46,173 74
Aggregate.....	107,112	\$83,130,072 43	116,644	\$89,828,084 18	\$3,035,812 58	\$3,345,002 13	\$962,348 32	\$1,069,441 81	\$51,660 64	\$54,654 53

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.
Etna Indemnity Company	\$713,100 00	\$940,184 99	\$204,292 92	\$735,892 07	\$294,428 88	\$340,961 56	\$56,120 73	\$334,008 24
Etna Life Insurance Co. (Accident Dep't)	*2,000,000 00	*68,067,892 65	*62,396,106 10	*5,671,756 55	2,836,801 04	5,657,057 73	958,241 62	2,171,454 98
American Bonding Company	1,000,000 00	2,142,831 12	1,009,583 91	1,133,247 21	652,120 63	845,157 18	271,728 24	866,298 55
American Credit—Indemnity Company . . .	1,000,000 00	2,134,067 93	1,019,907 08	1,114,160 85	1,474,257 54	1,850,361 39	778,405 70	1,725,252 31
American Fidelity Company	250,000 00	301,905 00	7,504 47	294,400 53	13,548 60	48,157 96	818 49	16,723 07
American Surety Company	2,500,000 00	5,627,954 61	1,128,655 09	4,499,299 52	1,296,808 01	1,628,223 75	353,229 65	1,451,206 45
Casualty Company of America	500,000 00	924,881 24	382,415 26	742,465 98	180,028 15	438,317 07	1,629 72	124,721 04
City Trust, Safe Deposit & Surety Co.	500,000 00	3,156,425 81	2,457,181 95	699,243 86	192,556 27	332,138 69	85,295 07	386,902 86
Continental Casualty Company	300,000 00	1,470,865 15	1,051,969 74	418,895 41	1,830,634 27	1,857,162 25	883,298 83	1,750,312 74
Employers Liability Assurance Corp'n . . .	200,000 00	2,375,201 40	1,061,473 12	713,728 28	2,237,826 52	2,293,937 10	868,567 29	1,972,252 36
Fidelity & Casualty Company	500,000 00	5,792,353 75	4,128,560 44	1,663,793 31	4,949,061 18	5,284,346 38	1,813,758 72	4,473,198 35
Fidelity & Deposit Company	2,000,000 00	5,787,267 22	990,040 09	4,797,227 13	1,308,024 37	1,556,615 62	466,352 87	1,516,158 64
General Accident Assurance Corporation . .	250,000 00	581,226 51	270,086 31	311,140 20	389,786 39	425,569 39	115,306 36	305,816 06
Great Eastern Casualty & Indemnity Co. . .	125,000 00	262,643 12	95,386 01	167,157 11	184,786 15	194,147 44	63,781 42	173,771 37
Guarantee Company of North America . . .	304,600 00	1,197,717 80	145,428 96	1,052,288 84	204,910 36	254,853 44	26,857 43	174,914 89
Hartford Steam Boiler Insp. & Ins. Co. . . .	500,000 00	3,122,165 10	1,904,287 45	1,217,877 65	1,304,254 36	1,464,313 63	157,154 67	1,313,142 87
Lloyd's Plate Glass Insurance Company . .	250,000 00	709,089 17	271,333 54	497,765 63	433,525 09	462,689 17	138,613 41	413,221 94
London Guarantee & Accident Co.	200,000 00	1,478,902 35	1,028,006 10	450,896 25	1,184,991 94	1,293,862 19	473,421 44	1,116,767 11
Maryland Casualty Company	750,000 00	2,958,821 77	1,388,428 69	1,573,393 08	1,835,612 49	2,054,357 38	604,942 25	1,818,162 67
Metropolitan Plate Glass Insurance Co. . . .	200,000 00	583,630 30	199,190 20	384,440 10	343,156 30	361,448 01	116,041 48	338,717 10
National Surety Company	500,000 00	1,611,555 71	889,588 88	721,966 83	848,508 84	912,855 70	256,488 27	799,290 27
New Amsterdam Casualty Company	314,400 00	712,135 93	329,377 29	389,758 64	523,088 29	543,155 19	195,378 92	471,730 00
New Jersey Plate Glass Insurance Co.	100,000 00	276,513 46	185,024 14	181,489 32	166,681 58	176,596 64	52,262 02	142,337 47
New York Plate Glass Insurance Co.	100,000 00	693,893 99	272,616 42	331,277 57	447,932 99	473,174 63	164,187 30	396,233 03
Ocean Accident & Guarantee Corporation . .	250,000 00	2,298,507 26	1,061,252 10	1,237,255 16	1,574,271 00	1,658,185 37	116,041 72	1,467,528 35
Preferred Accident Insurance Company . . .	200,000 00	1,152,329 81	712,720 63	439,609 18	1,151,595 86	1,177,712 46	469,023 43	1,191,698 15
Standard Life & Accident Insurance Co. . .	250,000 00	1,898,146 57	1,263,963 15	634,183 42	1,512,992 21	1,575,980 47	614,553 76	1,337,543 17
Travelers Insurance Co. (Accident Dep't).	1,000,000 00	7,905,398 92	4,021,703 72	3,886,694 30	5,089,317 35	5,449,254 17	1,636,451 07	4,525,872 90
United States Casualty Company	300,000 00	1,654,280 21	704,280 21	950,000 00	1,064,268 30	1,112,586 10	376,474 86	943,598 51
United States Fidelity & Guaranty Co. . . .	1,700,000 00	3,187,671 36	1,191,727 00	1,995,944 36	1,836,823 09	2,035,184 79	688,259 22	1,986,584 40
United States Health & Accident Ins. Co. .	200,000 00	373,111 14	64,789 04	308,322 10	644,554 31	655,334 39	327,617 76	598,004 42
Total	\$18,957,100 00	\$131,352,450 45	\$92,136,880 01	\$39,215,570 44	\$38,077,152 36	\$44,354,047 24	\$13,665,120 72	\$36,315,913 61

*Includes Life Department.

TABLE No. 25.
Exhibit of Premiums—"Miscellaneous Companies."

COMPANIES.	In force December 31, 1902.	Written.	Terminated.	Reinsured.	In force December 31, 1903.	
Ætna Indemnity {	Fidelity.....	\$69,340 05	\$64,520 32	\$80,815 99	-	\$53,044 38
	Surety.....	95,092 66	155,910 08	110,694 32	\$1,000 00	139,308 42
	Plate Glass.....	56,388 86	72,990 94	58,997 54	-	70,382 26
	Burglary.....	-	74,988 93	5,751 87	2,851 75	66,385 31
Ætna Life {	Accident.....	897,658 15	1,577,512 53	1,481,750 89	12,243 76	981,176 03
	Health.....	96,517 87	140,680 91	109,943 25	1,747 00	125,508 53
	Liability.....	228,898 96	1,248,049 06	496,181 25	6,596 00	974,170 77
American Bonding, Surety.....	603,476 14	726,439 88	649,545 96	15,272 15	665,097 91	
American Credit, Credit.....	1,388,981 52	1,465,744 41	1,353,159 36	-	1,501,566 57	
American Fidelity {	Accident.....	737 50	5,701 78	1,183 82	-	5,255 46
	Liability.....	-	392 36	45 00	-	347 36
American Surety {	Surety.....	5,569 29	11,583 45	8,782 10	-	8,370 64
	Fidelity.....	596,224 52	713,408 38	734,353 60	-	575,279 30
	Surety.....	721,107 49	837,298 53	657,913 73	-	900,492 29
Casualty Company of America {	Accident*.....	-	94,317 09	12,198 15	3,177 28	78,941 66
	Liability.....	-	215,259 96	32,592 50	640 26	182,027 20
	Plate Glass.....	-	10,616 27	1,242 37	-	9,373 90
	Steam Boiler.....	-	23,360 70	1,894 45	-	21,466 25
City Trust {	Fidelity.....	92,197 75	66,334 42	95,347 69	298 32	62,886 16
	Surety.....	198,997 14	142,036 91	178,340 10	213 92	162,480 03
Continental Casualty {	Accident.....	1,182,159 23	2,275,741 73	1,853,864 13	22,218 47	1,581,818 36
	Health.....	82,202 07	227,627 54	270,181 51	-	39,648 10
Employers Liability {	Accident.....	203,399 33	294,618 12	277,191 48	2,451 71	218,374 26
	Health.....	17,948 73	38,375 28	25,505 11	75 00	30,743 90
	Liability.....	1,433,515 83	2,150,529 72	2,051,861 30	972 13	1,531,212 12
	Fidelity.....	50,696 22	80,812 18	71,821 14	209 56	59,477 70

Includes Health.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 25—Concluded.

COMPANIES.		In force December 31, 1902.	Written.	Terminated.	Reinsured.	In force December 31, 1903.
Fidelity & Casualty	Accident.....	\$1,188,318 38	\$1,987,883 49	\$1,859,395 38	\$116 00	\$1,316,690 49
	Health.....	389,269 21	846,912 81	711,414 09	-	525,367 93
	Liability.....	1,531,176 51	2,345,312 43	2,317,072 31	4,183 70	1,555,231 93
	Fidelity.....	289,151 54	336,025 22	331,745 93	783 98	292,646 85
	Plate Glass.....	260,096 60	316,905 83	304,122 51	100 25	272,779 67
	Steam Boiler.....	601,088 17	459,707 99	414,364 00	-	646,432 16
	Burglary.....	405,463 89	525,340 55	478,649 83	780 66	451,373 95
Fidelity & Deposit	Fidelity.....	915,140 99	1,003,416 54	1,009,436 00	-	909,121 53
	Surety.....	519,454 74	323,991 51	355,011 42	-	493,434 83
General Accident	Accident*.....	120,662 47	213,797 93	201,884 09	5,120 83	127,455 48
	Liability.....	186,968 76	225,587 41	254,191 90	3,258 24	155,106 03
	Burglary.....	31,566 90	45,470 41	40,338 17	385 70	36,313 44
Great Eastern	Accident.....	158,835 95	218,444 60	228,193 18	-	149,087 37
	Health.....	-	23,320 00	4,372 75	-	18,947 25
Guarantee Company of North America, Fidelity.....		209,975 25	263,893 18	222,284 01	28,405 80	222,178 62
Hartford Steam Boiler, Steam Boiler.....		3,358,269 94	1,461,938 59	1,298,111 22	-	3,522,147 31
Lloyd's Plate Glass, Plate Glass.....		468,417 68	456,309 78	461,387 52	-	473,339 94
London Guarantee & Accident	Accident.....	133,757 03	199,798 52	208,508 95	-	125,046 60
	Liability.....	798,934 74	1,199,406 83	1,212,170 49	-	786,171 08
Maryland Casualty	Accident.....	176,984 86	310,290 85	287,768 29	8,503 83	191,004 04
	Health.....	34,037 73	37,418 52	46,259 22	-	25,197 03
	Liability.....	1,096,236 90	1,602,841 83	1,755,125 02	2,472 45	941,481 26
	Plate Glass.....	112,293 69	133,604 81	136,968 69	27 45	108,902 36
	Steam Boiler.....	132,034 43	100,168 12	84,346 00	-	147,856 55
	Burglary.....	10,827 78	91,597 91	24,088 20	7,556 20	70,781 29
	Sprinkler.....	55,642 75	68,205 57	66,234 08	80 00	57,534 24
Metropolitan Plate Glass, Plate Glass.....		332,319 68	399,825 12	376,164 46	-	355,980 34
National Surety	Fidelity.....	385,386 93	603,006 58	556,694 60	19,909 42	411,789 49
	Surety.....	393,959 39	440,175 68	312,820 57	15,148 19	476,166 31
New Amsterdam	Accident*.....	70,235 93	161,506 42	123,576 34	725 00	102,441 01
	Liability.....	264,010 16	483,127 91	487,614 37	2,075 53	257,448 17
	Plate Glass.....	-	13,294 84	2,547 35	-	10,747 40
	Burglary.....	73,405 94	99,577 55	83,222 75	1,370 11	88,390 63

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New Jersey Plate Glass, Plate Glass	150,521 56	169,028 08	151,775 58	-	167,774 06	
New York Plate Glass, Plate Glass	460,107 82	530,474 73	536,758 03	-	453,824 52	
Ocean Accident	{ Accident.....	77,440 82	138,875 41	111,238 09	2,922 73	102,158 41
	{ Liability.....	585,882 58	1,325,701 32	1,343,897 02	5,032 20	564,654 68
	{ Steam Boiler.....	56,790 51	62,375 87	46,504 04	238 70	73,026 64
	{ Burglary.....	101,304 75	133,099 86	132,431 55	11,101 61	90,871 45
	{ Credit.....	289,184 59	397,438 83	311,622 51	-	375,000 91
Preferred Accident	{ Accident.....	759,105 14	1,086,584 65	1,017,939 33	-	827,750 46
	{ Health.....	120,792 00	189,469 45	160,056 95	-	150,114 50
Standard Life & Accident	{ Accident.....	654,166 39	1,050,755 40	979,154 09	12,234 55	713,538 15
	{ Health.....	73,699 35	120,801 32	107,996 65	-	86,504 02
	{ Liability.....	456,848 45	737,765 80	655,787 37	7,361 68	531,515 20
Travelers	{ Accident.....	1,529,849 40	2,459,302 01	2,310,539 04	28,381 73	1,650,230 64
	{ Health.....	103,937 98	201,443 73	130,336 32	3,927 49	171,017 90
	{ Liability.....	1,449,324 99	2,688,216 32	2,327,063 58	6,565 48	1,803,912 25
United States Casualty	{ Accident.....	348,248 70	598,327 09	575,556 65	-	371,019 14
	{ Health.....	12,514 51	114,166 47	30,455 42	-	96,225 56
	{ Liability.....	390,541 84	603,310 97	621,408 47	8,889 40	363,554 94
	{ Steam Boiler.....	78,866 75	54,344 21	45,576 49	-	83,634 47
	{ Sprinkler.....	24,389 76	34,476 85	34,791 68	-	24,074 93
United States Fidelity & Guaranty	{ Fidelity.....	1,292,088 84	1,806,700 90	1,532,533 28	-	1,566,256 46
	{ Burglary.....	294,170 48	451,426 76	326,360 80	24,744 27	394,492 17
United States Health & Accident, Accident *	34,293 40	653,796 46	635,832 60	-	52,237 26	
Total	{ Accident.....	\$7,535,952 68	\$13,327,257 08	\$12,160,773 50	\$98,095 44	\$8,604,240 82
	{ Health.....	931,329 45	1,944,216 03	1,596,521 27	5,749 49	1,269,274 72
	{ Liability.....	8,422,338 72	14,825,501 92	13,554,360 58	46,017 07	9,646,832 99
	{ Fidelity.....	3,900,202 09	4,937,117 72	4,635,031 24	49,607 08	4,152,630 49
	{ Surety.....	2,507,656 85	2,642,436 04	2,273,108 20	31,634 26	2,345,350 43
	{ Plate Glass.....	1,840,145 89	2,103,050 40	2,039,964 05	127 70	1,923,104 54
	{ Steam Boiler.....	4,227,049 80	2,162,545 48	1,894,733 20	398 70	4,494,563 38
	{ Burglary.....	916,739 74	1,421,501 97	1,090,843 17	48,730 39	1,198,608 24
	{ Credit.....	1,678,166 11	1,863,183 24	1,664,781 87	-	1,876,567 45
	{ Sprinkler.....	80,032 51	102,682 42	101,025 76	80 00	81,609 17
Aggregate	\$32,039,513 84	\$45,325,492 30	\$41,001,804 84	\$280,370 04	\$36,082,831 26	

* Includes Health.

† Includes Surety.

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

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.		TAXES.	
	1902.	1903.	1902.	1903.	1902.	1903.	1902.	1903.
Ætna Indemnity { Fidelity.....	\$74 20	\$68 20	-	-	-	-	\$6 95	\$3 46
{ Surety.....	389 00	162 20	-	-	-	-		
Ætna Life { Accident.....	3,454 38	3,117 25	\$1,758 70	\$1,397 23	\$1,758 70	\$1,397 23	99 94	151 52
{ Health.....	308 30	300 50	278 92	206 78	298 92	186 78		
{ Liability.....	2,900 06	6,891 83	23 00	884 07	23 00	1,084 07		
American Bonding, Fidelity †.....	-	1,989 98	-	-	-	100 00	20 28	31 06
American Credit { Surety.....	1,352 15	-	41 12	-	-	-	-	196 13
{ Credit.....	-	13,075 00	-	5,347 82	-	5,347 82	-	-
American Fidelity, Accident.....	-	738 89	-	-	-	-	-	14 55
American Surety { Fidelity.....	1,998 82	2,580 06	-	-	-	-	62 72	80 29
{ Surety.....	2,182 42	2,772 85	-	-	-	-		
Casualty Company of Am. { Accident *.....	-	10,971 48	-	354 99	-	334 99	-	327 89
{ Liability.....	-	9,490 84	-	-	-	-		
{ Plate Glass.....	-	236 62	-	-	-	-		
{ Steam Boiler.....	-	1,160 80	-	-	-	-		
City Trust { Fidelity.....	26 75	237 25	-	-	-	-	60 54	63 40
{ Surety.....	3,091 65	2,932 65	-	-	-	-		
Continental Casualty { Accident.....	446 30	5,750 62	233 73	2,153 59	233 73	2,193 59	6 69	161 49
{ Health.....	-	2,125 60	-	472 12	-	472 12		
Employers Liability { Accident.....	3,175 33	3,357 37	740 00	608 67	845 00	708 67	202 64	197 94
{ Health.....	137 00	152 00	-	-	-	-		
{ Liability.....	8,811 23	8,076 86	6,870 30	2,620 21	7,760 30	985 21		
{ Fidelity.....	1,385 73	1,609 54	-	-	-	-	-	-
Fidelity & Casualty { Accident.....	7,172 42	6,027 42	4,134 60	623 87	4,134 60	623 87	420 60	438 57
{ Health.....	-	962 25	-	340 00	-	340 00		
{ Liability.....	13,087 65	13,423 63	3,660 43	5,244 94	3,660 43	5,244 94		
{ Fidelity.....	1,138 60	1,160 35	-	-	-	-		
{ Plate Glass.....	1,073 52	1,283 61	117 51	390 37	117 51	390 37		
{ Steam Boiler.....	3,745 38	4,122 90	2,514 70	-	2,514 70	-		
{ Burglary.....	1,822 67	2,287 91	-	-	-	-		
Fidelity & Deposit { Fidelity.....	1,848 00	2,029 95	-	-	-	180 00	61 11	71 35
{ Surety.....	2,226 00	2,726 75	566 73	-	566 73	-		
General Accident { Accident *.....	6,738 89	7,517 11	6,976 11	6,640 61	7,376 11	6,923 61	127 80	163 26
{ Liability.....	1,688 89	3,303 94	4 00	77 00	39 00	417 00		
{ Burglary.....	93 05	62 93	-	-	-	-		
Great Eastern { Accident.....	1,090 47	1,109 14	187 50	617 68	187 50	617 68	16 36	16 91
{ Health.....	-	18 00	-	-	-	-		
Guarantee Co. of North America, Fidelity.....	809 08	805 68	9,340 00	-	9,340 00	-	12 14	11 68
Hartford Steam Boiler, Steam Boiler.....	14,639 12	11,920 52	3,448 61	481 34	462 20	484 98	219 59	178 81
Lloyd's Plate Glass, Plate Glass.....	1,910 62	2,495 93	541 36	611 92	488 16	593 08	28 66	37 44
London Guarantee & Accident { Accident.....	242 00	191 00	75 00	11 25	75 00	11 25	30 65	38 52
{ Liability.....	1,801 17	2,377 06	1,029 23	510 32	1,029 23	510 32		

Maryland Casualty	Accident	6,363 53	1,963 64	3,278 09	2,010 91	3,278 09	2,010 91	583 37	425 79
	Health	810 25	488 72	103 35	259 23	103 35	259 23		
	Liability	30,078 84	17,167 85	23,294 72	19,907 61	23,294 72	19,907 61		
	Plate Glass	723 46	503 83	255 22	99 77	255 22	99 77		
	Steam Boiler	915 09	860 55	6 50	-	6 50	-		
	Burglary	-	290 33	-	-	-	-		
Metropolitan Plate Glass, Plate Glass		753 60	687 03	326 16	142 34	276 16	132 34	11 30	10 31
National Surety	Fidelity †	-	381 00	-	35 03	-	35 03	7 73	5 71
	Surety †	515 10	-	17 75	-	5 25	-		
New Amsterdam	Accident*	652 02	696 49	74 80	57 70	74 80	57 70	27 04	21 20
	Liability	1,043 34	557 42	5,519 68	-	5,519 68	-		
	Plate Glass	-	18 21	-	-	-	-		
	Burglary	107 50	141 35	-	-	-	-		
New Jersey Plate Glass, Plate Glass		1,018 91	1,113 93	344 74	416 64	344 74	433 64	30 57	22 28
New York Plate Glass, Plate Glass		1,512 93	1,216 97	466 05	492 55	452 55	499 05	22 69	18 25
Ocean Accident	Accident	-	443 68	-	231 94	-	231 94	-	116 05
	Liability	-	1,723 13	-	134 28	-	134 28		
	Burglary	-	95 00	-	-	-	-		
	Credit	-	5,475 00	-	968 96	-	968 96		
Preferred Accident	Accident	23,826 00	19,263 00	9,624 63	7,363 77	10,074 63	12,763 77	357 39	338 70
	Health	-	3,317 00	-	1,307 84	-	1,457 00		
Standard Life & Accident	Accident	1,124 23	1,157 78	90 43	518 27	90 43	518 27	32 46	30 22
	Health	163 00	271 25	96 43	-	96 43	-		
	Liability	335 64	81 89	-	-	-	-		
Travelers	Accident	53,161 30	61,371 20	15,493 67	22,030 16	15,782 67	22,030 16		1,351 08
	Health	4,185 39	5,536 38	2,147 91	2,688 68	2,147 91	2,688 68		
	Liability	14,638 93	23,164 48	1,484 41	7,478 28	1,484 41	7,478 28		
Union Casualty & Surety	Accident	2,647 56	-	558 43	-	558 43	-	140 04	125 59
	Health	4,055 65	-	3,901 32	-	3,901 32	-		
	Plate Glass	299 03	-	40 00	-	40 00	-		
United States Casualty	Accident	13,563 76	15,119 31	7,120 77	8,352 36	6,121 56	8,352 36	301 85	389 83
	Health	191 00	6,552 20	-	1,458 17	13 00	1,458 17		
	Liability	5,196 77	3,831 16	3,080 57	6,927 63	1,238 86	6,927 63		
	Steam Boiler	1,172 08	486 25	-	97 87	-	97 87		
United States Fidelity & Guaranty	Fidelity †	-	3,387 86	-	216 10	-	370 05	30 79	61 27
	Surety	2,052 42	-	-	-	-	-		
	Burglary	-	423 05	-	-	-	-		
United States Health & Accident, Accident		8,040 21	18,394 51	3,298 17	7,532 76	3,820 50	7,772 43	160 80	367 89
Total	Accident	\$131,697 60	\$157,189 89	\$53,644 63	\$60,485 76	\$54,411 75	\$66,548 43		
	Health	9,850 59	19,723 90	6,527 93	6,732 82	6,560 93	6,861 98		
	Liability	79,582 55	90,090 09	44,966 34	43,784 34	44,049 63	43,589 63		
	Fidelity	7,281 18	14,249 87	9,340 00	251 13	9,340 00	685 08		
	Surety	11,718 74	8,594 45	625 00	-	571 98	-		
	Plate Glass	7,292 07	7,556 13	2,091 04	2,153 59	1,974 34	2,148 25		
	Steam Boiler	20,471 67	18,551 02	5,969 81	579 21	2,983 40	582 85		
	Burglary	2,023 22	3,270 57	-	-	-	-		
	Credit	-	18,550 00	-	6,316 78	-	6,316 78		
Aggregate	\$269,917 62	\$337,775 92	\$123,165 35	\$120,303 63	\$119,892 03	\$126,732 71	\$3,082 70	\$5,468 44	

* Includes Health.

† Includes Surety.

‡ Includes Fidelity.

|| Included in Life Department.

TABLE No. 27.
Income and Disbursements During 1903—Assessment Accident 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.
Equitable Accident Company	\$101,124 60	\$1,979 05	\$27 71	\$103,131 36	\$46,962 74	\$20,920 39	\$11,641 79	\$887 24	\$10,878 08	\$91,290 24
Massachusetts Mut. Accident Ass'n	105,125 71	946 15	3,681 79	109,753 65	41,655 55	27,245 98	20,954 50	933 27	19,408 71	110,198 01
Total	\$206,250 31	\$2,925 20	\$3,709 50	\$212,885 01	\$88,618 29	\$48,166 37	\$32,596 29	\$1,820 51	\$30,286 79	\$201,488 25

TABLE No. 28.
Assets and Liabilities December 31, 1903—Assessment Accident 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.	
Equitable Accident Company	\$63,801 09	\$348 44	-	\$55 00	\$64,204 53	\$10,400 00	\$423 00	\$2,043 25	\$12,866 25	\$51,338 28
Massachusetts Mut. Accident Ass'n	29,575 05	210 00	\$7,003 00	4,600 75	41,388 80	-	600 00	4,431 40	5,031 40	36,357 40
Total	\$93,376 14	\$558 44	\$7,003 00	\$4,655 75	\$105,593 33	\$10,400 00	\$1,023 00	\$6,474 65	\$17,897 65	\$87,695 68

* Less items not admitted.

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

COMPANIES.	IN FORCE DECEMBER 31, 1902.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1903.		Premiums or assess- ments received during 1903.	Losses and claims incurred during 1903.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
Equitable Accident Company	6,681	\$15,752,150 00	3,064	\$1,402,075 00	1,932	\$2,228,875 00	7,813	\$14,925,350 00	\$87,232 60	\$48,552 39
Massachusetts Mutual Accident Ass'n ...	7,003	15,871,850 00	3,656	2,795,971 00	3,602	3,682,967 00	7,057	14,984,857 00	93,399 71	30,978 32
Total	13,684	\$31,624,000 00	6,720	\$4,198,049 00	5,534	\$5,911,842 00	14,870	\$29,910,207 00	\$180,632 31	\$79,530 71

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1902.		1903.		1902.		1903.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Equitable Accident Company, Boston.....	767	\$341,300 00	792	\$306,700 00	425	\$437,450 00	508	\$363,700 00
Massachusetts Mutual Accident Association, Boston....	701	497,975 00	499	258,900 00	784	799,125 00	517	481,225 00
Total	1,468	\$748,375 00	1,291	\$565,600 00	1,209	\$1,236,575 00	1,025	\$844,925 00

TABLE No. 30—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1902.		1903.		1902.	1903.	1902.	1903.
	Number.	Amount.	Number.	Amount.				
Equitable Accident Company, Boston.....	1,355	\$2,374,100 00	1,639	\$2,317,100 00	\$13,793 50	\$16,725 00	\$7,269 12	\$10,061 41
Massachusetts Mutual Accident Association, Boston	949	1,852,100 00	841	1,629,775 00	13,367 44	12,062 62	6,688 31	6,507 96
Total	2,304	\$4,226,200 00	2,480	\$3,946,875 00	\$27,160 94	\$28,787 62	\$13,957 43	\$16,569 37

TABLE No. 31.
Income and Disbursements During 1903—"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	\$190,583 02	\$561 13	\$51 27	\$191,135 42	\$174,000 00	-	\$4,815 30	\$229 25	\$21,730 43	\$200,774 98
Maine Central R. R. Relief Ass'n..	22,218 00	1,333 98	100 00	23,651 98	22,032 00	-	600 00	-	552 30	22,834 30
Maine State Relief Association	23,514 70	1,713 69	-	25,228 39	22,717 00	-	-	-	2,007 54	24,814 54
OddFellowsGraded Mu.Relief Ass'n	40,621 00	322 63	-	40,943 63	34,145 00	-	1,577 67	-	3,745 79	39,468 46
Total	\$276,936 72	\$3,871 43	\$151 27	\$280,959 42	\$252,894 00	-	\$6,992 97	\$229 25	\$27,826 06	\$287,942 28
COMPANIES OF OTHER STATES.										
American Benefit Society.....	\$67,513 00	\$903 09	\$201 28	\$68,617 37	\$47,250 00	\$1,132 90	\$2,913 96	\$853 50	\$3,123 47	\$55,293 83
Catholic Benevolent Legion.....	1,179,969 82	4,467 70	6,498 19	1,190,935 71	1,101,618 83	-	14,405 93	-	15,343 21	1,131,367 97
Catholic Order of Foresters.....	1,029,192 20	16,565 19	34,479 67	1,080,237 06	915,383 33	13,475 40	21,490 38	-	83,058 81	1,033,407 92
Home Circle.....	136,765 38	1,380 29	466 53	138,612 20	137,821 55	-	5,390 00	300 00	7,740 41	151,251 96
Independent Order of Foresters...	3,278,280 30	258,300 73	8,445 01	3,545,026 04	1,850,272 63	122,068 45	232,235 11	3,300 76	197,175 36	2,405,052 31
Knights of Columbus.....	499,845 63	27,516 68	7,784 37	535,146 68	243,750 00	-	36,042 64	3,222 00	44,393 44	327,408 08
Knights of Honor.....	3,066,629 46	5,307 17	1,336 28	3,073,772 91	2,986,549 20	27,055 46	23,380 82	2,500 00	47,087 29	3,086,522 77
Knights of Pythias.....	1,979,372 68	55,894 68	3,650 21	2,038,917 57	1,440,676 03	162,374 60	26,795 75	23,376 00	135,798 43	1,789,020 81
Knights of theMaccabees oftheW'ld	4,200,373 12	81,191 67	20,308 73	4,301,873 52	3,055,453 69	140,834 57	65,921 80	-	284,540 75	3,547,050 81
Modern Woodmen of America . . .	6,958,193 10	81,700 39	80,826 53	7,070,520 02	5,973,474 15	183,592 29	172,413 98	5,074 98	495,322 57	6,829,877 97
New England Order of Protection..	595,129 27	1,915 60	1,578 57	598,623 44	506,000 00	2,066 50	10,352 10	8,646 00	27,725 44	554,790 04
Royal Arcanum . . .	7,721,227 82	80,426 86	8,120 09	7,809,774 77	7,320,541 64	45,260 09	94,997 90	-	72,947 88	7,533,747 01
Royal Neighbors of America	547,635 05	3,153 02	9,530 06	560,318 13	401,466 66	12,423 59	28,786 64	-	83,083 87	525,760 76
Royal Society of Good Fellows.....	No report.									
Societe des Artisans	301,545 78	16,481 08	330 13	318,356 99	206,498 48	604 17	10,831 03	737 75	16,145 47	234,816 90
United Order of the Golden Cross..	527,244 65	2,888 33	495 09	530,628 07	506,239 67	3,381 00	24,978 64	3,014 50	21,061 15	558,674 96
United Order of the Pilgrim Fathers	547,451 53	657 97	1,648 78	549,758 28	490,500 00	-	13,136 84	2,350 00	49,274 88	555,261 72
Workmen's Benefit Association....	94,338 00	936 62	304 56	95,579 18	75,000 00	526 72	11,457 04	709 80	8,802 43	96,595 99
Total	\$32,730,706 79	\$589,687 07	\$186,304 08	\$33,506,697 94	\$27,258,495 86	\$714,815 74	\$795,530 66	\$54,085 29	\$1,592,974 36	\$30,415,901 81
Aggregate	\$33,007,643 51	\$593,568 50	\$186,455 35	\$33,787,667 36	\$27,511,389 86	\$714,815 74	\$802,523 53	\$54,314 54	\$1,620,800 42	\$30,703,844 09

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 32.
Assets and Liabilities December 31, 1903—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 of United Workmen..	\$11,551 53	-	\$1,319 79	\$12,871 32	\$2,000 00	-	-	\$2,000 00	\$10,871 32
Maine Central Railroad Relief Ass'n	27,721 13	-	200 00	27,921 13	-	-	-	-	27,921 13
Maine State Relief Association.....	40,254 17	-	-	40,254 17	1,758 00	-	-	1,758 00	38,496 17
Odd Fellows Graded Mut. Relief Ass'n	13,624 08	-	-	13,624 08	-	-	-	-	13,624 08
Total	\$93,150 91	-	\$1,519 79	\$94,670 70	\$3,758 00	-	-	\$3,758 00	\$90,912 70
COMPANIES OF OTHER STATES.									
American Benefit Society.....	\$52,243 75	\$5,000 00	-	\$57,243 75	\$1,000 00	-	\$3 35	\$1,003 35	\$56,240 40
Catholic Benevolent Legion.....	128,165 91	135,000 00	-	263,165 91	222,560 00	-	-	222,560 00	40,665 91
Catholic Order of Foresters.....	604,071 35	-	-	604,071 35	104,833 33	-	-	104,833 33	499,238 02
Home Circle.....	14,684 67	9,200 00	\$940 97	24,825 64	40,309 97	-	-	40,309 97	- 15,484 33
Independent Order of Foresters.....	7,104,360 58	3,156 76	493,479 56	7,600,996 90	418,464 80	\$9,202 62	368,136 90	795,804 32	6,805,192 58
Knights of Columbus.....	999,163 56	26,349 77	6,936 33	1,032,449 66	37,450 00	-	-	37,450 00	994,999 66
Knights of Honor.....	81,896 45	240,264 65	8,537 51	330,698 61	463,383 35	382 60	-	463,765 95	- 133,067 34
Knights of Pythias.....	700,525 95	4,432 87	19,456 39	724,415 21	136,000 00	25,301 50	-	161,301 50	563,113 71
Knights of the Maccabees.....	3,201,603 73	358,909 96	46,910 53	3,607,424 22	440,895 57	28,060 83	13,500 00	482,456 40	3,124,967 82
Modern Woodmen of America.....	1,760,295 91	520,000 00	8,193 05	2,288,488 96	729,128 55	-	-	752,284 25	1,536,204 71
New England Order of Protection...	102,790 92	25,000 00	-	127,790 92	38,000 00	-	-	38,000 00	89,790 92
Royal Arcanum.....	2,839,725 66	642,116 12	24,931 50	3,506,773 28	815,750 00	2,136 32	505 52	818,391 84	2,688,381 44
Royal Neighbors of America.....	164,868 80	45,000 00	-	209,868 80	67,500 00	-	-	67,500 00	142,368 80
Royal Society of Good Fellows.....	No report.	-	-	-	-	-	-	-	-
Societe des Artisans.....	463,994 86	-	2,281 78	466,276 64	20,000 00	-	-	20,000 00	446,276 64
United Order of the Golden Cross...	38,748 40	43,904 38	709 98	83,362 76	44,500 00	279 90	-	44,779 90	38,582 86
United Order of the Pilgrim Fathers	25,789 92	1,781 08	1,000 00	28,571 00	82,000 00	-	-	82,000 00	- 53,429 00
Workmen's Benefit Association.....	27,792 18	-	-	27,792 18	4,000 00	-	-	4,006 00	23,792 18
Total	\$18,310,722 60	\$2,060,115 59	\$613,377 60	\$20,984,215 79	\$3,665,715 57	\$88,519 47	\$382,145 77	\$4,136,380 81	\$16,847,834 98
Aggregate	\$18,403,873 51	\$2,060,115 59	\$614,897 39	\$21,078,886 49	\$3,669,473 57	\$88,519 47	\$382,145 77	\$4,140,138 81	\$16,938,747 68

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

COMPANIES.	IN FORCE DECEMBER 31, 1902.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1903.		Mortuary and disability assessments received during 1903	Losses and claims incurred during 1903.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Ancient Order of United Workmen	7,877	\$14,253,000	655	\$776,000	1,108	\$1,592,000	7,424	\$13,437,000	\$162,181 66	\$172,000 00
Maine Central Railroad Relief Association	1,743	-	86	-	115	-	1,714	-	13,829 50	13,000 00
Maine State Relief Association	1,122	-	1	-	74	-	1,049	-	21,162 70	20,512 00
Odd Fellows Graded Mut. Relief Ass'n.	2,000	-	101	-	97	-	2,004	-	34,408 00	34,145 00
Total	12,742	\$14,253,000	843	\$776,000	1,394	\$1,592,000	12,191	\$13,437,000	\$231,581 86	\$239,657 00
COMPANIES OF OTHER STATES.										
American Benefit Society	4,377	\$4,390,750	584	\$496,000	369	\$350,750	4,592	\$4,536,000	\$59,988 15	\$48,250 00
Catholic Benevolent Legion	36,555	55,766,750	1,630	1,142,500	2,250	3,110,750	35,335	53,798,500	1,101,750 11	1,130,500 00
Catholic Order of Foresters	104,562	111,123,900	9,604	10,804,000	1,558	1,653,500	112,608	120,274,400	974,006 30	925,500 00
Home Circle	5,341	8,589,000	267	226,500	408	602,000	5,200	8,213,500	123,874 40	147,403 37
Independent Order of Foresters	205,369	226,849,500	36,316	30,013,000	22,193	18,738,500	219,492	238,124,000	3,013,653 94	*1,880,658 82
Knights of Columbus	34,586	34,835,000	4,713	4,774,000	1,597	1,619,000	37,702	37,990,000	418,732 48	227,000 00
Knights of Honor	53,580	91,866,000	4,292	4,091,500	6,266	8,671,000	51,606	87,286,500	2,981,283 27	3,104,500 00
Knights of Pythias	60,710	103,711,000	10,784	13,002,000	7,933	10,377,000	63,561	105,736,000	1,771,340 96	1,432,500 00
Knights of the Maccabees of the World...	285,564	372,359,000	88,505	90,716,500	32,765	32,798,700	341,304	430,306,800	3,793,262 28	2,945,379 97
Modern Woodmen of America.....	664,166	1,161,255,000	60,204	87,195,000	64,219	90,174,500	660,151	1,149,305,500	6,270,146 60	6,070,000 00
New England Order of Protection.....	32,028	52,817,000	3,896	4,597,000	1,308	1,896,000	34,556	55,518,000	545,881 77	511,000 00
Royal Arcanum.....	254,322	615,329,000	39,581	59,766,000	10,814	21,776,000	283,089	653,310,000	7,505,892 72	7,453,772 50
Royal Neighbors of America.....	69,812	76,655,000	8,629	8,949,000	3,415	3,740,000	75,026	81,864,000	447,537 25	443,000 00
Royal Society of Good Fellows	No report									
Societe des Artisans	18,008	17,929,800	2,830	2,501,500	1,126	1,170,400	19,712	19,260,900	273,723 81	156,900 00
United Order of the Golden Cross	26,621	32,493,500	2,445	1,662,000	9,957	11,119,000	19,709	23,036,500	478,801 63	475,250 00
United Order of the Pilgrim Fathers	22,336	33,633,500	988	875,000	1,453	1,960,500	21,871	32,548,000	484,113 78	472,000 00
Workmen's Benefit Association	6,888	6,888,000	440	440,000	674	674,000	6,654	6,654,000	66,913 00	75,000 00
Total	1,854,825	\$3,006,551,700	275,648	\$321,251,500	167,705	\$220,031,600	1,962,768	\$3,107,771,600	\$30,255,901 95	\$27,498,614 66
Aggregate	1,897,567	\$3,020,804,700	276,491	\$322,027,500	169,099	\$221,623,600	2,004,959	\$3,121,208,600	\$30,487,483 81	\$27,738,271 66

*Total and permanent disability claims not included.

INSURANCE COMMISSIONER'S REPORT.

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1902.		1903.		1902.		1903.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Ancient Order of United Workmen	1,538	\$1,911,000 00	655	\$776,000 00	545	\$984,000 00	1,108	\$1,592,000 00
Maine Central Railroad Relief Association	194	-	76	-	100	-	107	-
Maine State Relief Association	-	-	1	-	72	-	74	-
Odd Fellows Graded Mutual Relief Association	137	-	101	-	94	-	97	-
Total	1,869	\$1,911,000 00	833	\$776,000 00	811	\$984,000 00	1,386	\$1,592,000 00
COMPANIES OF OTHER STATES.								
American Benefit Society	99	\$83,750 00	189	\$174,500 00	162	\$126,250 00	102	\$91,750 00
Catholic Benevolent Legion	-	2,000 00	-	-	3	2,500 00	2	2,000 00
Catholic Order of Foresters	121	133,000 00	196	202,000 00	22	22,000 00	24	24,000 00
Home Circle	-	-	-	-	5	7,500 00	3	4,000 00
Independent Order of Foresters	602	436,000 00	630	471,500 00	538	430,500 00	681	504,000 00
Knights of Columbus	63	63,000 00	42	42,000 00	31	31,000 00	27	27,000 00
Knights of Honor	-	-	-	-	13	24,000 00	14	27,000 00
Knights of Pythias	96	96,000 00	58	53,500 00	91	111,500 00	75	74,500 00
Knights of the Maccabees of the World	1,612	1,436,000 00	2,521	2,241,000 00	377	321,000 00	938	860,000 00
Modern Woodmen of America	1,396	1,783,000 00	818	993,000 00	544	687,000 00	438	525,500 00
New England Order of Protection	338	405,000 00	262	405,000 00	204	274,600 00	200	364,000 00
Royal Arcanum	164	212,000 00	278	358,000 00	21	32,500 00	62	93,500 00
Royal Neighbors of America	54	48,000 00	118	111,000 00	12	10,500 00	6	5,000 00
Royal Society of Good Fellows	No report for year ending Dec. 31, 1903.		7	11,500 00	-	-	-	-
Societe des Artisans	98	98,000 00	145	114,000 00	61	61,000 00	67	61,500 00
United Order of the Golden Cross	413	248,000 00	310	169,000 00	397	335,250 00	2,060	2,214,500 00
United Order of the Pilgrim Fathers	81	76,500 00	76	61,500 00	78	103,500 00	103	144,500 00
Workmen's Benefit Association	3	3,000 00	4	4,000 00	12	12,000 00	12	12,000 00
Total	5,140	\$5,123,250 00	5,647	\$5,400,000 00	2,578	\$2,603,500 00	4,814	\$4,837,750 00
Aggregate	7,009	\$7,034,250 00	6,480	\$6,176,000 00	3,389	\$3,587,500 00	6,200	\$6,429,750 00

TABLE No. 34—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1902.		1903.		1902.	1903.	1902.	1903.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Ancient Order of United Workmen	7,877	\$14,253,000 00	7,424	\$13,437,000 00	\$187,908 07	\$177,786 47	\$152,000 00	\$174,000 00
Maine Central Railroad Relief Association.....	1,603	-	1,572	-	21,585 50	12,225 00	14,000 00	16,000 00
Maine State Relief Association.....	1,122	-	1,049	-	22,610 00	21,162 70	25,534 00	22,717 00
Odd Fellows Graded Mutual Relief Association	2,000	-	2,004	-	26,385 00	34,408 00	29,045 00	34,145 00
Total	12,602	\$14,253,000 00	12,049	\$13,437,000 00	\$258,488 57	\$245,582 17	\$220,579 00	\$246,862 00
COMPANIES OF OTHER STATES.								
American Benefit Society.....	1,038	\$954,000 00	1,125	\$1,033,750 00	\$12,516 78	\$12,832 85	\$15,500 00	\$11,000 00
Catholic Benevolent Legion	22	25,000 00	20	23,000 00	550 94	379 95	-	1,000 00
Catholic Order of Foresters.....	1,716	1,747,000 00	1,888	1,925,000 00	12,381 40	13,899 37	5,000 00	9,000 00
Home Circle.....	56	99,500 00	53	95,500 00	1,589 64	1,672 70	2,864 25	1,434 84
Independent Order of Foresters.....	5,290	4,576,500 00	5,239	4,544,000 00	68,315 80	76,100 75	43,751 38	42,565 45
Knights of Columbus	631	632,000 00	646	647,000 00	6,812 03	7,233 75	3,000 00	8,000 00
Knights of Honor	185	328,000 00	171	301,000 00	14,168 60	13,320 30	17,000 00	22,000 00
Knights of Pythias.....	522	625,000 00	505	604,000 00	12,492 82	12,182 98	11,000 00	7,000 00
Knights of the Maccabees of the World.....	2,629	2,263,000 00	4,212	3,844,000 00	15,517 88	29,878 91	6,500 00	20,500 00
Modern Woodmen of America	2,779	4,043,000 00	3,159	4,510,500 00	17,803 70	23,525 10	19,500 00	21,000 00
New England Order of Protection	4,227	6,173,000 00	4,289	6,214,000 00	48,573 80	63,329 00	67,000 00	45,000 00
Royal Arcanum	803	1,818,500 00	1,019	2,083,000 00	21,428 68	24,133 10	17,500 00	17,500 00
Royal Neighbors of America	56	53,000 00	168	159,000 00	170 70	547 60	-	-
Royal Society of Good Fellows	61	104,500 00	-	-	3,038 38	-	2,000 00	-
Societe des Artisans	430	430,000 00	508	482,500 00	3,907 19	5,020 41	3,000 00	1,000 00
United Order of the Golden Cross.....	4,744	4,976,000 00	2,994	2,930,500 00	86,568 92	77,594 47	98,000 00	77,000 00
United Order of the Pilgrim Fathers.....	1,782	2,574,500 00	1,755	2,491,500 00	34,951 39	37,667 00	32,500 00	42,000 00
Workmen's Benefit Association	267	267,000 00	259	259,000 00	2,438 00	2,896 00	4,000 00	2,000 00
Total	27,238	\$31,689,500 00	28,010	\$32,147,250 00	\$363,226 65	\$402,214 24	\$348,115 63	\$328,000 29
Aggregate	39,840	\$45,942,500 00	40,059	\$45,584,250 00	\$621,715 22	\$647,796 41	\$568,694 63	\$574,862 29

INSURANCE COMMISSIONER'S REPORT.

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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, 1903.

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)	\$136,344 72	
Deduct reinsurance, abatement, rebate and return premiums	26,140 41	
Net premiums		\$110,204 31
Interest on mortgage loans	\$2,000 00	
Interest on collateral loans	780 00	
Interest on bonds and dividends on stocks	5,725 26	
Interest from all other sources	155 14	8,660 40
Total income.....		\$118,864 71
Ledger assets Dec. 31, 1902 ..		235,720 96
Total.....		\$354,585 67

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$103,385 07	
Deduct salvage and reinsurance	9,237 05	
Net amount paid for losses ..		\$94,148 02
Interest and dividends to stockholders		7,840 00
Commissions or brokerage.....		14,251 48
Salaries, fees and other charges of officers, agents and employes.....		3,950 00
Rents		200 00
Taxes, licenses and insurance department fees..		414 68
Premiums on stocks and bonds purchased.....		487 50
Miscellaneous expenditures ..		1,151 33
Total disbursements		\$122,443 01
Balance		\$232,142 66

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.....	111,950 00
Cash in office and in bank	10,302 50
Agents balances, representing business written subsequent to Oct. 1, last	13,816 21
Bills receivable, not matured, taken for marine and inland risks.....	23,945 62
Other ledger assets.....	2,628 33
Total ledger assets	<u>\$232,142 66</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,126 12
Market value of stocks and bonds over book value.....	20,906 00
Total admitted assets.....	<u>\$255,174 78</u>

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 00	\$1,000 00	\$1,240 00
Maine Central and E. & N. A. Railway, 1933, 4%	5,000 00	5,000 00	5,500 00
Bangor & Aroostook Railroad Co., 1943, 5%.....	10,000 00	10,000 00	11,500 00
Baltimore & Ohio Railroad Co., 1925, 3½%.....	10,000 00	10,000 00	8,900 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%..	10,000 00	10,000 00	10,500 00
Baltimore, Chesapeake & Atlantic R. R. Co., 1934, 5%	5,000 00	5,000 00	5,700 00
Cincinnati, Richmond & Muncie R. R. Co., 1950, 5%..	5,000 00	5,000 00	5,400 00
Grand Rapids, Belding & Saginaw R. R. Co., 1924, 5%	5,000 00	5,000 00	5,475 00
Lehigh Valley R. R. Co., 1923, 6%	1,000 00	1,000 00	1,240 00
Bangor Gas Light Co., 1941, 5%	5,000 00	5,000 00	5,450 00
City of Galveston, 1923, option 1908, 5%	5,000 00	5,000 00	4,250 00
City of Newark, Ohio, 1917, 5%	5,000 00	5,000 00	5,950 00
City of Omaha, 1912, 5%	4,000 00	4,000 00	4,400 00
City of Omaha, 1904, 5%	1,000 00	1,000 00	1,016 50
City of Zanesville, 1915, 4%	1,000 00	1,000 00	1,060 00
City of Kingman, 1919, 4%.....	2,000 00	2,000 00	2,000 00
City of Brewer, 1914, 4%	2,000 00	2,000 00	2,140 00
Township of Wamego, 1915, 6%	1,000 00	1,000 00	1,080 00
Demand note, secured, 4%	3,000 00	3,000 00	3,000 00
Time note, secured, 4½%	2,000 00	2,000 00	2,000 00
Time note, secured, 5%	500 00	500 00	500 00
Time note, secured, 5%	500 00	500 00	500 00
Total	<u>\$84,000 00</u>	<u>\$84,000 00</u>	<u>\$89,101 50</u>

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European & North American Railway Co	\$15,000 00	\$15,000 00	\$22,500 00
Union Insurance Co., Bangor	2,400 00	2,400 00	5,040 00
First National Bank, Bangor.	6,900 00	6,900 00	10,902 00
Kenduskeag National Bank, Bangor	2,650 00	2,650 00	3,312 50
Eastern Trust and Banking Co., Bangor.....	1,000 00	1,000 00	2,000 00
Total	<u>\$27,950 00</u>	<u>\$27,950 00</u>	<u>\$43,754 50</u>

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
United States bond, 4%	\$1,000 00	\$1,100 00	\$1,000 00
Cincinnati, Burlington & Quincy R. R. Co. bond, 4%	1,000 00	1,050 00	500 00
European & North American Railway Co. stock....	6,000 00	9,120 00	6,000 00
First National Bank, Bangor, stock.....	4,500 00	6,840 00	4,500 00
First National Bank, Bangor, stock \$1,000	2,500 00	3,000 00	2,000 00
Orono Pulp and Paper Company, stock . . . \$1,500			
General Chemical Company, stock.....	10,000 00	10,000 00	3,000 00
Camden & Rockland Water Company, stock \$1,500	2,000 00	2,000 00	1,000 00
Rockland Trust Company, stock \$500			
Beacon Trust Company, Boston, stock	1,000 00	1,100 00	1,000 00
North National Bank, Rockland, stock.....	500 00	550 00	500 00
Total	\$28,500 00	\$34,780 00	\$19,500 00

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$17,219 00
Unearned premiums on outstanding risks.	66,360 60
Dividends remaining unpaid	160 00
All other liabilities.....	31 00
Cash capital	\$100,000 00
Surplus over all liabilities.....	71,404 18
Surplus to policy holders.....	\$171,404 18
Total liabilities.....	\$255,174 78

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$1,125,559	\$77,912 56
Written during the year	15,219,205	136,344 72
Total	\$16,344,764	\$214,257 28
Expired and terminated.....	15,114,051	141,750 34
In force at end of the year.....	\$1,230,713	\$72,506 94

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$15,219,205 00
Premiums received	110,204 31
Losses paid	94,148 02
Losses incurred	78,175 02

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)	\$139,579 73	
Deduct reinsurance, abatement, rebate and return premiums	29,131 01	
Net premiums		\$110,448 72
Interest on bonds and dividends on stocks	\$13,563 89	
Interest from all other sources	2,482 58	16,046 47
Total income		\$126,495 19
Ledger assets Dec. 31, 1902		404,434 91
Total		\$530,930 10

DISBURSEMENTS.

Gross amount paid for losses. (Marine)	\$122,694 42	
Deduct salvage and reinsurance	27,341 63	
Net amount paid for losses		\$95,352 79
Interest and dividends to stockholders		16,000 00
Commissions or brokerage		5,220 21
Salaries, fees and other charges of officers, agents and employes		6,121 75
Rents—including company's own occupancy		500 00
Taxes, licenses and insurance department fees		26 18
Loss on sale or maturity of ledger assets		441 00
Miscellaneous expenditures		3,014 94
Total disbursements		\$126,676 87
Balance		\$404,253 23

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$326,331 15
Cash in office and in bank	39,397 49
Bills receivable, not matured, taken for marine and inland risks	26,812 90
Other ledger assets	11,711 69
Total ledger assets	\$404,253 23

UNION INSURANCE COMPANY.

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NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,130 42
Market value of stocks and bonds over book value.....	11,272 10
Total admitted assets	\$417,655 75

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
City of Bangor, 1905, 6%	\$7,000 00	\$7,000 00	\$7,140 00
Trenton Street Railway Co., 1931, 6%.....	15,562 50	15,000 00	16,500 00
City of Stillwater, 1906, 5%	16,380 00	16,000 00	16,320 00
City of St. Paul, 1904, 5%	5,050 00	5,000 00	5,000 00
City of Galion, 1904, 5%	} 6,739 00 }	1,000 00	1,000 00
City of Galion, 1906, 6%		5,000 00	5,100 00
Atchison, Topeka & Santa Fe R. R. Co., 1995, 4% ..	} 20,956 25 }	19,000 00	19,000 00
Atchison, Topeka & Santa Fe R. R. Co., Adj., 1995..		10,000 00	9,000 00
Eastern Manufacturing Co., 1907, 5%.....	5,000 00	5,000 00	5,100 00
Portland, Oregon, Street Railway Co., 1910, 6%	3,030 00	3,000 00	3,240 00
Lexington, Kentucky, St. R'y Co., 1916 and 1911, 6%	3,030 00	3,000 00	3,000 00
City of Saginaw, 1908 and 1910, 4%	} 7,312 50 }	2,000 00	2,000 00
City of Saginaw, 1908, 4%		5,000 00	5,100 00
Naumkeag Street Railway Co., 1910, 5%	5,005 00	5,000 00	5,250 00
Concord & Montreal R. R. Co., 1920, 4%	10,650 00	10,000 00	10,500 00
City of Quincy, 1914, 4½%	5,275 00	5,000 00	5,200 00
Bay City, 1914, 4%	6,315 00	6,000 00	6,240 00
City of Seattle, 1913, 5%	5,343 75	5,000 00	5,200 00
Arizona Territory, 1942, 5%	11,550 00	11,000 00	11,550 00
City of Galveston, 1928, 5%	10,725 00	10,000 00	10,000 00
Alleghany & Western R. R. Co., 1998, 4%	5,125 00	5,000 00	5,150 00
City of Bellefontaine, 1905 and 1906, 6%	5,578 90	5,000 00	5,200 00
City of South Milwaukee, 1913, 5%	5,537 50	5,000 00	5,250 00
Clearfield & Jefferson R. R. Co., 1927, 6%	6,000 00	5,000 00	6,000 00
Western Union Telegraph Co., 1950, 4½%	10,500 00	10,000 00	10,400 00
City of Duluth, 1923, 5%	} 7,597 50 }	2,000 00	2,200 00
City of Duluth, 1928, 4%		5,000 00	5,200 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%	10,300 00	10,000 00	10,300 00
Indiana, Illinois & Iowa R. R. Co., 1950, 4%	9,800 00	10,000 00	10,200 00
Cincinnati, Richmond & Muncie R. R. Co., 1950, 5%	10,887 50	10,000 00	10,975 00
County of Penobscot, 1914 and 1916, 3½%	10,592 50	10,000 00	10,000 00
Bangor & Aroostook R. R. Co., 1943, 5%	11,975 00	10,000 00	11,975 00
New York, Ontario & Western R. R. Co., 1992, 4%...	5,137 50	5,000 00	5,137 50
Baltimore & Ohio R. R. Co., 1925, 3½%	13,617 90	15,000 00	13,617 90
Sault Ste Marie, 1921, 4%	5,250 00	5,000 00	5,250 00
Port Huron, Mich., 1922, 4%	6,180 00	6,000 00	6,180 00
Cleveland City Cable Railway Co., 1909, 5%	6,351 60	6,000 00	6,351 60
Terminal, 1953, 4%	10,060 00	10,000 00	10,000 00
Union Pacific R. R. Co., 1911, 4%	4,656 25	5,000 00	4,656 25
Total.....	\$290,056 15	\$287,000 00	\$295,483 25

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Lockwood Company	\$10,425 00	\$10,000 00	\$9,500 00
European & North American R. R. Co.....	25,850 00	23,300 00	32,620 00
Total.....	\$36,275 00	\$33,300 00	\$42,120 00

LIABILITIES.

Losses in process of adjustment, or in suspense		\$10,219 87
Unearned premiums on outstanding risks		61,193 46
Cash capital	\$100,000 00	
Surplus over all liabilities	226,242 42	
Surplus to policy holders		\$326,242 42
Total liabilities		\$417,655 75

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$922,811	\$78,302 20
Written during the year	4,905,338	139,579 73
Total	\$5,828,149	\$217,881 93
Expired and terminated	4,789,938	136,688 47
In force at end of the year	\$1,038,211	\$81,193 46

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$4,905,338 00
Premiums received	139,579 73
Losses paid	95,352 79
Losses incurred	82,017 80

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, 1903.

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.....	\$6,957,783 02	\$453,311 26	
Deduct reinsurance, abatement, rebate and return premiums.....	1,845,629 83	116,412 43	
Net premiums	\$5,112,153 19	\$336,898 83	\$5,449,052 02
Deposit premiums on perpetual risks			4,500 00
Interest on mortgage loans.....		\$636 00	
Interest on bonds and dividends on stock		585,010 32	
Rents.....		992 17	586,638 49
Profit on sale or maturity of ledger assets.....			\$81 14
Income from other sources.....			1,412 59
Total income.....			\$6,042,434 24
Ledger assets Dec. 31, 1902			12,115,798 71
Total.....			\$18,158,232 95

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$3,009,301 73	\$275,930 00	
Deduct salvage \$28,208.35; reinsurance, \$571,466.27	529,159 21	70,515 41	
Net amount paid for losses	\$2,480,142 52	\$205,415 02	\$2,685,557 54
Deposit premiums returned			1,992 05
Interest and dividends to stockholders			670,000 00
Commissions or brokerage.....			914,619 69
Salaries, fees and other charges of officers, agents and employes. . .			337,886 62
Repairs and expenses on real estate. . .			210 60
Taxes, licenses and insurance department fees			126,027 96
Loss on sale or maturity of ledger assets			47,927 40
Miscellaneous expenditures			381,249 79
Total disbursements.....			\$5,165,471 65
Balance.....			\$12,992,761 30

LEDGER ASSETS.

Book value of real estate.....		\$277,249 39
Mortgage loans on real estate		12,600 00
Book value of stocks and bonds, excluding interest.....	11,006,252 01	
Cash in office and in bank	1,207,068 62	
Agents balances, representing business written subsequent to Oct. 1, last	471,577 70	
Agents balances, representing business written prior to Oct. 1, last..	18,013 58	
Total ledger assets		\$12,992,761 30

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$192 66	
Interest accrued on other assets	437 50	\$630 16
Market value of stocks and bonds over book value.....		2,126,770 96
Gross assets.....		\$15,120,162 42

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$18,013 58	
Book value of real estate over market value.....	97,249 39	\$115,262 97
Total admitted assets.....		\$15,004,899 45

LIABILITIES.

Losses adjusted and unpaid.....	\$123,918 35	
Losses in process of adjustment, or in suspense ...	572,413 05	
Losses resisted	25,839 00	
Total claims for losses	\$722,170 40	
Deduct reinsurance ...	125,682 16	
Net amount of unpaid losses		\$596,488 24
Unearned premiums on outstanding risks.....		4,215,649 74
Reclaimable on perpetual fire policies.....		83,449 55
Cash capital	\$4,000,00 00	
Surplus over all liabilities.....	6,109,311 92	
Surplus to policy holders		\$10,109,311 92
Total liabilities.....		\$15,004,899 45

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$699,374,238	\$8,655,267 86	\$14,423,879	\$265,565 22
Written during the year.....	520,846,433	6,957,783 02	93,321,561	453,311 26
Total	\$1,220,220,671	\$15,613,050 88	\$107,745,440	\$718,876 48
Expired and terminated	490,565,726	6,436,741 08	93,325,709	442,944 72
In force at end of the year	\$729,654,945	\$9,176,309 80	\$14,419,731	\$275,931 76
Deduct amount re-insured	89,818,464	1,235,466 05	2,126,568	58,973 20
Net amount in force	\$639,836,481	\$7,940,843 75	\$12,293,163	\$216,958 56

Perpetual risks not included above, \$3,633,378.00; premiums on same, \$87,841.63.

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.....	\$160,793 00	\$149,777 87
Georgia.....	10,000 00	116,620 08
Oregon.....	50,000 00	23,337 39
Virginia ..	44,750 00	74,146 20
Arizona.....	15,000 00	7,954 97
New Mexico.....	10,000 00	4,040 20

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$9,510,652 00
Premiums received	145,071 02
Losses paid	89,797 49
Losses incurred	99,606 32

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)	\$1,788,648 26
Deduct reinsurance, abatement, rebate and return premiums	552,031 03
Net premiums.	\$1,236,617 23
Interest on mortgage loans	\$29,830 17
Interest on collateral loans	19,674 21
Interest on bonds and dividends on stocks	46,427 39
Interest from all other sources.	2,129 46
Rents—including company's own occupancy.	4,312 41
Profit on sale or maturity of ledger assets	4,504 95
Income from other sources	1,317 74
Total income	\$1,344,813 56
Ledger assets Dec. 31, 1902	2,453,387 31
Total.	\$3,798,200 87

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$715,265 07	
Deduct salvage, \$11,598.75; reinsurance, \$131,582.35	143,181 16	
Net amount paid for losses		\$572,083 97
Interest and dividends to stockholders		50,000 00
Commissions or brokerage		267,662 04
Salaries, fees and other charges of officers, agents and employes		86,758 65
Repairs and expenses on real estate		1,586 77
Taxes on real estate		3,581 12
All other taxes, licenses and insurance department fees		45,609 86
Loss on sale or maturity of ledger assets		3,838 15
Commissions on premiums in course of collection December 31, 1902...		47,185 09
Miscellaneous expenditures		92,419 39
Total disbursements		\$1,170,719 04
Balance ..		\$2,627,481 83

LEDGER ASSETS.

Book value of real estate		\$323,260 24
Mortgage loans on real estate		595,477 73
Loans secured by collateral		446,186 64
Book value of stocks and bonds, excluding interest		934,832 86
Cash in office and in bank		139,289 77
Agents' balances, representing business written subsequent to Oct. 1, last		183,299 43
Agents' balances, representing business written prior to Oct. 1, last....		5,135 16
Total ledger assets		\$2,627,481 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$12,265 57	
Interest accrued on stocks and bonds	8,834 58	
Interest due and accrued on collateral loans	7,001 92	
Interest due and accrued on other assets	1,764 07	\$29,866 14
Market value of stocks and bonds over book value		6,681 89
Due from other companies for reinsurance		1,010 29
Gross assets		\$2,665,040 15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$5,135 16	
Book value of ledger assets over market value, viz.:		
Real estate	16,985 24	
Mortgage loans on real estate	22,189 00	
Loans secured by collateral	2,975 00	\$47,284 40
Total admitted assets		\$2,617,755 75

LIABILITIES.

Losses adjusted and unpaid	\$26,969 59
Losses in process of adjustment, or in suspense	68,008 18
Losses resisted	15,632 00
Total claims for losses.	\$110,609 77
Deduct re-insurance	8,466 68
Net amount of unpaid losses.	\$102,143 09
Unearned premiums on outstanding risks.	1,297,632 56
Due for re-insurance.	6,383 52
Cash capital	\$500,000 00
Surplus over all liabilities	711,596 58
Surplus to policy holders.	\$1,211,596 58
Total liabilities.	\$2,617,755 75

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$255,129,400	\$2,549,039 00
Written during the year	162,639,700	1,788,648 00
Total.	\$417,769,100	\$4,337,687 00
Expired and terminated.	155,164,700	1,697,911 00
In force at end of the year.	\$262,604,400	\$2,639,776 00
Deduct amount re-insured.	11,232,200	112,342 00
Net amount in force	\$251,372,200	\$2,527,434 00

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>
Virginia	\$27,000	\$32,809 26
Georgia	10,000	23,947 44
Oregon.	50,000	24,984 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$516,000 00
Premiums received	7,903 00
Losses paid	3,991 00
Losses incurred.	3,522 00

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).....	\$677,160 12	
Deduct reinsurance, abatement, rebate and return premiums	149,541 72	
Net premiums.....		\$527,618 40
Interest on mortgage loans.....	\$550 00	
Interest on bonds and dividends on stocks.....	25,457 40	
Interest from all other sources.....	866 71	26,874 11
Profit on sale or maturity of ledger assets ..		46,782 50
Income from other sources.....		320 00
Total income.....		\$601,595 01
Ledger assets Dec. 31, 1902.....		631,338 60
Total.....		\$1,232,933 61

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$285,185 53	
Deduct salvage, \$166.51; reinsurance, \$31,325.97.....	31,792 48	
Net amount paid for losses ..		\$253,393 05
Interest and dividends to stockholders.....		21,000 00
Commissions or brokerage.....		192,397 59
Salaries, fees and other charges of officers, agents and employes.....		19,622 78
Rents.....		2,140 00
Taxes, licenses and insurance department fees.....		12,689 18
Miscellaneous expenditures.....		41,840 41
Total disbursements.....		\$483,083 01
Balance.....		\$749,850 60

LEDGER ASSETS.

Mortgage loans on real estate.....	\$32,000 00	
Book value of stocks and bonds, excluding interest.....	632,628 75	
Cash in office and in bank.....	27,174 11	
Agents' balances, representing business written subsequent to Oct. 1, last.....	58,047 74	
Total ledger assets.....		\$749,850 60

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$246 94	
Interest accrued on stocks and bonds.....	5,812 28	\$6,059 22
Market value of stocks and bonds over book value.....		82,025 75
Total admitted assets		<u>\$837,935 57</u>

LIABILITIES.

Losses adjusted and unpaid	\$7,924 47	
Losses in process of adjustment, or in suspense	29,660 92	
Total claims for losses	<u>\$37,585 39</u>	
Deduct re-insurance	6,277 45	
Net amount of unpaid losses		\$31,307 94
Unearned premiums on outstanding risks.....		376,927 27
Salaries and other miscellaneous expenses due or accrued.....		1,790 85
Commissions and other charges due agents and brokers.....		648 44
Due for re-insurance		661 51
Cash capital	\$300,000 00	
Surplus over all liabilities	<u>126,599 58</u>	
Surplus to policy holders		<u>\$426,599 56</u>
Total liabilities		<u>\$837,935 57</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$58,277,569	\$693,535 09
Written during the year	52,872,372	677,160 12
Total.....	<u>\$111,149,941</u>	<u>\$1,370,695 21</u>
Expired and terminated.....	44,798,702	565,184 10
In force at end of the year	<u>\$66,351,239</u>	<u>\$805,511 11</u>
Deduct amount re-insured	7,455,139	93,475 53
Net amount in force	<u>\$58,896,100</u>	<u>\$712,035 58</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$936,428 00
Premiums received	12,561 05
Losses paid	4,719 63
Losses incurred	3,817 67

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)	\$2,371,718 32	
Deduct reinsurance, abatement, rebate and return premiums	555,402 96	
Net premiums		\$1,816,315 36
Interest on mortgage loans	\$79,624 39	
Interest on bonds and dividends on stocks	84,781 35	
Rents	11,692 06	176,097 80
Profit on sale or maturity of ledger assets		181,231 67
Total income	\$2,173,644 83	
Ledger assets Dec. 31, 1902	4,427,846 93	
Total	\$6,601,491 76	

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$861,412 12	
Deduct salvage, \$4,727.07; reinsurance, \$128,375.50	133,102 57	
Net amount paid for losses		\$728,309 55
Interest and dividends to stockholders	97,042 30	
Commissions or brokerage	470,211 38	
Salaries, fees and other charges of officers, agents and employes	100,649 77	
Repairs and expenses on real estate	4,408 02	
Taxes on real estate	6,010 31	
All other taxes, licenses and insurance department fees	58,082 29	
Loss on sale or maturity of ledger assets	1,510 53	
Miscellaneous expenditures	128,804 90	
Total disbursements	\$1,595,029 05	
Balance	\$5,006,462 71	

LEDGER ASSETS.

Book value of real estate	\$447,000 00
Mortgage loans on real estate	1,555,982 91
Book value of stocks and bonds, excluding interest	2,418,510 15
Cash in office and in bank	249,660 27
Agents' balances, representing business written subsequent to Oct. 1, last	179,763 01
Agents' balances, representing business written prior to Oct. 1, last	3,846 59
Bills receivable taken for fire risks	151,699 78
Total ledger assets	\$5,006,462 71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$25,851 36	
Interest accrued on stocks and bonds.....	31,221 89	
Rents due on company's property.....	475 40	\$57,548 65
Gross assets.....		<u>\$5,064,011 36</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$3,846 59	
Bills receivable, past due, taken for fire risks.....	18,566 47	
Book value of stocks and bonds over market value.....	39,450 15	\$61,863 21
Total admitted assets.....		<u>\$5,002,148 15</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$10,177 54	
Losses in process of adjustment, or in suspense.....	168,721 66	
Losses resisted.....	5,500 00	
Total claims for losses.....	<u>\$184,399 20</u>	
Deduct re-insurance.....	26,723 15	
Net amount of unpaid losses.....		\$157,676 05
Unearned premiums on outstanding risks.....		2,068,241 09
Dividends remaining unpaid.....		594 05
Commissions and other charges due agents and brokers.....		9,761 41
Cash capital.....	\$600,000 00	
Surplus over all liabilities.....	<u>2,165,875 55</u>	
Surplus to policy holders.....		<u>\$2,765,875 55</u>
Total liabilities.....		<u>\$5,002,148 15</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$335,449,316	\$3,622,227 85
Written during the year.....	207,249,330	2,371,718 32
Total.....	<u>\$542,698,646</u>	<u>\$5,993,946 17</u>
Expired and terminated.....	169,823,433	1,933,117 27
In force at end of the year.....	\$372,875,213	\$4,060,828 90
Deduct amount reinsured.....	24,834,179	310,386 76
Net amount in force.....	<u>\$348,041,034</u>	<u>\$3,750,442 14</u>

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>
Oregon.....	\$50,000	\$7,341 41

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$366,684 00
Premiums received.....	5,868 27
Losses paid.....	1,747 61
Losses incurred.....	<u>1,897 61</u>

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).....	\$2,495,727 97	
Deduct reinsurance, abatement, rebate and return premiums	634,508 30	
Net premiums.....		\$1,861,219 67
Interest on mortgage loans	\$3,191 73	
Interest on collateral loans	16,911 40	
Interest on bonds and dividends on stocks	126,025 43	
Interest from all other sources.....	3,301 01	149,429 57
Total income.....		\$2,010,649 24
Ledger assets Dec. 31, 1902.....		2,983,604 37
Total		\$4,994,253 61

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$919,935 81	
Deduct salvage, \$7,365.79; reinsurance, \$95,045.67	102,411 46	
Net amount paid for losses.....		\$817,524 35
Interest and dividends to stockholders		130,000 00
Commissions or brokerage		351,614 06
Salaries, fees and other charges of officers, agents and employes		99,230 80
Rents		5,000 00
Taxes, licenses and insurance department fees.		41,609 29
Loss on sale or maturity of ledger assets		93 75
Miscellaneous expenditures.....		187,655 88
Total disbursements		\$1,632,728 13
Balance		\$3,361,525 48

LEDGER ASSETS.

Mortgage loans on real estate	\$9,500 00	
Loans secured by collateral	421,500 00	
Book value of stocks and bonds, excluding interest	2,513,412 00	
Cash in office and in bank.....	178,645 04	
Agents balances, representing business written subsequent to Oct. 1, last	238,468 44	
Total ledger assets.....		\$3,361,525 48

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.....	\$487,476 75	
Gross assets.....		\$3,849,002 23

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$31,273 75	
Total admitted assets		\$3,817,728 48

LIABILITIES.

Losses adjusted and unpaid ..	\$32,934 79
Losses in process of adjustment, or in suspense..	140,985 10
Losses resisted.	11,198 15
Total claims for losses	\$185,118 04
Deduct re-insurance	23,202 30
Net amount of unpaid losses	\$161,915 74
Unearned premiums on outstanding risks.....	1,370,444 62
Commissions and other charges due agents and brokers	35,770 26
Cash capital	\$1,000,000 00
Surplus over all liabilities ..	1,249,597 86
Surplus to policy holders	\$2,249,597 86
Total liabilities	\$3,817,728 48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$182,983,864	\$2,166,913 98
Written during the year	200,672,008	2,495,727 97
Total	\$383,655,872	\$4,662,641 95
Expired and terminated	146,543,137	1,845,937 77
In force at end of the year	\$237,112,735	\$2,816,704 18
Deduct amount re-insured	17,130,985	225,781 50
Net amount in force	\$219,981,750	\$2,590,922 68

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>
Oregon	\$50,000	\$6,404 85
*New Mexico	10,000	11,468 16
Georgia	10,000	15,484 58

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,382,948 00
Premiums received	27,464 12
Losses paid	22,282 90
Losses incurred	21,850 72

AMERICAN FIRE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOMAS H. MONTGOMERY, *President.* JOHN H. PACKARD, JR., *Secretary*

Cash Capital, \$500,000.

INCOME.

Gross premiums. (Fire)	\$2,035,459 49	
Deduct reinsurance, abatement, rebate and return premiums	386,892 28	
Net premiums.	\$1,648,567 21	
Deposit premiums on perpetual risks	28,731 70	
Interest on mortgage loans	\$38,811 24	
Interest on collateral loans	11,355 04	
Interest on bonds and dividends on stocks	42,754 70	
Interest from all other sources	148 81	
Rents—including company's own occupancy	9,900 84	102,970 63
Profit on sale or maturity of ledger assets		9,136 78
Income from other sources		2,553 75
Total income		\$1,791,960 07
Ledger assets Dec. 31, 1902		2,475,020 22
Total		\$4,266,980 29

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$830,147 07	
Deduct reinsurance	75,160 43	
Net amount paid for losses	\$754,986 64	
Deposit premiums returned	24,125 63	
Interest and dividends to stockholders	30,000 00	
Commissions or brokerage	373,084 91	
Salaries, fees and other charges of officers, agents and employes	127,778 93	
Rents—including company's own occupancy	6,000 00	
Repairs and expenses on real estate	7,964 94	
Taxes on real estate	2,392 57	
All other taxes, licenses and insurance department fees	37,743 57	
Loss on sale or maturity of ledger assets	1,847 71	
Doubtful accounts charged off	6,884 88	
Miscellaneous expenditures	69,783 33	
Total disbursements		\$1,442,593 11
Balance		\$2,824,387 18

LEDGER ASSETS.

Book value of real estate	\$398,060	21
Mortgage loans on real estate	761,212	40
Loans secured by collateral	150,210	00
Book value of stocks and bonds, excluding interest.....	1,160,523	59
Cash in office and in bank	105,440	21
Agents' balances, representing business written subsequent to Oct. 1, last	228,839	56
Interest and rents due	2,081	21
Ground rents	18,000	00
Total ledger assets	\$2,824,357	18

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$11,806	57
Rents accrued on company's property	2,159	29
Market value of stocks and bonds over book value	27,151	37
Total admitted assets	\$2,865,504	41

LIABILITIES.

Losses adjusted and unpaid	\$52,263	22
Losses in process of adjustment, or in suspense	104,954	65
Losses resisted	16,283	39
Total claims for losses	\$173,501	26
Deduct re-insurance	6,815	74
Net amount of unpaid losses	\$166,685	52
Unearned premiums on outstanding risks	1,241,074	03
Reclaimable on perpetual fire policies	571,055	02
Commissions and other charges due agents and brokers	32,664	06
Cash capital	\$500,000	00
Surplus over all liabilities	354,025	78
Surplus to policy holders	\$854,025	78
Total liabilities	\$2,865,504	41

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$205,845,593	\$2,486,013 01
Written during the year	150,803,985	2,035,459 49
Total	\$356,649,578	\$4,521,472 50
Expired and terminated	142,213,304	1,878,571 50
In force at end of the year	\$214,436,274	\$2,642,901 00
Deduct amount re-insured	26,880,015	312,210 74
Net amount in force	\$187,556,259	\$2,330,690 26
Perpetual risks not included above, \$22,411,377; premiums on same, \$625,807.88.		

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>
Oregon	\$50,000	\$17,088 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,096,710 00
Premiums received	17,924 60
Losses paid	10,896 20
Losses incurred	11,608 98

* ASSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

R. BLEECKER RATHBONE, *President*. CHARLES S. CONKLIN, *Secretary*

Capital Stock, \$400,000.

INCOME.

Gross premiums. (Fire)	\$1,143,869 44	
Deduct reinsurance, abatement, rebate and return premiums	459,539 23	
Net premiums.		\$684,330 16
Interest on bonds and dividends on stocks.	\$34,231 16	
Interest from all other sources.	4,023 16	38,254 42
Total income		\$722,584 58
Ledger assets Dec. 31, 1902		1,255,398 22
Total.		\$1,977,982 80

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$621,737 66	\$1,729 06	
Deduct salvage, \$4,525.45; reinsurance, \$137,432.78.	141,381 88	576 35	
Net amount paid for losses.	\$480,355 78	\$1,152 71	\$481,508 49
Commissions or brokerage			237,749 37
Salaries, fees and other charges of officers, agents and employes			2,520 00
Taxes, licenses and insurance department fees.			28,665 31
Miscellaneous expenditures.			4,900 48
Total disbursements			\$755,343 65
Balance ..			\$1,222,639 15

LEDGER ASSETS.

Book value of bonds, excluding interest.	\$1,067,968 75
Cash in office and in bank	91,858 94
Agents' balances, representing business written subsequent to Oct. 1, last	62,811 46
Total ledger assets	\$1,222,639 15

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$4,754 54
Gross assets	\$1,227,393 69

* Admitted February 4, 1904.

DEDUCT ASSETS NOT ADMITTED.

Book value of stocks and bonds over market value	\$41,293 75
Total admitted assets	\$1,186,099 94

LIABILITIES.

Losses in process of adjustment, or in suspense	\$73,166 00
Losses resisted	3,710 00
Total claims for losses	\$76,876 00
Deduct re-insurance	2,657 00
Net amount of unpaid losses	\$74,219
Unearned premiums on outstanding risks	443,602 78
Dividends remaining unpaid	17,456 47
Cash capital	\$400,000 00
Surplus over all liabilities	250,821 69
Surplus to policy holders	\$650,821 69
Total liabilities	\$1,186,099 94

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$91,558,057	\$1,177,622 25
Written during the year	85,884,839	1,143,869 44
Total	\$177,442,896	\$2,321,491 69
Expired and terminated	108,182,481	1,406,804 13
In force at end of the year	\$89,260,415	\$914,687 56
Deduct amount re-insured	3,848,677	48,923 56
Net amount in force	\$85,411,738	\$865,764 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$174,666 00
Premiums received	2,983 18
Losses paid	1,179 96
Losses incurred	1,293 96

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	\$881,085 66	\$1,013,295 25	
Deduct reinsurance, abatement, rebate and return premiums	247,476 53	189,732 18	
Net premiums	\$633,609 13	\$823,563 07	\$1,457,172 20
Interest on mortgage loans		53,242 73	
Interest on collateral loans		6,720 00	
Interest on bonds and dividends on stocks		68,620 71	
Interest from all other sources		9,701 18	
Rents		1,206 93	139,491 55
Profit on sale or maturity of ledger assets			5,888 54
Income from other sources			13,231 62
Total income			\$1,615,783 91
Ledger assets Dec. 31, 1902			3,469,888 59
Total			\$5,085,672 50

DISBURSEMENTS.			
	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$336,748 45	\$659,745 52	
Deduct salvage, \$48,023.65; reinsurance, \$151,306.11	57,307 40	142,022 36	
Net amount paid for losses	\$279,441 05	\$517,723 16	\$797,164 21
Interest and dividends to stockholders			120,000 00
Commissions or brokerage			227,722 68
Salaries, fees and other charges of officers, agents and employes			131,771 82
Rents			12,895 83
Repairs and expenses on real estate			643 48
Taxes on real estate			273 78
All other taxes, licenses and insurance department fees			33,605 63
Loss on sale or maturity of ledger assets			24,854 08
Miscellaneous expenditures			55,643 40
Total disbursements			\$1,404,574 91
Balance			\$3,681,097 59

LEDGER ASSETS.	
Book value of real estate	\$17,958 59
Mortgage loans on real estate	1,260,250 00
Loans secured by collateral	16,750 00
Book value of stocks and bonds, excluding interest	1,659,002 74
Cash in office and in bank	430,681 66
Agents' balances, representing business written subsequent to Oct. 1, last	213,263 44
Agents' balances, representing business written prior to Oct. 1, last	13,197 18
Bills receivable, not matured, taken for marine and inland risks	66,438 35
Bills receivable taken for fire risks	895 63
Other ledger assets	2,660 00
Total ledger assets	\$5,681,097 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$10,152 44	
Interest due and accrued on stocks and bonds	4,347 50	\$14,499 94
Market value of stocks and bonds over book value		129,550 51
Unpaid return premiums		1,596 98
Due from other companies for reinsurance		5,036 42
Gross assets		\$3,831,781 44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$13,197 18	
Bills receivable, past due, taken for fire risks	95 63	\$13,292 81
Total admitted assets		\$3,818,488 63

LIABILITIES.

Losses adjusted and unpaid	\$21,095 75	
Losses in process of adjustment, or in suspense	219,374 95	
Losses resisted	5,500 00	
Total claims for losses	\$245,970 70	
Deduct re-insurance	20,033 17	
Net amount of unpaid losses		\$225,937 53
Unearned premiums on outstanding risks		701,183 49
Commissions and other charges due agents and brokers		28,630 14
Due for re-insurance		6,510 45
Cash capital	\$1,000,000 00	
Surplus over all liabilities	1,856,227 02	
Surplus to policy holders		\$2,856,227 02
Total liabilities		\$3,818,488 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.	\$99,364,508	\$1,030,747 70	\$6,717,577	\$382,899 73
Written during the year	83,950,671	881,085 66	141,013,313	1,013,295 25
Total	\$183,315,179	\$1,911,833 36	\$147,730,890	\$1,396,194 98
Expired and terminated	73,119,667	747,733 67	140,890,998	1,045,577 74
In force at end of the year.	\$110,195,512	\$1,164,099 69	\$6,839,892	\$550,617 24
Deduct amount re-insured	20,188,393	211,864 71	406,578	24,847 63
Net amount in force	\$90,007,119	\$952,234 98	\$6,433,314	\$325,769 61

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$1,302,743 00	\$1,028,201 00	\$2,330,944 00
Premiums received	19,558 95	9,921 06	29,480 01
Losses paid	13,371 00	10,658 89	24,029 89
Losses incurred	13,235 24	4,008 89	17,244 13

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).....	\$89,271 86	
Deduct reinsurance, abatement, rebate and return premiums	76,561 98	
Net premiums.....		\$12,709 88
Interest on bonds and dividends on stocks		9,700 00
Total income.....		\$22,409 88
Ledger assets Dec. 31, 1902.....		302,945 01
Total		\$325,354 89

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$32,592 70	
Deduct salvage, \$202.37; reinsurance, \$25,704.77.....	25,907 14	
Net amount paid for losses		\$6,685 56
Interest and dividends to stockholders.....		9,000 00
Commissions or brokerage		3,034 62
Salaries, fees and other charges of officers, agents and employes.....		945 52
Rents		45 70
Taxes, licenses and insurance department fees.....		237 86
Miscellaneous expenditures		496 31
Commissions on premiums in course of collection December 31, 1902...		3,106 56
Total disbursements.....		\$23,552 13
Balance		\$301,802 76

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$288,757 59
Cash in office and in bank.....	2,480 45
Agents' balances, representing business written subsequent to Oct. 1, last	10,411 66
Agents' balances, representing business written prior to Oct. 1, last...	142 10
Due from other companies for reinsurance.....	10 96
Total ledger assets	\$301,802 76

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$2,345 83
Gross assets	<u>\$304,148 89</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$142 10	
Book value of stocks and bonds over market value	<u>1,882 59</u>	<u>\$2,024 69</u>
Total admitted assets		<u>\$302,123 90</u>

LIABILITIES.

Losses adjusted and unpaid	\$880 35	
Losses in process of adjustment, or in suspense	3,958 85	
Losses resisted	<u>1,000 00</u>	
Total claims for losses	\$5,839 20	
Deduct re-insurance	<u>5,014 90</u>	
Net amount of unpaid losses		\$824 30
Unearned premiums on outstanding risks		9,440 64
Due for re-insurance		<u>5,840 89</u>
Cash capital	\$200,000 00	
Surplus over all liabilities	<u>86,018 07</u>	
Surplus to policy holders		<u>\$286,018 07</u>
Total liabilities		<u>\$302,123 90</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$14,379,109	\$148,737 38
Written during the year	<u>7,288,910</u>	<u>89,271 86</u>
Total	\$21,668,019	\$238,009 24
Expired and terminated	<u>6,263,312</u>	<u>61,570 67</u>
In force at end of the year	\$15,404,677	\$176,438 57
Deduct amount re-insured	<u>13,749,966</u>	<u>137,425 51</u>
Net amount in force	\$1,654,711	\$19,013 06

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$124,092 00
Premiums received	1,914 90
Losses paid	5 00
Losses incurred	<u>5 00</u>

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)	\$311,957 13	
Deduct reinsurance, abatement, rebate and return premiums	84,038 92	
Net premiums		\$227,918 21
Interest on mortgage loans	\$5,226 64	
Interest on collateral loans	85 00	
Interest on bonds and dividends on stocks	7,285 41	
Interest from all other sources	106 12	
Rents	5,665 12	18,368 29
Profit on sale or maturity of ledger assets		355 00
Discount on losses		544 90
Borrowed money		12,500 00
Total income		\$259,686 40
Ledger assets Dec. 31, 1902		424,124 02
Total		\$683,810 42

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$162,609 72	
Deduct salvage, \$1,228.71; reinsurance, \$30,393.86	31,622 57	
Net amount paid for losses		\$130,987 15
Interest and dividends to stockholders		8,000 00
Commissions or brokerage		51,357 94
Salaries, fees and other charges of officers, agents and employes		13,739 65
Rents		675 16
Repairs and expenses on real estate		1,283 44
Taxes on real estate		1,056 62
All other taxes, licenses and insurance department fees		6,778 63
Miscellaneous expenditures		7,559 53
Total disbursements		\$221,438 12
Balance		\$462,372 30

LEDGER ASSETS.

Book value of real estate.....	\$89,160 70
Mortgage loans on real estate.	104,841 90
Loans secured by collateral.....	1,700 00
Book value of stocks and bonds, excluding interest.....	206,186 85
Cash in office and in bank	18,813 23
Agents balances, representing business written subsequent to Oct.1, last	41,689 62
Total ledger assets	\$462,372 80

NON-LEDGER ASSETS.

Interest due and secured on mortgages.....	\$1,873 29
Interest accrued on stocks and bonds.....	841 66
Interest accrued on collateral loans.....	9 91
Interest accrued on other assets.....	117 25
Rents due and accrued on company's property.	784 33
	\$3,626 44
Market value of real estate over book value.....	10,840 37
Market value of stocks and bonds over book value.....	6,102 15
Total admitted assets.....	\$482,441 26

LIABILITIES.

Losses adjusted and unpaid.....	\$8,305 59
Losses in process of adjustment, or in suspense.....	5,322 64
Losses resisted.....	1,000 00
Total claims for losses.....	\$14,628 23
Deduct re-insurance.....	329 30
Net amount of unpaid losses.....	\$14,298 93
Unearned premiums on outstanding risks.	172,090 56
Salaries and other miscellaneous expenses due or accrued.....	4,519 08
Commissions and other charges due agents and brokers.....	7,373 80
Due for return premiums and re-insurance.....	8,907 75
Due and to become due for borrowed money.. . . .	12,500 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	62,751 14
Surplus to policy holders.....	\$262,751 14
Total liabilities.....	\$482,441 26

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902... ..	\$29,996,929	\$359,421 95
Written during the year.....	26,187,632	311,957 13
Total.....	\$56,184,561	\$671,379 08
Expired and terminated.....	22,897,146	276,068 10
In force at end of the year.....	\$33,287,415	\$395,310 98
Deduct amount re-insured.....	4,093,167	60,524 08
Net amount in force.....	\$29,194,248	\$334,786 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,769,502 00
Premiums received.....	27,318 72
Losses paid.....	29,717 97
Losses incurred.....	28,597 49

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)	\$244,300 69	
Deduct reinsurance, abatement, rebate and return premiums	43,300 12	
Net premiums		\$201,000 57
Interest on mortgage loans.....	\$2,440 62	
Interest on collateral loans	1,182 95	
Interest on bonds and dividends on stocks	8,835 01	
Interest from all other sources.....	1,685 80	
Rents	6,519 24	20,063 62
Profit on sale or maturity of ledger assets		645 89
Total income		\$222,310 08
Ledger assets Dec. 31, 1902.....		413,356 02
Total		\$635,666 10

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$102,040 65	
Deduct salvage, \$1,959.92; reinsurance, \$2,195.88	4,155 80	
Net amount paid for losses		\$97,884 85
Interest and dividends to stockholders		16,000 00
Commissions or brokerage		47,920 72
Salaries, fees and other charges of officers, agents and employes		14,480 88
Repairs and expenses on real estate		655 36
Taxes on real estate		1,815 54
All other taxes, licenses and insurance department fees.....		8,357 80
Loss on sale or maturity of ledger assets		710 44
Premiums on securities purchased		2,855 30
Miscellaneous expenditures		7,079 08
Total disbursements		\$197,759 97
Balance.....		\$437,906 13

LEDGER ASSETS.

Book value of real estate		\$79,000 00
Mortgage loans on real estate		42,100 00
Loans secured by collateral		17,500 00
Book value of stocks and bonds, excluding interest.....		232,250 00
Cash in office and in bank.....		48,474 53
Agents' balances, representing business written subsequent to Oct. 1, last		18,581 60
Total ledger assets		<u>\$437,906 13</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,054 64	
Interest accrued on other assets	107 14	
Rents accrued on company's property	879 30	\$3,041 08
Market value of stocks and bonds over book value.....		5,427 50
Total admitted assets		<u>\$446,374 71</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,590 00	
Losses in process of adjustment, or in suspense.....	9,360 00	
Losses resisted.....	2,250 00	
Total claims for losses.....	<u>\$14,200 00</u>	
Deduct re-insurance	1,956 00	
Net amount of unpaid losses		\$12,244 00
Unearned premiums on outstanding risks.....		136,085 65
Cash capital	\$200,000 00	
Surplus over all liabilities	98,042 06	
Surplus to policy holders.....		<u>\$298,042 06</u>
Total liabilities.....		<u>\$446,374 71</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$23,326,121	\$250,388 03
Written during the year	20,640,281	244,300 69
Total	<u>\$43,966,402</u>	<u>\$494,688 72</u>
Expired and terminated	18,780,585	217,530 33
In force at end of the year.....	\$25,185,817	\$277,158 39
Deduct amount re-insured.....	1,397,484	14,199 56
Net amount in force.....	<u>\$23,788,333</u>	<u>\$262,958 83</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$199,173 00
Premiums received.....	2,401 31
Losses paid.....	157 53
Losses incurred.....	157 53

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).....	\$330,029 83
Deduct reinsurance, abatement, rebate and return premiums	132,449 00
Net premiums	\$197,580 83
Interest on bonds and dividends on stocks	10,536 70
Total income.....	\$208,117 53
Ledger assets Dec. 31, 1902	395,333 12
Total.	\$603,450 65

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$139,776 36
Deduct salvage, \$945.86; reinsurance, \$45,218.03 ..	46,163 89
Net amount paid for losses	\$93,612 47
Interest and dividends to stockholders	10,000 00
Commissions or brokerage	47,180 20
Salaries, fees and other charges of officers, agents and employes.....	3,759 92
Taxes, licenses and insurance department fees....	4,908 61
Loss on sale or maturity of ledger assets	30 62
Miscellaneous expenditures.....	4,747 82
Total disbursements	\$164,239 64
Balance.....	\$439,211 01

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$377,873 75
Cash in office and in bank	5,549 42
Agents' balances, representing business written subsequent to Oct. 1, last	55,112 00
Agents' balances, representing business written prior to Oct. 1, last ...	675 84
Total ledger assets	\$439,211 01

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$1,113 75
Gross assets.....	\$440,324 76

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$675 84	
Book value of ledger assets over market value	3,743 25	\$4,419 09
Total admitted assets.....		\$435,905 67

LIABILITIES.

Losses adjusted and unpaid	\$7,026 00	
Losses in process of adjustment, or in suspense	13,975 00	
Losses resisted.....	3,850 00	
Total claims for losses	\$24,851 00	
Deduct re-insurance.....	7,921 00	
Net amount of unpaid losses		\$16,930 00
Unearned premiums on outstanding risks.....		119,752 68
Commissions and other charges due agents and brokers		6,743 75
Due for return premiums and re-insurance.....		3,554 47
Reserve for contingencies.....		7,500 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities	81,424 77	
Surplus to policy holders.....		\$281,424 77
Total liabilities.....		\$435,905 67

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$27,516,896	\$312,859 51
Written during the year.....	28,182,048	330,029 83
Total	\$55,698,944	\$642,889 34
Expired and terminated	27,082,177	313,107 67
In force at end of the year	\$28,616,767	\$329,581 67
Deduct amount re-insured	9,204,317	101,087 38
Net amount in force	\$19,412,450	\$228,514 29

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$119,675 00
Premiums received.....	1,473 13

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).....	\$3,490,810 15	
Deduct reinsurance, abatement, rebate and return premiums	619,876 29	
Net premiums		\$2,879,933 86
Interest on mortgage loans.....	\$64,792 55	
Interest on bonds and dividends on stocks	122,079 14	
Interest from all other sources.....	2,379 84	
Rents	4,177 68	193,429 21
Profit on sale or maturity of ledger assets.....		7,244 59
Total income		\$3,080,607 66
Ledger assets Dec. 31, 1962		4,585,813 41
Total		\$7,666,421 07

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,536,843 04	
Deduct salvage, \$10,247.78; reinsurance, \$111,965.49.....	122,213 27	
Net amount paid for losses.....		\$1,414,629 77
Interest and dividends to stockholders		100,000 00
Commissions or brokerage		587,872 61
Salaries, fees and other charges of officers, agents and employes		203,773 83
Rents		10,985 04
Repairs and expenses on real estate		3,175 06
Taxes on real estate.....		3,630 37
All other taxes, licenses and insurance department fees		91,322 61
Miscellaneous expenditures.....		173,937 95
Total disbursements		\$2,589,327 24
Balance.....		\$5,077,093 83

LEDGER ASSETS.

Book value of real estate	\$192,300 00
Mortgage loans on real estate.....	1,333,250 00
Book value of stocks and bonds, excluding interest.....	3,000,950 95
Cash in office and in bank	304,708 16
Agents' balances, representing business written subsequent to Oct. 1 last	232,775 29
Agents' balances, representing business written prior to Oct. 1, last ...	3,243 87
Bills receivable taken for fire risks	9,865 56
Total ledger assets	\$5,077,093 83

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$106,698 05	
Gross assets.....	\$5,188,791 88	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$8,248 87	
Bills receivable, past due, taken for fire risks	4,567 38	\$7,811 25
Total admitted assets	\$5,175,980 63	

LIABILITIES.

Losses adjusted and unpaid.....	\$57,807 86	
Losses in process of adjustment, or in suspense	185,664 40	
Losses resisted.....	27,658 60	
Total claims for losses	\$271,130 86	
Deduct re-insurance.	25,497 40	
Net amount of unpaid losses ..	\$245,632 96	
Unearned premiums on outstanding risks.	2,484,918 49	
Cash capital.. ..	\$1,000,000 00	
Surplus over all liabilities.....	1,445,429 18	
Surplus to policy holders	\$2,445,429 18	
Total liabilities.	\$5,175,980 63	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$380,113,094	\$4,650,782 35
Written during the year	261,486,967	3,486,067 05
Total	\$641,600,061	\$8,146,849 40
Expired and terminated	230,258,585	3,066,100 28
In force at end of the year ..	\$411,341,476	\$5,080,749 12
Deduct amount reinsured.....	21,893,915	289,975 59
Net amount in force	\$389,447,561	\$4,790,773 53

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	\$100,000 00	\$45,299 00
Georgia	10,000 00	15,770 00
Oregon.....	50,000 00	21,705 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,939,000 00
Premiums received... ..	44,819 22
Losses paid	24,619 58
Losses incurred	27,436 15

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)	\$6,818,332 69	
Deduct reinsurance, abatement, rebate and return premiums	955,667 08	
Net premiums.		\$5,862,665 61
Interest on mortgage loans.	\$1,574 28	
Interest on bonds and dividends on stocks	413,210 10	
Interest from all other sources.	32,604 18	
Rents	70,083 30	517,471 86
Profit on sale or maturity of ledger assets.		346,612 52
Total income		\$6,726,749 99
Ledger assets Dec. 31, 1902		13,150,369 08
Total.		\$19,877,119 07

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,802,926 88	
Deduct salvage, \$10,157.57; reinsurance, \$112,657.00	122,814 57	
Net amount paid for losses		\$2,680,112 31
Interest and dividends to stockholders		300,000 00
Commissions or brokerage		1,267,049 66
Salaries, fees and other charges of officers, agents and employes.		424,759 45
Rents.		8,490 00
Repairs and expenses on real estate		31,916 62
Taxes on real estate		14,549 24
All other taxes, licenses and insurance department fees		141,069 39
Miscellaneous expenditures.		300,510 33
Total disbursements		\$5,168,457 00
Balance		\$14,708,662 07

LEDGER ASSETS.

Book value of real estate	\$1,113,000 00
Mortgage loans on real estate.	32,150 00
Book value of stocks and bonds, excluding interest	11,460,530 14
Cash in office and in bank	808,503 53
Agents' balances, representing business written subsequent to Oct. 1, last	770,039 28
Agents' balances, representing business written prior to Oct. 1, last. ...	96,585 31
Bills receivable taken for fire risks	427,853 81
Total ledger assets.	\$14,708,662 07

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$808 07	
Interest accrued on stocks and bonds	62,986 50	
Rents accrued on company's property	1,686 67	\$85,431 24
Gross assets		\$14,794,093 31

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$96,585 31	
Bills receivable, past due, taken for fire risks	333,315 23	
Book value of stocks and bonds over market value.....	172,015 14	\$801,915 68
Total admitted assets.....		\$14,192,177 63

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$447,536 96	
Losses resisted.....	47,701 00	
Total claims for losses	\$495,237 96	
Deduct re-insurance	30,344 73	
Net amount of unpaid losses		\$464,893 23
Unearned premiums on outstanding risks.....		5,646,414 36
Interest due or accrued		6,082 02
Dividends remaining unpaid.....		75 00
Salaries and other miscellaneous expenses due or accrued		15,000 00
Commissions and other charges due agents and brokers		150,683 27
Due for re-insurance		18,077 22
Reserve for contingencies.....		300,000 00
Scrap or certificates of profit unpaid.....		27,324 00
Cash capital	\$1,000,000 00	
Surplus over all liabilities	6,563,428 53	
Surplus to policy holders.....		\$7,563,428 53
Total liabilities		\$14,192,177 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$1,007,619,851	\$10,422,229 95
Written during the year	661,320,652	6,818,332 69
Total.....	\$1,668,940,503	\$17,240,562 64
Expired and terminated.....	607,716,451	6,069,255 18
In force at end of the year	\$1,061,224,052	\$11,171,307 46
Deduct amount re-insured.....	25,828,191	322,969 54
Net amount in force.....	\$1,035,395,861	\$10,848,337 92

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>
Georgia	\$10,000	\$99,273 78
Virginia.....	50,000	84,142 00
Oregon.....	50,000	18,356 12
New Mexico	10,000	5,675 51

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,080,931 00
Premiums received.....	52,129 24
Losses paid	40,902 05
Losses incurred.....	36,782 32

DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

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

Cash Capital, \$702,875.

INCOME.

Gross premiums (Fire)	\$1,128,027 67	
Deduct reinsurance, abatement, rebate and return premiums	258,397 17	
Net premiums		\$869,630 50
Deposit premiums on perpetual risks		8,141 41
Interest on mortgage loans	\$5,285 75	
Interest on collateral loans	11,915 63	
Interest on bonds and dividends on stocks	37,002 18	
Interest from all other sources	1,777 57	
Rents—including company's own occupancy	8,774 23	64,755 36
Profit on sale or maturity of ledger assets		2,878 11
Income from other sources		20 90
Total income		\$945,426 28
Ledger assets Dec. 31, 1902		1,619,404 54
Total		\$2,564,830 82

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$435,604 96	
Deduct reinsurance	46,026 18	
Net amount paid for losses		\$389,578 78
Deposit premiums returned		4,129 57
Interest and dividends to stockholders		28,115 00
Commissions or brokerage		223,791 34
Salaries, fees and other charges of officers, agents and employes		62,232 93
Rents—including company's own occupancy		8,041 44
Repairs and expenses on real estate		7,108 34
Taxes on real estate		2,162 02
All other taxes, licenses and insurance department fees		22,949 28
Miscellaneous expenditures		46,720 93
Total disbursements		\$794,829 63
Balance		\$1,770,001 19

LEDGER ASSETS.

Book value of real estate	\$200,000 00
Mortgage loans on real estate	149,700 00
Loans secured by collateral	235,000 00
Book value of stocks and bonds, excluding interest	972,284 69
Cash in office and in bank	44,101 89
Agents' balances, representing business written subsequent to Oct. 1, last	168,514 61
Other ledger assets	400 00
Total ledger assets	\$1,770,001 19

NON-LEDGER ASSETS.

Interest accrued on mortgages.	\$1,681 63	
Interest accrued on stocks and bonds	13,833 32	
Interest accrued on other assets ..	242 46	
Rents accrued on company's property	570 00	\$15,827 41
Premiums on perpetual policies in course of collection		894 00
Gross assets.....		<u>\$1,786,732 60</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of stocks and bonds over market value	\$11,513 01
Total admitted assets.....	<u>\$1,775,209 59</u>

LIABILITIES.

Losses adjusted and unpaid	\$500 00
Losses in process of adjustment, or in suspense.....	79,395 00
Losses resisted.....	3,890 00
Total claims for losses ..	<u>\$83,785 00</u>
Deduct re-insurance.....	11,235 00
Net amount of unpaid losses	\$72,550 00
Unearned premiums on outstanding risks.....	694,517 46
Reclaimable on perpetual fire policies.	116,916 80
Dividends remaining unpaid.....	77 00
Commissions and other charges due agents and brokers	29,343 04
Cash capital.....	\$702,875 00
Surplus over all liabilities.....	158,930 29
Surplus to policy holders	<u>\$861,805 29</u>
Total liabilities	<u>\$1,775,209 59</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$130,690,038	\$1,474,262 09
Written during the year.....	89,979,249	1,128,027 67
Total.	<u>\$220,669,287</u>	<u>\$2,602,289 76</u>
Expired and terminated	85,868,555	1,053,100 21
In force at end of the year.	<u>\$134,800,732</u>	<u>\$1,549,189 55</u>
Deduct amount re-insured ..	16,289,026	194,578 09
Net amount in force	<u>\$118,511,706</u>	<u>\$1,354,611 46</u>
Perpetual risks not included above, \$4,523,631; premiums on same, \$129,622.84.		

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>
Georgia	\$10,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$598,400 00
Premiums received.....	9,539 74
Losses paid.....	8,223 02
Losses incurred	7,663 41

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)	\$694,722 85	
Deduct reinsurance, abatement, rebate and return premiums	150,375 04	
Net premiums.		\$544,347 81
Interest on mortgage loans	\$949 05	
Interest on collateral loans	1,373 72	
Interest on bonds and dividends on stocks	21,340 34	
Interest from all other sources.	3 70	
Rents—including company's own occupancy.....	1,022 00	24,688 81
Profit on sale or maturity of ledger assets		1,930 00
Income from other sources.....		15 60
Total income		\$570,982 22
Ledger assets Dec. 31, 1902		687,683 15
Total.		\$1,258,665 37

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$293,828 91	
Deduct salvage, \$868.13; reinsurance, \$15,922.46.....	16,790 59	
Net amount paid for losses		\$277,038 32
Interest and dividends to stockholders.....		12,000 00
Commissions or brokerage.		148,346 11
Salaries, fees and other charges of officers, agents and employes		21,926 18
Rents—including company's own occupancy		720 00
Repairs and expenses on real estate		102 10
Taxes on real estate		171 83
All other taxes, licenses and insurance department fees		12,561 39
Miscellaneous expenditures.....		12,755 28
Total disbursements		\$482,620 71
Balance		\$776,044 66

LEDGER ASSETS.

Book value of real estate	\$25,595 00
Mortgage loans on real estate.....	18,700 00
Loans secured by collateral	1,500 00
Book value of stocks and bonds, excluding interest	586,944 73
Cash in office and in bank	98,945 44
Agents' balances, representing business written subsequent to Oct. 1, last	43,730 19
Agents' balances, representing business written prior to Oct. 1, last....	629 30
Total ledger assets.....	\$776,044 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.. .. .	\$301 62	
Interest accrued on stocks and bonds.	2,804 59	
Rents due on company's property	729 33	\$3,835 54
Market value of real estate over book value		1,905 00
Gross assets.....		\$781,785 20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$629 30	
Book value of ledger assets over market value.....	7,034 73	\$7,604 03
Total admitted assets		\$774,121 17

LIABILITIES.

Losses adjusted and unpaid	\$7,237 64	
Losses in process of adjustment, or in suspense	44,501 34	
Losses resisted.	2,950 00	
Total claims for losses.....	\$54,688 98	
Deduct re-insurance	5,036 23	
Net amount of unpaid losses.....		\$49,652 75
Unearned premiums on outstanding risks.....		418,588 13
Due for re-insurance		2,125 34
Cash capital	\$200,000 00	
Surplus over all liabilities	103,754 95	
Surplus to policy holders		\$303,754 95
Total liabilities		\$774,121 17

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$65,160,174	\$742,929 03
Written during the year	53,117,192	694,722 85
Total.....	\$118,277,366	\$1,437,651 88
Expired and terminated.	46,790,884	583,672 11
In force at end of the year.	\$71,486,482	\$853,979 77
Deduct amount re-insured.....	3,802,044	51,520 16
Net amount in force	\$67,684,438	\$802,459 61

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$379,920 00
Premiums received.....	8,042 25
Losses paid	5,603 13
Losses incurred.	6,624 53

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.....	\$1,021,143 87	\$24,988 38	
Deduct reinsurance, abatement, rebate and return premiums.....	183,076 97	1,346 65	
Net premiums	\$838,066 90	\$23,641 73	\$861,708 63
Interest on mortgage loans.....		7,701 04	
Interest on collateral loans.....		6,838 81	
Interest on bonds and dividends on stocks		24,456 26	
Interest from all other sources.....		138 01	
Rents.....		5,163 75	44,297 87
Profit on sale or maturity of ledger assets.....			875 00
Income from other sources.....			506 33
Total income.....			\$907,387 83
Ledger assets Dec. 31, 1902			1,073,646 14
Total.....			\$1,981,033 97

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$453,224 06	\$17,747 99	
Deduct salvage, \$8,142.13; reinsurance, \$16,280.31.	21,985 92	2,436 52	
Net amount paid for losses	\$431,238 14	\$15,311 47	\$446,549 61
Interest and dividends to stockholders			28,000 00
Commissions or brokerage.....			186,132 11
Salaries, fees and other charges of officers, agents and employes			50,273 07
Repairs and expenses on real estate			4,072 82
Taxes on real estate.....			1,975 05
All other taxes, licenses and insurance department fees.....			25,275 67
Miscellaneous expenditures			48,760 73
Total disbursements			\$791,039 06
Balance.....			\$1,189,994 91

LEDGER ASSETS.

Book value of real estate.....	\$120,000 00
Mortgage loans on real estate	176,550 00
Loans secured by collateral.....	138,000 00
Book value of stocks and bonds, excluding interest.....	588,500 00
Cash in office and in bank	29,896 82
Agents balances, representing business written subsequent to Oct. 1, last	133,805 20
Agents balances, representing business written prior to Oct. 1, last..	2,315 69
Bills receivable, not matured, taken for marine and inland risks	927 20
Total ledger assets	\$1,189,994 91

NON-LEDGER ASSETS.

Rents accrued on company's property	\$770 00
Market value of stocks and bonds over book value.....	61,985 00
Gross assets.....	<u>\$1,252,749 91</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last..	\$2,315 69
Total admitted assets.....	<u>\$1,250,434 22</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$3,951 00
Losses in process of adjustment, or in suspense	60,310 00
Losses resisted	<u>7,029 00</u>
Net amount of unpaid losses	\$71,290 00
Unearned premiums on outstanding risks.....	586,384 47
Salaries and other miscellaneous expenses due or accrued.....	4,000 00
Commissions and other charges due agents and brokers.....	16,986 26
Due for return premiums and reinsurance	6,000 00
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	<u>165,773 49</u>
Surplus to policy holders	\$565,773 49
Total liabilities.....	<u>\$1,250,434 22</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$80,707,917	\$1,007,832 80	\$256,102	\$15,221 31
Written during the year	74,716,359	1,021,143 87	1,610,365	24,988 38
Total	<u>\$155,424,276</u>	<u>\$2,028,976 67</u>	<u>\$1,866,467</u>	<u>\$40,209 69</u>
Expired and terminated	64,505,216	876,640 06	1,612,164	24,688 93
In force at end of the year	\$90,919,060	\$1,152,336 61	\$254,303	\$15,520 76
Deduct amount re-insured	3,740,290	42,572 27	6,200	263 00
Net amount in force	<u>\$87,178,770</u>	<u>\$1,109,764 34</u>	<u>\$248,103</u>	<u>\$15,257 76</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$375,965 00	\$8,300 00	\$384,265 00
Premiums received.....	5,141 57	604 60	5,746 17
Losses paid.....	5,986 82	-	5,986 82
Losses incurred	6,891 82	-	6,891 82

FEDERAL INSURANCE COMPANY,
JERSEY CITY, N. J.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

PERCY CHUBB, *President.*

MAX GRUNDNER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$117,920 67	\$1,679,656 93	
Deduct reinsurance, abatement, rebate and return premiums	14,057 93	976,507 76	
Net premiums	\$103,862 74	\$703,149 17	\$807,011 91
Interest on bonds and dividends on stocks		47,592 62	
Interest from all other sources		3,428 43	57,021 05
Profit on sale or maturity of ledger assets			11 11
Income from other sources			403 15
Total income			\$864,447 22
Ledger assets Dec. 31, 1902			1,611,670 58
Total			\$2,476,117 80

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$8,528 70	\$968,020 59	
Deduct salvage, \$33,310.45; reinsurance, \$523,863.37	-	557,173 82	
Net amount paid for losses	\$8,528 70	\$410,846 77	\$419,375 47
Interest and dividends to stockholders			50,000 00
Commissions or brokerage			164,913 93
Salaries, fees and other charges of officers, agents and employes			30,002 23
Rents—including company's own occupancy			285 62
Taxes, licenses and insurance department fees			12,583 44
Miscellaneous expenditures			22,063 15
Total disbursements			\$699,223 84
Balance			\$1,776,893 96

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,156,705 42
Cash in bank	347,656 60
Agents' balances, representing business written subsequent to Oct. 1, last	189,396 72
Agents' balances, representing business written prior to Oct. 1, last	22,088 39
Other ledger assets	61,046 83
Total ledger assets	\$1,776,893 96

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$12,555 38	
Interest accrued on other assets	3,927 81	\$16,483 19
Due from other companies for reinsurance		71,467 61
Gross assets.		<u>\$1,864,844 76</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$22,088 39	
Book value of stocks and bonds over market value.....	51,841 78	\$73,930 17
Total admitted assets		<u>\$1,790,914 59</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$236,697 62	
Deduct re-insurance.....	34,300 00	
Net amount of unpaid losses		\$202,397 62
Unearned premiums on outstanding risks.		183,147 33
Salaries and other miscellaneous expenses due or accrued		10,000 00
Commissions and other charges due agents and brokers		20,162 19
Due for re-insurance		38,742 04
Reserve for contingencies.		175,000 00
Cash capital.	\$500,000 00	
Surplus over all liabilities	661,465 41	
Surplus to policy holders		<u>\$1,161,465 41</u>
Total liabilities		<u>\$1,790,914 59</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	-	-	\$71,744,200	\$245,954 98
Written during the year.....	\$10,004,801	\$117,920 67	472,353,205	1,679,656 98
Total.....	\$10,004,801	\$117,920 67	\$544,097,405	\$1,925,611 91
Expired and terminated	1,681,457	13,790 13	508,525,304	1,784,940 05
In force at end of the year	\$8,323,344	\$104,130 54	\$35,572,101	\$140,671 86
Deduct amount re-insured	246,908	3,062 55	6,811,115	26,974 83
Net amount in force	\$8,076,436	\$101,067 99	\$28,760,986	\$113,697 03

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$116,075 00
Premiums received.....	1,728 94
Losses paid	107 66
Losses incurred	107 66

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).....	\$4,877,485	59
Deduct reinsurance, abatement, rebate and return premiums	1,255,102	13
Net premiums	\$3,623,383	46
Deposit premiums on perpetual risks		52,392 69
Interest on mortgage loans	\$72,658	54
Interest on collateral loans	8,079	68
Interest on bonds and dividends on stocks	146,742	75
Interest from all other sources	3,163	30
Rents ..	30,188	78
	260,833	05
Profit on sale or maturity of ledger assets ..		605 42
Income from other sources		3,770 53
Total income	\$3,940,985	15
Ledger assets Dec. 31, 1902	5,669,754	97
Total	\$9,610,740	12

DISBURSEMENTS.

Gross amount paid for losses (Fire) ..	\$2,092,662	40
Deduct salvage, \$21,938.36; reinsurance, \$23,476.45	305,414	81
Net amount paid for losses ..	\$1,787,247	59
Deposit premiums returned ..	72,155	97
Interest and dividends to stockholders	200,000	00
Commissions or brokerage	893,317	77
Salaries, fees and other charges of officers, agents and employes ..	301,984	75
Repairs and expenses on real estate ..	13,433	12
Taxes on real estate	8,754	26
All other taxes, licenses and insurance department fees.....	82,717	27
Paid for interest	3,870	73
Miscellaneous expenditures	90,465	91
Total disbursements	\$3,453,947	37
Balance	\$6,156,792	75

LEDGER ASSETS.

Book value of real estate	\$435,616	46
Mortgage loans on real estate	1,331,656	99
Loans secured by collateral	269,975	00
Book value of stocks and bonds, excluding interest ..	3,337,550	32
Cash in office and in bank	275,328	14
Agents' balances, representing business written subsequent to Oct. 1, last ..	506,665	84
Total ledger assets	\$6,156,792	75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$26,152 61	
Interest due and accrued on stocks and bonds	24,032 23	
Interest due and accrued on collateral loans	2,007 80	
Rents due and accrued on company's property	2,310 33	\$54,502 97
Market value of real estate over book value.....		4,711 04
Market value of stocks and bonds over book value		126,003 68
Due from other companies for reinsurance		3,733 30
Gross assets		\$6,345,743 74

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$12,090 00	
Miami Valley Insurance Company stock	1,250 00	\$13,340 00
Total admitted assets		\$6,332,403 74

LIABILITIES.

Losses adjusted and unpaid	\$140,932 70	
Losses in process of adjustment, or in suspense	195,496 43	
Losses resisted	39,933 09	
Total claims for losses	\$376,412 22	
Deduct re-insurance	36,731 46	
Net amount of unpaid losses		\$339,680 76
Unearned premiums on outstanding risks	2,720,392 62	
Reclaimable on perpetual fire policies	1,850,527 43	
Cash capital	\$500,000 00	
Surplus over all liabilities	921,802 93	
Surplus to policy holders		\$1,421,802 93
Total liabilities		\$6,332,403 74

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$450,754,429	\$5,561,642 39
Written during the year	363,903,124	4,878,485 59
Total	\$814,657,553	\$10,380,127 98
Expired and terminated	335,568,405	4,543,095 88
In force at end of the year	\$479,089,148	\$5,837,032 10
Deduct amount re-insured	39,613,55 ^c	498,460 16
Net amount in force	\$439,475,590	\$5,338,571 94
Perpetual risks not included above, \$85,868,643; premiums on same, \$2,016,994.18		

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>
Virginia	\$25,000	\$50,685 00
Georgia	10,000	63,863 00
Oregon	50,000	28,578 00
New Mexico	11,000	10,643 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$4,034,038 00
Premiums received	51,065 44
Losses paid	24,693 50
Losses incurred	26,046 78

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.	\$3,937,632 64	\$1,065,337 19	
Deduct reinsurance, abatement, rebate and return premiums.....	1,212,840 54	530,972 21	
Net premiums	\$2,724,792 10	\$534,364 98	\$3,259,157 08
Interest on mortgage loans		15,870 85	
Interest on collateral loans		12,177 13	
Interest on bonds and dividends on stocks		149,195 89	
Interest from all other sources		9,124 32	
Rents—including company's own occupancy		25,259 26	211,630 45
Special deposits.			84,126 96
Income from other sources			5,963 72
Total income.....			\$3,510,878 21
Ledger assets Dec. 31, 1902			4,973,465 92
Total			\$8,484,344 13

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,691,060 17	\$762,635 89	
Deduct salvage,\$45,700.79; reinsurance,\$802,942.58	397,392 10	451,251 27	
Net amount paid for losses	\$1,293,668 07	\$311,384 62	\$1,605,052 69
Interest and dividends to stockholders			120,000 00
Commissions or brokerage.....			484,745 61
Salaries, fees and other charges of officers, agents and employes.....			287,708 99
Rents—including company's own occupancy.....			8,400 00
Taxes on real estate			11,621 21
All other taxes, licenses and insurance department fees			67,475 85
Loss on sale or maturity of ledger assets			29,574 06
Miscellaneous expenditures.....			216,245 09
Total disbursements.....			\$2,830,823 50
Balance.....			\$5,653,520 63

LEDGER ASSETS.

Book value of real estate	\$533,000 00
Mortgage loans on real estate.....	188,312 50
Loans secured by collateral	462,500 00
Book value of stocks and bonds, excluding interest	3,386,887 71
Cash in office and in bank	311,385 35
Agents' balances, representing business written subsequent to Oct. 1, last	657,803 82
Agents' balances, representing business written prior to Oct. 1, last.....	44,765 45
Bills receivable, not matured, taken for marine and inland risks.....	46,300 02
Bills receivable taken for fire risks	7,415 06
Other ledger assets	15,145 72
Total ledger assets.....	\$5,653,520 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,420 15	
Interest due and accrued on collateral loans	2,337 30	\$3,757 45
Market value of stocks and bonds over book value.....		216,542 29
Gross assets.....		\$5,873,820 37

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$44,765 45	
Book value of real estate over market value.....	15,000 00	\$59,765 45
Total admitted assets		\$5,814,054 92

LIABILITIES.

Losses adjusted and unpaid	\$56,644 36	
Losses in process of adjustment, or in suspense	282,241 72	
Losses resisted.....	4,550 00	
Total claims for losses.....	\$343,436 08	
Deduct re-insurance.....	101,355 10	
Net amount of unpaid losses		\$242,080 98
Unearned premiums on outstanding risks.....	2,336,242 11	
Commissions and other charges due agents and brokers.....	84,287 80	
Special deposits.....	34,126 96	
All other liabilities.....	5,963 72	
Cash capital	\$1,000,000 00	
Surplus over all liabilities	2,111,353 35	
Surplus to policy holders		\$3,111,353 35
Total liabilities.....		\$5,814,054 92

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$341,676,247	\$4,258,660 98	\$13,107,752	\$416,520 31
Written during the year	304,385,272	3,937,632 76	157,595,535	1,065,337 19
Total	\$646,061,519	\$8,196,293 74	\$170,703,287	\$1,481,857 50
Expired and terminated.....	280,599,004	3,458,252 04	159,123,412	1,096,814 76
In force at end of the year.....	\$365,462,515	\$4,738,041 70	\$11,579,875	\$385,042 74
Deduct amount reinsured.....	48,514,965	668,181 43	4,152,679	150,134 41
Net amount in force.....	\$316,947,550	\$4,069,860 27	\$7,427,196	\$234,908 33

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>
Oregon.....	\$88,400	\$41,952 37
Virginia.....	40,000	33,131 68
Georgia.....	10,000	47,942 01
New Mexico.....	10,000	28,389 40

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$2,325,051 73	\$318,261 00	\$2,643,312 73
Premiums received.....	27,054 94	1,175 54	28,230 48
Losses paid	14,044 68	* -26 65	14,018 03
Losses incurred.....	13,786 33	* -53 29	13,733 04

* Salvage.

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) ..	\$996,437 09	
Deduct reinsurance, abatement, rebate and return premiums	180,329 44	
Net premiums.		\$816,107 65
Interest on mortgage loans ..	\$69,027 61	
Interest on bonds and dividends on stocks ..	63,410 36	
Rents ..	10,698 25	143,136 22
Income from other sources ..		6 00
Total income ..		\$959,249 87
Ledger assets Dec. 31, 1902 ..		2,621,177 20
Total ..		\$3,580,427 07

DISBURSEMENTS.

Gross amount paid for losses. (Fire) ..	\$347,082 81	
Deduct salvage, \$900.92; reinsurance, \$18,528.39 ..	19,429 31	
Net amount paid for losses ..		\$327,653 50
Interest and dividends to stockholders.		100,000 00
Commissions or brokerage ..		193,333 45
Salaries, fees and other charges of officers, agents and employes ..		36,339 72
Repairs and expenses on real estate..		1,636 79
Taxes on real estate ..		9,651 17
All other taxes, licenses and insurance department fees ..		21,867 14
Loss on sale or maturity of ledger assets ..		1,844 42
Miscellaneous expenditures.		44,988 15
Total disbursements ..		\$737,364 34
Balance ..		\$2,843,062 73

LEDGER ASSETS.

Book value of real estate.	\$122,133 50
Mortgage loans on real estate ..	1,434,715 51
Book value of stocks and bonds, excluding interest ..	1,111,500 00
Cash in office and in bank ..	24,181 45
Agents' balances, representing business written subsequent to Oct. 1, last ..	150,232 27
Total ledger assets.....	\$2,843,062 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$20,653 13	
Interest accrued on stocks and bonds	8,687 50	
Rents due on company's property	81 66	\$29,422 29
	<hr/>	
Market value of stocks and bonds over book value		447,475 00
Due from other companies for reinsurance		762 33
		<hr/>
Total admitted assets		\$3,320,722 35

LIABILITIES.

Losses adjusted and unpaid	}	\$55,824 34
Losses in process of adjustment, or in suspense		
Losses resisted		5,965 34
		<hr/>
Total claims for losses		\$61,789 68
Deduct re-insurance		2,948 71
		<hr/>
Net amount of unpaid losses		\$58,840 97
Unearned premiums on outstanding risks		669,230 59
Interest due or accrued		494 22
Commissions and other charges due agents and brokers		31,454 44
Due for return premiums and re-insurance		30,528 25
Scrip or certificates of profit unpaid		1,887 00
Cash capital		\$1,000,000 00
Surplus over all liabilities		1,528,286 88
		<hr/>
Surplus to policy holders		\$2,528,286 88
		<hr/>
Total liabilities		\$3,320,722 35

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$129,603,033	\$1,195,562 89
Written during the year	77,610,680	996,437 09
	<hr/>	<hr/>
Total	\$207,213,713	\$2,191,999 98
Expired and terminated	64,606,416	840,569 06
	<hr/>	<hr/>
In force at end of the year	\$142,607,297	\$1,351,430 92
Deduct amount re-insured	7,433,897	69,593 40
	<hr/>	<hr/>
Net amount in force	\$135,173,400	\$1,281,837 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$590,605 00
Premiums received	7,303 01
Losses paid	2,790 85
Losses incurred	2,176 62

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)	\$911,270 03	
Deduct reinsurance, abatement, rebate and return premiums	185,273 50	
Net premiums.		\$725,996 53
Deposit premiums on perpetual risks		5,433 69
Interest on mortgage loans	\$5,881 10	
Interest on collateral loans	2,652 36	
Interest on bonds and dividends on stocks	107,837 35	
Interest from all other sources	1,257 98	
Rents	6,133 64	123,762 43
Transfer fees on perpetual policies		1,339 00
Total income		\$856,581 65
Ledger assets Dec. 31, 1902		3,022,627 71
Total		\$3,879,209 36

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$395,503 20	
Deduct salvage, \$2,581.15; reinsurance, \$42,367.05	44,948 20	
Net amount paid for losses		\$350,555 00
Deposit premiums returned.		33,189 85
Interest and dividends to stockholders		80,000 00
Commissions or brokerage		171,522 79
Salaries, fees and other charges of officers, agents and employes.....		35,685 50
Rents		2,150 00
Repairs and expenses on real estate		3,073 67
Taxes on real estate		3,287 28
All other taxes, licenses and insurance department fees		21,649 75
Loss on sale or maturity of ledger assets		7,459 53
Miscellaneous expenditures		80,553 95
Total disbursements		\$794,127 32
Balance		\$3,085,082 04

LEDGER ASSETS.

Book value of real estate	\$214,418 26
Mortgage loans on real estate	90,898 00
Loans secured by collateral	30,000 00
Book value of stocks and bonds, excluding interest	2,546,877 81
Cash in office and in bank	79,430 87
Agents' balances, representing business written subsequent to Oct. 1, last	123,457 10
Total ledger assets	\$3,085,082 04

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,363 47
Market value of real estate over book value	19,781 74
Market value of stocks and bonds over book value.....	35,367 19
Total admitted assets	\$3,141,594 44

LIABILITIES.

Losses adjusted and unpaid	\$21,008 73
Losses in process of adjustment, or in suspense	44,569 80
Losses resisted.....	1,946 00
Total claims for losses.	\$67,524 53
Deduct re-insurance	2,050 95
Net amount of unpaid losses	\$65,473 58
Unearned premiums on outstanding risks.	651,520 48
Reclaimable on perpetual fire policies	949,660 46
Commissions and other charges due agents and brokers	28,854 34
Cash capital	\$400,000 00
Surplus over all liabilities.....	1,045,085 58
Surplus to policy holders	\$1,445,085 58
Total liabilities.	\$3,141,594 44

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$103,931,300	\$1,177,807 95
Written during the year.	69,971,592	911,270 03
Total	\$173,902,892	\$2,089,077 98
Expired and terminated	63,112,457	804,549 63
In force at end of the year	\$110,790,435	\$1,284,528 35
Deduct amount re-insured	5,139,177	59,564 96
Net amount in force	\$105,651,258	\$1,224,963 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$394,475 00
Premiums received	5,278 40
Losses paid.	2,989 81
Losses incurred.....	2,903 06

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

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

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

Cash Capital, \$400,000.

INCOME.

Gross premiums. (Fire)	\$541,357 66	
Deduct reinsurance, abatement, rebate and return premiums	111,918 71	
Net premiums.		\$429,438 95
Interest on bonds and dividends on stocks	\$53,448 42	
Interest from all other sources.	770 14	54,218 56
Profit on sale or maturity of ledger assets.		1,281 45
Total income		\$484,938 96
Ledger assets Dec. 31, 1902		1,162,663 96
Total.		\$1,647,602 92

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$209,261 52	
Deduct salvage.	4,120 32	
Net amount paid for losses		\$205,141 20
Interest and dividends to stockholders		40,000 00
Commissions or brokerage		95,766 15
Salaries, fees and other charges of officers, agents and employes		4,468 80
Taxes, licenses and insurance department fees.		30,495 08
Total disbursements		\$375,871 23
Balance ..		\$1,271,731 69

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,137,684 11
Cash in office and in bank	28,432 28
Agents' balances, representing business written subsequent to Oct. 1, last	105,615 30
Total ledger assets	\$1,271,731 69

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,697 00
Market value of stocks and bonds over book value.	28,799 89
Total admitted assets	\$1,304,228 58

LIABILITIES.

Losses adjusted and unpaid.....	\$29,961 70	
Losses in process of adjustment, or in suspense	41,252 00	
	<hr/>	
Net amount of unpaid losses		\$71,213 70
Unearned premiums on outstanding risks		300,386 73
Commissions and other charges due agents and brokers		31,221 69
Cash capital.....	\$400,000 00	
Surplus over all liabilities	501,406 46	
	<hr/>	
Surplus to policy holders		\$901,406 46
Total liabilities		<hr/> \$1,304,228 58

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$57,840,325	\$555,426 29
Written during the year	50,621,325	541,357 66
	<hr/>	<hr/>
Total	\$108,461,650	\$1,096,783 95
Expired and terminated	49,313,049	502,635 01
	<hr/>	<hr/>
In force at end of the year	\$59,148,601	\$594,148 94
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>
Oregon	\$50,000	\$7,323 03
Virginia	20,000	14,680 22

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$193,289 00
Premiums received	2,925 67
Losses paid	3,351 80
Losses incurred	3,193 80

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, \$1,500,000.

INCOME.

Gross premiums (Fire).....	\$7,649,861 91	
Deduct reinsurance,abatement,rebate and return premiums	2,717,384 44	
Net premiums.....		\$4,932,477 47
Interest on mortgage loans	\$520 00	
Interest on bonds and dividends on stocks	384,785 68	
Interest from all other sources.....	16,021 19	
Rents	1,200 00	402,526 87
Profit on sale or maturity of ledger assets		45,150 75
In payment of subscription for increased capital stock in addition to the \$500,000 as shown below		913,680 00
Income from other sources.....		486 82
Total income.....		\$6,294,321 91
Ledger assets Dec. 31, 1902	\$9,652,934 04	10,152,934 04
Increase of cash capital during the year.....	500,000 00	
Total.....		\$16,447,255 95

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$3,083,923 33	
Deduct salvage, \$30,623.69; reinsurance, \$754,178.13	784,801 82	
Net amount paid for losses.....		\$2,299,121 51
Interest and dividends to stockholders		500,000 00
Commissions or brokerage		898,147 33
Salaries, fees and other charges of officers, agents and employes		224,623 07
Rents		33,374 56
Repairs and expenses on real estate.....		164 11
Taxes, licenses and insurance department fees		123,547 14
Miscellaneous expenditures		399,760 99
Total disbursements		\$4,483,738 71
Balance		\$11,963,517 24

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	10,732,111 35
Cash in office and in bank.....	430,620 77
Agents' balances, representing business written subsequent to Oct. 1, last	765,142 72
Agents' balances, representing business written prior to Oct. 1, last	7,642 40
Total ledger assets.....	\$11,963,517 24

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$195 00	
Interest accrued on stocks and bonds	50,504 75	
Interest accrued on other assets	2,649 09	\$53,348 84
Market value of stocks and bonds over book value		65,082 65
Gross assets		\$12,081,948 73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$7,642 40
Total admitted assets	\$12,074,306 33

LIABILITIES.

Losses adjusted and unpaid	\$134,321 00	
Losses in process of adjustment, or in suspense	530,906 00	
Losses resisted	49,047 00	
Total claims for losses	\$714,274 00	
Deduct re-insurance	115,813 75	
Net amount of unpaid losses		\$598,460 25
Unearned premiums on outstanding risks		4,102,110 22
Salaries and other miscellaneous expenses due or accrued		17,833 07
Commissions and other charges due agents and brokers		22,558 84
Due for return premiums and re-insurance		200,094 36
Cash capital	\$1,500,000 00	
Surplus over all liabilities	5,633,249 59	
Surplus to policy holders		\$7,133,249 59
Total liabilities		\$12,074,306 33

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$947,672,880	\$8,734,682 82
Written during the year	757,413,636	7,649,861 91
Total	\$1,705,086,516	\$16,384,544 73
Expired and terminated	681,038,273	6,728,898 51
In force at end of the year	\$1,024,048,243	\$9,655,646 22
Deduct amount re-insured	189,762,143	1,789,354 08
Net amount in force	\$834,286,100	\$7,866,092 14

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>
Georgia	\$10,000	\$66,370 00
Oregon	50,000	31,654 00
Virginia	45,000	21,998 00
New Mexico	10,000	6,544 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,960,706 00
Premiums received	55,302 64
Losses paid	51,075 84
Losses incurred	52,617 65

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)	\$2,717,652 91	
Deduct reinsurance, abatement, rebate and return premiums	616,052 10	
Net premiums.....		\$2,101,600 81
Interest on mortgage loans.....	\$16,546 80	
Interest on bonds and dividends on stocks	173,167 91	
Interest from all other sources.	6,582 90	
Rents.....	24,023 37	220,320 98
Profit on sale or maturity of ledger assets.....		12,921 43
Total income.....		\$2,334,843 22
Ledger assets Dec. 31, 1902.....		5,412,911 94
Total		\$7,747,755 16

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$908,793 00	
Deduct salvage, \$1,986.11; reinsurance, \$105,067.85	107,053 96	
Net amount paid for losses		\$801,739 04
Interest and dividends to stockholders		160,000 00
Commissions or brokerage		434,816 99
Salaries, fees and other charges of officers, agents and employes.		148,539 33
Rents.....		22,086 71
Repairs and expenses on real estate		16,494 50
Taxes on real estate		7,492 45
All other taxes, licenses and insurance department fees.		54,781 41
Profit and loss.....		13,795 85
Miscellaneous expenditures.....		87,300 90
Total disbursements		\$1,747,047 18
Balance.....		\$6,000,707 98

LEDGER ASSETS.

Book value of real estate	\$670,488 77
Mortgage loans on real estate.....	376,500 00
Book value of stocks and bonds, excluding interest.....	4,274,271 73
Cash in office and in bank	346,279 42
Agents' balances, representing business written subsequent to Oct. 1, last	307,355 96
Agents' balances, representing business written prior to Oct. 1, last....	3,091 70
Cash in hands of Department Managers.	22,720 40
Total ledger assets.....	\$6,000,707 98

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$8,163 11	
Rents due and accrued on company's property.....	1,853 72	\$10,016 83
Gross assets		\$6,010,724 81

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$3,091 70	
Book value of ledger assets over market value.	157,799 48	\$160,891 18
Total admitted assets		\$5,849,833 63

LIABILITIES.

Losses adjusted and unpaid	\$68,851 17	
Losses in process of adjustment, or in suspense.. . . .	94,737 78	
Losses resisted.	19,894 00	
Total claims for losses	\$183,482 95	
Deduct re-insurance	35,421 06	
Net amount of unpaid losses		\$148,061 89
Unearned premiums on outstanding risks.		2,178,043 74
Commissions and other charges due agents and brokers		5,263 89
Cash capital	\$1,000,000 00	
Surplus over all liabilities	2,518,464 11	
Surplus to policy holders.		\$3,518,464 11
Total liabilities		\$5,849,833 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$455,726,476	\$4,021,751 44
Written during the year	280,378,508	2,717,652 91
Total	\$736,104,984	\$6,739,404 35
Expired and terminated.	242,557,136	2,175,366 06
In force at end of the year	\$493,547,848	\$4,564,038 29
Deduct amount re-insured.	39,060,808	401,984 52
Net amount in force	\$454,487,040	\$4,162,053 77

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>
Georgia	\$10,000	\$33,581 80
Virginia	52,100	31,676 34
Oregon	50,000	3,669 96

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$815,332 00
Premiums received.	10,919 60
Losses paid	3,621 43
Losses incurred.	2,823 43

GLENS FALLS INSURANCE COMPANY,

GLENS FALLS, N. Y.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

J. L. CUNNINGHAM, *President.*R. A. LITTLE, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums. (Fire).....	\$1,679,794	11
Deduct reinsurance, abatement, rebate and return premiums	418,225	78
Net premiums.....	\$1,261,568	33
Interest on mortgage loans.....	\$53,661	92
Interest on collateral loans.....	200	00
Interest on bonds and dividends on stocks.....	94,604	17
Interest from all other sources.....	22,529	47
Rents.....	4,828	90
Profit on sale or maturity of ledger assets.....	4,984	09
Total income.....	\$1,442,326	88
Ledger assets Dec. 31, 1902.....	3,738,308	20
Total.....	\$5,180,635	08

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$658,208	63
Deduct salvage, \$1,354.98; reinsurance, \$103,843.21.....	105,198	19
Net amount paid for losses.....	\$553,010	44
Interest and dividends to stockholders.....	120,000	00
Commissions or brokerage.....	316,391	26
Salaries, fees and other charges of officers, agents and employes.....	79,371	13
Taxes on real estate.....	3,432	78
All other taxes, licenses and insurance department fees.....	55,027	77
Miscellaneous expenditures.....	78,418	79
Total disbursements.....	\$1,205,652	17
Balance.....	\$3,974,982	91

LEDGER ASSETS.

Book value of real estate.....	\$71,227	48
Mortgage loans on real estate.....	830,129	08
Loans secured by collateral.....	3,700	00
Book value of stocks and bonds, excluding interest.....	2,309,135	00
Cash in office and in bank.....	630,443	06
Agents' balances, representing business written subsequent to Oct. 1, last.....	127,479	92
Agents' balances, representing business written prior to Oct. 1, last.....	1,968	37
Bills receivable.....	900	00
Total ledger assets.....	\$3,974,982	91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$3,123 73	
Interest accrued on stocks and bonds	5,281 25	
Interest accrued on other assets	2,416 64	\$10,821 62
Market value of stocks and bonds over book value.....		82,845 00
Gross assets		\$4,068,649 53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,968 37	
Book value of mortgage loans over market value.....	20,000 00	\$21,968 37
Total admitted assets		\$4,046,681 16

LIABILITIES.

Losses adjusted and unpaid	\$25,793 26	
Losses in process of adjustment, or in suspense	43,195 00	
Losses resisted.....	2,025 00	
Total claims for losses.....	\$71,013 26	
Deduct re-insurance	15,225 22	
Net amount of unpaid losses.....		\$55,788 04
Unearned premiums on outstanding risks.....		1,280,016 03
Salaries and other miscellaneous expenses due or accrued.....		35,000 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	2,475,877 09	
Surplus to policy holders		\$2,675,877 09
Total liabilities		\$4,046,681 16

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$219,488,806	\$2,469,741 86
Written during the year.....	135,295,530	1,679,794 11
Total	\$354,784,336	\$4,149,535 97
Expired and terminated	112,877,235	1,394,430 61
In force at end of the year.....	\$241,907,101	\$2,755,105 36
Deduct amount re-insured	21,882,007	305,287 35
Net amount in force	\$220,025,094	\$2,449,818 01

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>
Georgia.....	\$25,000	\$1,844 00
Virginia	11,000	8,500 00
Oregon.....	50,000	11,172 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$161,000 00
Premiums received.....	2,308 55

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)	\$540,020 63	
Deduct reinsurance, abatement, rebate and return premiums	155,617 22	
Net premiums		\$384,403 41
Interest on mortgage loans	\$638 13	
Interest on bonds and dividends on stocks	19,867 75	
Interest from all other sources.....	956 64	
Rents—including company's own occupancy.....	2,674 25	24,136 77
Income from all other sources.....		478 00
Total income.....		\$409,018 18
Ledger assets Dec. 31, 1902		665,292 50
Total.....		\$1,074,310 68

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$274,125 74	
Deduct salvage, \$1,605.95; reinsurance, \$48,834.95	50,440 90	
Net amount paid for losses.....		\$223,684 84
Interest and dividends to stockholders		12,060 00
Commissions or brokerage.....		87,920 10
Salaries, fees and other charges of officers, agents and employes.....		15,640 00
Rents—including company's own occupancy.....		1,500 00
Repairs and expenses on real estate.....		653 47
Taxes on real estate		153 10
All other taxes, licenses and insurance department fees.....		7,271 06
Miscellaneous expenditures		39,110 95
Total disbursements		\$387,933 52
Balance		\$686,377 16

LEDGER ASSETS.

Book value of real estate.....	\$50,879 50
Mortgage loans on real estate.....	6,800 00
Book value of stocks and bonds, excluding interest.....	539,607 20
Cash in office and in bank	47,465 15
Agents' balances, representing business written subsequent to Oct. 1, last	41,618 49
Agents' balances, representing business written prior to Oct. 1, last.....	8 82
Total ledger assets	\$686,377 16

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$175 80	
Interest accrued on stocks and bonds.....	2,359 87	
Rents due and accrued on company's property.	450 87	\$2,986 54
Due from other companies for reinsurance.....		225 80
Commission on unpaid reinsurance.....		552 16
Gross assets		<u>\$690,141 66</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$8 82	
Book value of ledger assets over market value, viz.:		
Real estate.....	6,379 50	
Stocks and bonds	30,635 20	\$37,027 52
Total admitted assets.....		<u>\$653,114 14</u>

LIABILITIES.

Losses adjusted and unpaid	\$32,331 59	
Losses in process of adjustment, or in suspense.....	23,375 00	
Losses resisted	2,200 00	
Total claims for losses	\$57,906 59	
Deduct re-insurance.....	6,721 44	
Net amount of unpaid losses		\$51,185 15
Unearned premiums on outstanding risks.		294,509 90
Salaries and other miscellaneous expenses due or accrued.....		1,243 32
Due for re-insurance		5,936 54
Cash capital	\$200,000 00	
Surplus over all liabilities.....	100,239 23	
Surplus to policy holders.....		<u>\$300,239 23</u>
Total liabilities.....		<u>\$653,114 14</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$80,909,458	\$734,927 17
Written during the year.....	37,781,561	540,020 63
Total	<u>\$98,691,019</u>	<u>\$1,264,947 80</u>
Expired and terminated	35,603,167	497,939 72
In force at end of the year.....	\$63,087,852	\$767,008 08
Deduct amount re-insured	15,415,624	206,619 58
Net amount in force	<u>\$47,672,228</u>	<u>\$560,388 50</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$6,281,332 00
Premiums received	93,543 20
Losses paid	63,755 99
Losses incurred	<u>72,904 17</u>

* 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.....	\$2,457,234 67	\$211,705 01	
Deduct reinsurance, abatement, rebate and return premiums.....	712,779 34	16,504 78	
Net premiums.	\$1,744,455 33	\$195,200 23	\$1,939,655 56
Interest on bonds and dividends on stocks			64,473 55
Total income			\$2,004,129 11
Ledger assets Dec. 31, 1902.....			1,736,614 68
Total			\$3,740,743 79

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,218,012 72	\$145,607 18	
Deduct salvage, \$31,060.87; reinsurance, \$227,959.32	235,873 17	23,147 02	
Net amount paid for losses.	\$982,139 55	\$122,460 16	\$1,104,599 71
Interest and dividends to stockholders.....			20,000 00
Commissions or brokerage.....			395,274 42
Salaries, fees and other charges of officers, agents and employes			168,657 63
Rents			18,840 82
Taxes, licenses and insurance department fees			53,959 89
Miscellaneous expenditures.....			144,014 28
Total disbursements			\$1,965,346 75
Balance			\$1,835,397 04

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,352,411 54
Cash in office and in bank.....	127,397 89
Agents' balances, representing business written subsequent to Oct. 1, last	92,410 03
Agents' balances, representing business written prior to Oct. 1, last..	1,695 74
Bills receivable, not matured, taken for marine and inland risks.....	7,930 56
Due from other companies for reinsurance..	23,566 15
Uncollected premiums other than "agents balances"	227,133 22
Uncollected "office" premiums	2,851 91
Total ledger assets	\$1,835,397 04

* Discontinued business. Fire risks reinsured in the Commercial Union Assurance Company.

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$11,625 00
Market value of stocks and bonds over book value	266,998 46
Commissions on unpaid return premiums and reinsurance.....	10,550 00
Gross assets	\$2,124,570 50

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,547 65	
All other	18 88	\$4,566 53
Total admitted assets		\$2,120,003 97

LIABILITIES.

Losses in process of adjustment, or in suspense	\$236,961 10
Losses resisted	18,900 00
Total claims for losses	\$255,861 10
Deduct re-insurance	35,550 33
Net amount of unpaid losses	\$220,310 77
Unearned premiums on outstanding risks	1,446,562 39
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	40,000 00
Due for return premiums and re-insurance	49,035 54
Cash capital	\$200,000 00
Surplus over all liabilities	158,163 77
Surplus to policy holders	\$358,163 77
Total liabilities	\$2,120,003 97

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$354,852,455	\$3,051,260 24	\$2,768,972	\$105,174 75
Written during the year	268,977,346	2,457,234 67	51,023,296	211,705 01
Total	\$623,829,801	\$5,508,494 91	\$53,792,268	\$316,879 76
Expired and terminated.....	277,084,268	2,322,247 01	50,609,600	202,943 33
In force at end of the year.....	\$346,745,533	\$3,186,247 90	\$3,182,668	\$113,936 43
Deduct amount re-insured	44,532,935	487,059 40	29,500	1,332 50
Net amount in force	\$302,212,598	\$2,699,188 50	\$3,153,168	\$112,603 93
Perpetual risks not included above, \$50,000; premiums on same, \$1,035.				

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>
Georgia	\$10,000	\$25,625 47
Virginia	10,000	19,995 73

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,827,379 00
Premiums received.....	20,507 41
Losses paid	21,752 68
Losses incurred	23,937 33

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

CHARLES A. SHAW, *President.*JOSEPH MCCORD, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire)	\$4,253,745 85	
Deduct reinsurance, abatement, rebate and return premiums	1,364,511 93	
Net premiums		\$2,889,233 92
Interest on mortgage loans	\$175 00	
Interest on collateral loans	12 36	
Interest on bonds and dividends on stocks	103,770 67	
Interest from all other sources	8,556 76	
Rents—including company's own occupancy	29,083 14	141,597 93
Total income		\$3,030,831 85
Ledger assets Dec. 31, 1902		3,226,529 57
Total		\$6,257,361 42

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,595,852 24	
Deduct salvage, \$25,429.44; reinsurance, \$283,608.08	309,037 52	
Net amount paid for losses		\$1,286,814 72
Interest and dividends to stockholders	100,000 00	
Commissions or brokerage	537,872 58	
Salaries, fees and other charges of officers, agents and employes	214,044 27	
Rents—including company's own occupancy	16,045 28	
Repairs and expenses on real estate	6,416 56	
Taxes on real estate	9,079 77	
All other taxes, licenses and insurance department fees	61,187 42	
Loss on sale or maturity of ledger assets	5,229 13	
Miscellaneous expenditures	232,697 29	
Total disbursements		\$2,469,387 02
Balance		\$3,787,974 40

LEDGER ASSETS.

Book value of real estate	\$663,354 59
Mortgage loans on real estate	3,500 00
Book value of stocks and bonds, excluding interest	2,539,958 80
Cash in office and in bank	221,791 24
Agents' balances, representing business written subsequent to Oct. 1, last	168,212 27
Agents' balances, representing business written prior to Oct. 1, last	586 05
Outstanding city premiums	190,571 45
Total ledger assets	\$3,787,974 40

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$14 58	
Interest accrued on stocks and bonds	20,385 74	
Rents due on company's property	456 00	\$20,856 32
Market value of real estate over book value		29,631 25
Market value of stocks and bonds over book value		210,285 95
Due from other companies for reinsurance		13,895 17
Gross assets		\$4,062,643 09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$586 05
Total admitted assets	\$4,062,057 04

LIABILITIES.

Losses adjusted and unpaid	\$78,849 89	
Losses in process of adjustment, or in suspense	248,371 77	
Losses resisted	32,238 48	
Total claims for losses	\$359,460 14	
Deduct re-insurance	49,160 50	
Net amount of unpaid losses		\$310,299 64
Unearned premiums on outstanding risks		2,073,532 23
Commissions and other charges due agents and brokers		38,114 29
Due for return premiums and re-insurance		9,883 39
Cash capital	\$1,000,000 00	
Surplus over all liabilities	630,227 49	
Surplus to policy holders		\$1,630,227 49
Total liabilities		\$4,062,057 04

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$384,336,326 50	\$3,855,076 62
Written during the year	435,670,859 60	4,253,745 85
Total	\$820,007,186 10	\$8,108,822 47
Expired and terminated	356,419,274 49	3,549,025 75
In force at end of the year	\$463,587,911 61	\$4,559,796 72
Deduct amount re-insured	58,516,936 67	604,667 00
Net amount in force	\$405,070,974 94	\$3,955,129 72

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>
Georgia	\$10,000	\$22,559 92
Virginia	50,000	40,007 91
Oregon	50,000	1,028 20

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,910,056 13
Premiums received	25,328 38
Losses paid	16,207 92
Losses incurred	20,579 15

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).....	\$12,505,087 56	
Deduct reinsurance, abatement, rebate and return premiums	2,324,923 87	
Net premiums		\$10,180,163 69
Interest on mortgage loans.....	\$37,272 95	
Interest on collateral loans.....	240 00	
Interest on bonds and dividends on stocks	370,034 12	
Interest from all other sources.....	10,171 51	
Rents	18,755 14	436,473 72
Profit on sale or maturity of ledger assets		11,950 00
Income from other sources.....		54 53
Total income.....		\$10,628,641 94
Ledger assets Dec. 31, 1902.....		11,135,172 60
Total.		\$21,763,814 54

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$5,318,755 53	
Deduct salvage and reinsurance	295,317 85	
Net amount paid for losses		\$5,023,437 68
Interest and dividends to stockholders		437,509 00
Commissions or brokerage		1,837,280 84
Salaries, fees and other charges of officers, agents and employes.....		659,377 64
Taxes on real estate		8,774 55
All other taxes, licenses and insurance department fees		244,174 87
Loss on sale or maturity of ledger assets		50,000 00
Agents' balances charged off.		5,542 43
Paid reinsuring companies under treaty		45,477 79
Miscellaneous expenditures.....		935,056 59
Total disbursements		\$9,246,622 39
Balance.....		\$12,517,192 15

LEDGER ASSETS.

Book value of real estate.....	\$800,238 90
Mortgage loans on real estate	734,369 00
Loans secured by collateral.....	4,800 00
Book value of stocks and bonds, excluding interest.....	9,259,717 44
Cash in office and in bank	543,699 17
Agents' balances, representing business written subsequent to Oct. 1, last	1,050,180 32
Printing plant	24,187 32
Total ledger assets	\$12,517,192 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$9,774 23	
Interest accrued on collateral loans	47 72	
Rents accrued on company's property	1,933 19	\$11,755 14
Market value of real estate over book value		40,261 10
Market value of stocks and bonds over book value		924,157 41
Market value of printing plant over book value		2,403 61
Due from other companies for reinsurance		6,796 12
Total admitted assets		\$13,502,565 53

LIABILITIES.

Losses adjusted and unpaid	\$162,428 97	
Losses in process of adjustment, or in suspense	427,893 41	
Losses resisted	85,552 39	
Net amount of unpaid losses		\$675,874 77
Unearned premiums on outstanding risks		8,060,966 48
Cash capital	\$1,250,000 00	
Surplus over all liabilities	3,515,784 28	
Surplus to policy holders		\$4,765,784 28
Total liabilities		\$13,502,565 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$1,286,730,393	\$15,393,796 04
Written during the year	909,470,220	12,505,087 56
Total	<u>\$2,196,200,613</u>	<u>\$27,898,883 60</u>
Expired and terminated	885,947,129	11,782,025 06
In force at end of the year	\$1,310,853,484	\$16,116,858 54
Deduct amount re-insured	13,385,259	186,223 82
Net amount in force	<u>\$1,297,468,225</u>	<u>\$15,930,634 72</u>

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	\$141,873 32	\$162,944 11
Georgia	10,000 00	147,932 61
Virginia	52,500 00	108,781 45
Oregon	100,000 00	34,192 89
New Mexico	10,000 00	19,374 58

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$6,413,132 00
Premiums received	94,432 03
Losses paid	43,858 54
Losses incurred	55,838 66

HOME INSURANCE COMPANY, NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$3,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$11,911,865 48	\$540,467 76	
Deduct reinsurance, abatement, rebate and re- turn premiums.....	4,098,106 57	278,106 66	
Net premiums.....	<u>\$7,813,758 91</u>	<u>\$262,361 10</u>	\$8,076,120 01
Interest on mortgage loans.....		6,159 29	
Interest on bonds and dividends on stocks.....		521,062 62	
Interest from all other sources.....		13,427 32	
Rents—including company's own occupancy.....		<u>168,400 33</u>	709,049 56
Profit on sale or maturity of ledger assets.....			52,504 00
Income from other sources.....			<u>6,212 71</u>
Total income.....			<u>\$8,843,886 28</u>
Ledger assets Dec. 31, 1962.....			<u>15,144,215 12</u>
Total.....			<u>\$23,988,101 40</u>

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$5,217,145 35	\$349,854 12	
Deduct salvage, \$76,515.80; reinsurance, \$1,709,264.08.....	1,626,717 12	159,062 76	
Net amount paid for losses.....	<u>\$3,590,428 23</u>	<u>\$190,791 36</u>	\$3,781,219 59
Interest and dividends to stockholders.....			420,000 00
Commissions or brokerage.....			1,496,944 33
Salaries, fees and other charges of officers, agents and employes.....			484,480 20
Rents—including company's own occupancy.....			72,100 80
Repairs and expenses on real estate.....			39,926 86
Taxes on real estate.....			20,536 17
All other taxes, licenses and insurance department fees.....			191,377 12
Loss on sale or maturity of ledger assets.....			11,500 00
Miscellaneous expenditures.....			<u>564,239 57</u>
Total disbursements.....			<u>\$7,082,325 04</u>
Balance.....			<u>\$16,905,776 36</u>

LEDGER ASSETS.

Book value of real estate.....	\$1,593,892 06
Mortgage loans on real estate.....	91,200 00
Book value of stocks and bonds, excluding interest.....	13,038,431 40
Cash in office and in bank.....	1,173,763 90
Agents balances, representing business written subsequent to Oct. 1, last.....	563,933 05
Agents balances, representing business written prior to Oct. 1, last.....	5,532 47
Bills receivable taken for fire risks.....	520 13
Uncollected office premiums.....	<u>498,503 35</u>
Total ledger assets.....	<u>\$16,905,776 36</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,971 50
Market value of stocks and bonds over book value.....	1,421,831 18
Gross assets.....	\$18,329,579 04

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$5,532 47	
Book value of ledger assets over market value	288,252 58	\$288,785 05
Total admitted assets.....		\$18,040,793 99

LIABILITIES.

Losses adjusted and unpaid.....	\$263,598 80
Losses in process of adjustment, or in suspense.....	1,439,358 94
Losses resisted.....	52,519 37
Total claims for losses	\$1,755,477 11
Deduct re-insurance.	776,105 46
Net amount of unpaid losses .. .	\$979,371 65
Unearned premiums on outstanding risks.....	6,587,613 00
Commissions and other charges due agents and brokers.....	83,140 56
Due for re-insurance	731,208 29
Reserve for taxes.....	85,000 00
Cash capital.	\$3,000,000 00
Surplus over all liabilities	6,574,751 49
Surplus to policy holders	\$9,574,751 49
Total liabilities.	\$18,040,793 99

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$1,293,947,469	\$13,071,500 00	\$19,013,454	\$518,023 00
Written during the year	1,169,755,221	11,911,865 48	61,705,910	540,467 76
Total.....	\$2,463,702,690	\$24,983,365 48	\$80,719,364	\$1,058,490 76
Expired and terminated	1,015,911,715	10,354,431 48	63,692,531	613,176 76
In force at end of the year	\$1,447,790,975	\$14,628,934 00	\$17,026,833	\$445,314 00
Deduct amount reinsured.....	255,371,259	2,225,493 00	5,756,021	149,233 00
Net amount in force....	\$1,192,419,716	\$12,403,441 00	\$11,270,812	\$296,081 00

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>
Virginia	\$50,000	\$181,905 71
Georgia	25,000	187,281 90
Oregon.....	50,000	53,236 10
Canada	100,000	143,197 86
Mexico.....	18,000	43,930 25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$7,921,126 00
Premiums received.....	101,216 76
Losses paid	169,189 25
Losses incurred.....	192,119 06

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

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WM. J. DUTTON, *President*.

FRANKLIN BANGS, *Secretary*.

Cash Capital, \$300,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,404,284 91	\$65,25. 92	
Deduct reinsurance, abatement, rebate and re- turn premiums.....	455,324 20	14,800 62	
Net premiums.....	\$948,960 71	\$50,452 30	\$999,413 01
Interest on mortgage loans.....		9,786 39	
Interest on collateral loans.....		444 65	
Interest on bonds and dividends on stocks.....		40,434 35	
Interest from all other sources.....		2,202 75	
Rents.....		4,968 90	57,837 04
Profit on sale or maturity of ledger assets.....			5,681 00
Profit and loss.....			2,326 09
Total income.....			\$1,065,257 14
Ledger assets Dec. 31, 1902.....			1,374,206 74
Total.....			\$2,439,463 88

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$630,982 32	\$43,039 74	
Deduct salvage, \$3,042.51; reinsurance, \$166,242.99.....	167,221 20	2,064 30	
Net amount paid for losses.....	\$463,761 12	\$40,975 44	\$504,736 56
Interest and dividends to stockholders.....			36,000 00
Commissions or brokerage.....			185,663 43
Salaries, fees and other charges of officers, agents and employes.....			112,351 62
Rents.....			3,600 00
Repairs and expenses on real estate.....			539 90
Taxes on real estate.....			4,469 25
All other taxes, licenses and insurance department fees.....			18,019 18
Loss on sale or maturity of ledger assets.....			1,758 81
Miscellaneous expenditures.....			40,094 03
Profit and loss.....			11,343 66
Total disbursements.....			\$911,576 44
Balance.....			\$1,520,887 44

LEDGER ASSETS.

Book value of real estate.....	\$105,000 00
Mortgage loans on real estate.....	177,180 00
Loans secured by collateral.....	15,050 00
Book value of stocks and bonds, excluding interest.....	922,193 21
Cash in office and in bank.....	100,833 85

Agents' balances, representing business written subsequent to Oct. 1, last	\$183,828 14
Agents' balances, representing business written prior to Oct. 1, last...	9,836 97
Bills receivable, not matured, taken for marine and inland risks.	5,238 40
Bills receivable taken for fire risks	1,727 37
Total ledger assets	\$1,520,887 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,395 50
Commissions on reinsurance.....	1,125 67
Gross assets.....	\$1,523,408 61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$9,836 97	
Book value of ledger assets over market value.....	17,702 21	\$27,539 18
Total admitted assets		\$1,495,869 43

LIABILITIES.

Losses adjusted and unpaid.....	\$20,687 03
Losses in process of adjustment, or in suspense.....	45,713 35
Losses resisted..	5,350 00
Total claims for losses.	\$71,750 38
Deduct re-insurance	12,267 49
Net amount of unpaid losses	\$59,482 89
Unearned premiums on outstanding risks.....	699,845 38
Commissions and other charges due agents and brokers	27,573 16
Due for re-insurance.....	7,504 51
Cash capital	\$300,000 00
Surplus over all liabilities	401,463 49
Surplus to policy holders	\$701,463 49
Total liabilities.	\$1,495,869 43

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$92,628,277	\$1,278,745 83	\$959,684	\$46,732 84
Written during the year.....	95,295,545	1,404,284 91	5,686,373	65,252 92
Total.....	\$187,923,822	\$2,683,030 74	\$6,646,057	\$111,985 76
Expired and terminated.	78,679,023	1,143,730 40	5,922,498	75,800 22
In force at end of the year.	\$109,244,799	\$1,539,300 34	\$723,559	\$36,176 54
Deduct amount re-insured	14,278,266	219,259 17	85,530	4,661 14
Net amount in force.....	\$94,966,533	\$1,320,041 17	\$638,029	\$31,515 40

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>
Oregon....	\$50,000	\$30,581 03

BUSINESS IN MAINE.

Risks written	<i>Fire.</i>
Premiums received	\$405,396 22
Losses paid	6,233 29
Losses incurred	4,135 88
	4,215 48

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

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$403,628 36	
Deduct reinsurance, abatement, rebate and return premiums	127,804 14	
Net premiums.....		\$275,824 22
Interest on bonds and dividends on stocks.....		12,366 80
Total income.....		\$288,191 02
Ledger assets Dec. 31, 1902.....		410,029 52
Total.....		\$698,220 54

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$188,049 00	
Deduct salvage, \$1,566.25; reinsurance, \$38,129.87	39,635 92	
Net amount paid for losses.....		\$148,413 08
Commissions or brokerage.....		56,752 82
Salaries, fees and other charges of officers, agents and employes.....		22,118 97
Rents.....		2,178 13
Taxes, licenses and insurance department fees.....		8,133 52
Miscellaneous expenditures.....		11,739 72
Commissions on premiums in course of collection December 31, 1902...		4,198 08
Total disbursements.....		\$253,532 32
Balance.....		\$444,688 22

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$382,206 25
Cash in office and in bank.....	38,207 98
Agents' balances, representing business written subsequent to Oct. 1, last.....	22,781 43
Agents' balances, representing business written prior to Oct. 1, last.....	1,492 56
Total ledger assets.....	\$444,688 22

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.....	\$2,575 00
Market value of stocks and bonds over book value.....	3,758 75
Commissions on unpaid return premiums and reinsurance.....	451 74
Due from other companies for reinsurance.....	180 37
Gross assets.....	\$451,654 08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,492 56
Total admitted assets.....	<u>\$450,161 52</u>

LIABILITIES.

Losses adjusted and unpaid	\$15,155 69	
Losses in process of adjustment, or in suspense	12,016 14	
Losses resisted.....	1,125 00	
Total claims for losses	<u>\$28,296 83</u>	
Deduct re-insurance	5,955 62	
Net amount of unpaid losses		\$22,341 21
Unearned premiums on outstanding risks		166,692 75
Salaries and other miscellaneous expenses due or accrued		3,327 30
Commissions and other charges due agents and brokers.....		667 90
Due for return premiums and re-insurance		3,262 23
Cash capital	\$200,000 00	
Surplus over all liabilities	<u>53,870 14</u>	
Surplus to policy holders		<u>\$253,870 14</u>
Total liabilities		<u>\$450,161 52</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$25,478,791	\$324,543 09
Written during the year	29,473,788	408,628 36
Total.....	<u>\$54,952,579</u>	<u>\$728,171 45</u>
Expired and terminated	23,758,870	321,336 91
In force at end of the year	\$31,193,709	\$406,834 54
Deduct amount re-insured	<u>6,165,357</u>	<u>86,335 02</u>
Net amount in force.....	\$25,028,352	\$320,499 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$38,375 00
Premiums received	1,544 71
Losses paid.....	585 78
Losses incurred.....	<u>609 50</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.....	\$6,314,116	55	\$2,166,738	29
Deduct reinsurance, abatement, rebate and return premiums.....	1,320,081	75	347,538	66
Net premiums.....	\$4,994,034	80	\$1,819,199	63
Deposit premiums on perpetual risks.....				24,077
Interest on mortgage loans.....			\$55,733	82
Interest on collateral loans.....			27,873	75
Interest on bonds and dividends on stocks.....			269,075	94
Interest from all other sources.....			19,070	81
Rents—including company's own occupancy.....			37,973	09
Profit on sale or maturity of ledger assets.....				7,796
Income from other sources.....				2,877
				36
Total income.....				\$7,257,713
Ledger assets Dec. 31, 1902.....				10,326,645
				63
Total.....				\$17,584,359

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,838,775	79	\$1,628,224
Deduct salvage, \$147,110.60; reinsurance, \$461,464.47	349,273	09	259,301
			98
Net amount paid for losses.....	\$2,489,502	70	\$1,368,922
Deposit premiums returned.....			
			22,152
			57
Interest and dividends to stockholders.....			360,016
			80
Commissions or brokerage.....			1,358,875
			59
Salaries, fees and other charges of officers, agents and employes.....			419,242
			01
Rents—including company's own occupancy.....			31,631
			12
Repairs and expenses on real estate.....			13,512
			46
Taxes on real estate.....			9,610
			71
All other taxes, licenses and insurance department fees.....			144,432
			84
Loss on sale or maturity of ledger assets.....			25,399
			59
Reduction in book value of securities.....			35,442
			34
Miscellaneous expenditures.....			250,421
			16
Total disbursements.....			\$6,529,161
			96
Balance.....			\$11,055,197
			13

LEDGER ASSETS.

Book value of real estate.....	\$602,180	00
Mortgage loans on real estate.....	966,038	04
Loans secured by collateral.....	704,700	00
Book value of stocks and bonds, excluding interest.....	6,698,849	32
Cash in office and in bank.....	1,083,395	18
Agents balances, representing business written subsequent to Oct. 1, last.....	930,361	61
Agents balances, representing business written prior to Oct. 1, last..	30,375	09
Bills receivable, not matured, taken for marine and inland risks.....	35,628	97
Other ledger assets.....	3,668	92
Total ledger assets.....	\$11,055,197	13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$6,752 33
Market value of stocks and bonds over book value.....	228,452 28
Gross assets.....	<u>\$11,290,401 74</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$30,375 09	
Loans on personal security.....	45 00	\$30,420 09
Total admitted assets.		<u>\$11,259,981 65</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$130,511 37	
Losses in process of adjustment, or in suspense	653,325 21	
Losses resisted	46,888 42	
Total claims for losses	<u>\$830,725 00</u>	
Deduct re-insurance.....	132,725 00	
Net amount of unpaid losses		\$698,000 00
Unearned premiums on outstanding risks.....		4,306,960 98
Reclaimable on perpetual fire policies.....		770,847 17
Dividends remaining unpaid.....		43 20
Salaries and other miscellaneous expenses due or accrued... ..		227 63
Commissions and other charges due agents and brokers.....		40,000 00
Due for reinsurance		21,812 34
Cash capital.....	\$3,000,000 00	
Surplus over all liabilities.....	2,421,990 33	
Surplus to policy holders		<u>\$5,421,990 33</u>
Total liabilities.		<u>\$11,529,981 65</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$660,810,801	\$7,769,720 17	\$6,505,614	\$362,119 00
Written during the year	519,162,438	6,314,116 55	401,923,114	2,166,738 29
Total	<u>\$1,179,973,239</u>	<u>\$14,083,836 72</u>	<u>\$408,428,728</u>	<u>\$2,528,857 29</u>
Expired and terminated	495,214,560	5,814,056 45	401,667,897	2,164,385 29
In force at end of the year	\$684,758,679	\$8,269,780 27	\$6,760,841	\$364,472 00
Deduct amount re-insured	48,399,262	548,509 87	-	-
Net amount in force	\$636,359,417	\$7,721,270 40	\$6,760,841	\$364,472 00
Perpetual risks not included above, \$33,466,064.07; premiums on same, \$848,697.01.				

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>
Georgia	\$10,000	\$69,262 08
New Mexico	10,000	13,768 39
Oregon	50,000	16,758 55
Virginia	53,000	35,362 20
Canada	131,000	106,186 82

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$8,320,022 00	\$156,400 00	\$8,476,422 00
Premiums received	142,505 26	9,902 06	152,407 32
Losses paid.....	89,244 55	2,410 00	91,654 55
Losses incurred	90,850 86	2,400 00	93,250 86

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE T. CRAM, *President*.

JAMES SIMPSON, *Secretary*.

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire)	\$750,611 30	
Deduct reinsurance, abatement, rebate and return premiums	583,935 39	
Net premiums		\$166,675 91
Interest on mortgage loans	\$7,294 02	
Interest on collateral loans	480 00	
Interest on bonds and dividends on stocks	19,769 39	
Interest from all other sources	1,494 61	29,038 02
Profit on sale or maturity of ledger assets		892 73
Total income		\$196,606 66
Ledger assets Dec. 31, 1902		777,781 86
Total		\$974,388 52

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$340,017 14	
Deduct re-insurance	121,150 73	
Net amount paid for losses		\$218,866 41
Interest and dividends to stockholders		32,000 00
Commissions or brokerage		31,068 20
Salaries, fees and other charges of officers, agents and employes		18,257 78
Rents		2,796 09
Taxes, licenses and insurance department fees		10,984 91
Loss on sale or maturity of ledger assets		762 50
Miscellaneous expenditures		14,769 69
Total disbursements		\$329,506 48
Balance		\$644,882 04

LEDGER ASSETS.

Mortgage loans on real estate	\$195,600 00
Loans secured by collateral	12,000 00
Book value of stocks and bonds, excluding interest	327,456 72
Cash in office and in bank	52,233 59
Agents' balances, representing business written subsequent to Oct. 1, last	57,591 73
Total ledger assets	\$644,882 04

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,297 24	
Interest accrued on stocks and bonds	3,566 65	
Interest accrued on collateral loans	166 67	\$5,050 56
Market value of stocks and bonds over book value		84,055 28
Total admitted assets		<u>\$733,987 88</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$58,665 88	
Losses resisted.....	7,195 00	
Total claims for losses	\$65,860 88	
Deduct re-insurance	43,244 06	
Net amount of unpaid losses		\$22,616 82
Unearned premiums on outstanding risks		192,906 70
Salaries and other miscellaneous expenses due or accrued..		1,044 49
Cash capital	\$400,000 00	
Surplus over all liabilities.....	117,419 87	
Surplus to policy holders.....		\$517,419 87
Total liabilities		<u>\$733,987 88</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$64,596,636	\$784,157 17
Written during the year.....	54,866,553	750,611 30
Total	<u>\$119,463,189</u>	<u>\$1,534,768 47</u>
Expired and terminated	49,228,153	653,253 26
In force at end of the year.....	\$70,235,036	\$881,515 21
Deduct amount re-insured.....	42,746,574	524,567 27
Net amount in force	<u>\$27,488,462</u>	<u>\$356,947 94</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$799,288 00
Premiums received	13,353 51
Losses paid.....	4,930 32
Losses incurred.....	5,431 31

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)	\$5,183,735 78	
Deduct reinsurance, abatement, rebate and return premiums	1,572,810 32	
Net premiums.		\$3,610,925 46
Interest on mortgage loans	\$29,625 16	
Interest on bonds and dividends on stocks	198,255 07	
Interest from all other sources.	5,992 15	
Rents	18,273 21	252,145 59
Profit on sale or maturity of ledger assets.....		192 18
Total income		\$3,863,263 23
Ledger assets Dec. 31, 1902		5,991,073 78
Total.		\$9,854,337 01

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,634,392 07	
Deduct salvage, \$8,119.04; reinsurance, \$605,997.88.	614,116 92	
Net amount paid for losses		\$2,020,275 15
Interest and dividends to stockholders	120,000 00	
Commissions or brokerage	682,981 93	
Salaries, fees and other charges of officers, agents and employes	286,674 70	
Repairs and expenses on real estate	4,955 81	
Taxes on real estate	8,052 69	
All other taxes, licenses and insurance department fees	127,891 07	
Miscellaneous expenditures.	266,791 27	
Total disbursements		\$3,517,622 62
Balance		\$6,336,714 39

LEDGER ASSETS.

Book value of real estate	\$393,650 17
Mortgage loans on real estate.	617,715 00
Book value of stocks and bonds, excluding interest	4,616,843 38
Cash in office and in bank.....	336,779 80
Agents' balances, representing business written subsequent to Oct. 1, last	371,250 57
Agents' balances, representing business written prior to Oct. 1, last ...	475 47
Total ledger assets	\$6,336,714 39

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value.	\$166,384 62
Gross assets	\$6,503,099 01

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$475 47	
Book value of real estate over market value	38,794 95	\$39,270 42
Total admitted assets.....		\$6,463,828 59

LIABILITIES.

Losses adjusted and unpaid.....	\$81,924 77	
Losses in process of adjustment, or in suspense	299,895 34	
Losses resisted.....	35,258 00	
Net amount of unpaid losses		\$417,118 11
Unearned premiums on outstanding risks		3,173,451 55
Special reserve fund		50,000 00
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities	1,823,258 93	
Surplus to policy holders		\$2,823,258 93
Total liabilities		\$6,463,828 59

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$693,079,201	\$7,136,114 16
Written during the year	432,544,193	5,188,735 78
Total	\$1,125,623,394	\$12,319,849 94
Expired and terminated	448,459,291	4,813,488 85
In force at end of the year	\$677,164,103	\$7,506,361 09
Deduct amount reinsured.....	106,678,635	1,278,588 79
Net amount in force	\$570,485,468	\$6,227,772 30

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>
Virginia	\$50,000	\$30,798 56
Georgia	10,000	30,467 36
Oregon	50,000	28,246 07
New Mexico	10,000	16,393 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,589,528 00
Premiums received.	49,176 53
Losses paid	23,506 94
Losses incurred	27,116 67

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)	\$2,040,403 38	
Deduct reinsurance, abatement, rebate and return premiums	333,807 99	
Net premiums		\$1,706,595 39
Interest on mortgage loans	\$26,319 72	
Interest on collateral loans	1,500 00	
Interest on bonds and dividends on stocks	109,103 86	
Rents	19,188 99	159,112 57
Income from other sources		89 32
Total income		\$1,865,797 28
Ledger assets Dec. 31, 1902		3,040,754 83
Total		\$4,906,552 11

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$961,600 39	
Deduct salvage, \$4,237.06; reinsurance, \$113,798.56.	118,035 62	
Net amount paid for losses		\$843,564 77
Interest and dividends to stockholders		100,000 00
Commissions or brokerage		412,348 77
Salaries, fees and other charges of officers, agents and employes.....		76,073 27
Rents—including company's own occupancy		905 65
Repairs and expenses on real estate		8,067 60
Taxes on real estate		3,052 59
All other taxes, licenses and insurance department fees.		49,428 08
Loss on sale or maturity of ledger assets		88,835 02
Miscellaneous expenditures.....		93,726 08
Total disbursements		\$1,676,001 83
Balance		\$3,230,550 28

LEDGER ASSETS.

Book value of real estate	\$165,781 62
Mortgage loans on real estate.....	457,200 00
Loans secured by collateral	80,000 00
Book value of stocks and bonds, excluding interest..	2,143,903 85
Cash in office and in bank	212,047 17
Agents' balances, representing business written subsequent to Oct. 1, last	171,617 64
Total ledger assets	\$3,230,550 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,815 00	
Interest due and accrued on stocks and bonds.....	8,424 00	\$13,239 00
Market value of stocks and bonds over book value.....		622,778 65
Due from other companies for reinsurance.....		11,278 77
Total admitted assets.....		\$3,877,846 70

LIABILITIES.

Losses adjusted and unpaid.....	\$109,347 32	
Losses in process of adjustment, or in suspense.....	144,427 00	
Losses resisted.....	13,259 00	
Total claims for losses.....	\$267,033 32	
Deduct re-insurance.....	36,853 27	
Net amount of unpaid losses.....		\$230,180 05
Unearned premiums on outstanding risks.....		1,421,416 51
Due for return premiums and re-insurance.....		32,704 06
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,193,546 08	
Surplus to policy holders.....		\$2,193,546 08
Total liabilities.....		\$3,877,846 70

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$236,274,844	\$2,866,603 95
Written during the year.....	155,467,466	2,040,403 38
Total.....	\$391,742,310	\$4,907,007 33
Expired and terminated.....	148,532,895	1,925,628 15
In force at end of the year.....	\$243,209,415	\$2,981,379 18
Deduct amount re-insured.....	15,600,398	193,350 19
Net amount in force.....	\$227,609,017	\$2,788,028 99

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>
Georgia.....	\$10,000	\$10,712 82

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,288,689 00
Premiums received.....	52,434 00
Losses paid.....	33,844 00
Losses incurred.....	40,301 00

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).....	\$3,353,567	58
Deduct reinsurance, abatement, rebate and return premiums	865,039	39
Net premiums.	\$2,488,528	19
Interest on mortgage loans	\$14,198	37
Interest on bonds and dividends on stocks	111,186	58
Interest from all other sources.....	5,220	68
Income from other sources.....	3,903	68
Total income..	\$2,623,037	50
Ledger assets Dec. 31, 1902	3,017,006	36
Total	\$5,640,043	86

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,295,474	33
Deduct salvage, \$8,914.76; reinsurance, \$146,849.11.	155,763	87
Net amount paid for losses....	\$1,139,710	46
Interest and dividends to stockholders	99,980	00
Commissions or brokerage	512,628	87
Salaries, fees and other charges of officers, agents and employes	183,578	83
Rents	24,239	92
Taxes, licenses and insurance department fees	68,699	06
Loss on sale or maturity of ledger assets	98,037	55
Miscellaneous expenditures	141,977	84
Total disbursements	\$2,268,852	53
Balance	\$3,371,191	33

LEDGER ASSETS.

Mortgage loans on real estate	\$344,000	00
Book value of stocks and bonds, excluding interest.	2,415,000	00
Cash in office and in bank.....	272,932	07
Agents' balances, representing business written subsequent to Oct. 1, last	336,989	77
Agents' balances, representing business written prior to Oct. 1, last.....	2,269	53
Total ledger assets.....	\$3,371,191	33

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,089 21	
Interest due and accrued on stocks and bonds	6,550 00	
Interest due and accrued on other assets	560 95	\$12,200 16
Market value of stocks and bonds over book value		478,640 00
Gross assets.....		\$3,862,681 49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$2,269 53
Total admitted assets	\$3,859,761 96

LIABILITIES.

Losses adjusted and unpaid	\$81,865 18
Losses in process of adjustment, or in suspense	148,908 59
Losses resisted	27,498 00
Total claims for losses.....	\$258,271 77
Deduct re-insurance	41,817 81
Net amount of unpaid losses.....	\$216,453 96
Unearned premiums on outstanding risks.....	1,936,726 33
Dividends remaining unpaid	20 00
Cash capital	\$500,000 00
Surplus over all liabilities	1,206,561 67
Surplus to policy holders	\$1,706,561 67
Total liabilities.....	\$3,859,761 96

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$364,243,324	\$3,852,744 74
Written during the year	277,322,911	3,353,567 58
Total	\$641,566,235	\$7,206,312 32
Expired and terminated	255,316,440	2,993,118 82
In force at end of the year	\$386,249,795	\$4,213,193 50
Deduct amount re-insured	46,538,517	487,157 39
Net amount in force	\$339,711,278	\$3,726,036 11

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>
Georgia	\$10,000	\$10,145 32
Virginia	25,000	14,225 32
Oregon	50,000	17,320 15
New Mexico	10,000	8,845 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,867,610 00
Premiums received.....	36,133 51
Losses paid.....	20,802 94
Losses incurred.	21,653 85

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)	\$256,565 11	
Deduct reinsurance, abatement, rebate and return premiums	114,304 35	
Net premiums.....		\$142,260 76
Interest on bonds and dividends on stocks	\$22,143 22	
Interest from all other sources.....	350 74	22,473 96
Total income.....		\$164,734 72
Ledger assets Dec. 31, 1902		628,742 29
Total		\$793,477 01

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$76,184 65	
Deduct salvage, \$68.02; reinsurance, \$45,461.03	45,529 05	
Net amount paid for losses.....		\$30,655 60
Interest and dividends to stockholders		20,000 00
Commissions or brokerage		30,687 83
Salaries, fees and other charges of officers, agents and employes.....		4,792 91
Rents.....		1,800 00
Taxes, licenses and insurance department fees		4,046 61
Miscellaneous expenditures.....		5,402 75
Total disbursements		\$97,385 70
Balance		\$696,091 31

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$661,200 30
Cash in office and in bank	19,835 53
Agents' balances, representing business written subsequent to Oct. 1, last	14,839 75
Agents' balances, representing business written prior to Oct. 1, last	592 19
Due from other companies for reinsurance	123 54
Total ledger assets	\$696,091 31

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$755 00	
Gross assets.....	\$696,846 31	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$592 19	
Book value of ledger assets over market value.....	33,570 30	\$34,162 49
Total admitted assets		\$662,683 82

LIABILITIES.

Losses adjusted and unpaid	\$77 68	
Losses in process of adjustment, or in suspense	13,239 47	
Losses resisted.	1,500 00	
Total claims for losses	\$14,817 15	
Deduct re-insurance.....	9,009 57	
Net amount of unpaid losses		\$5,807 58
Unearned premiums on outstanding risks.		100,198 49
Cash capital.	\$200,000 00	
Surplus over all liabilities	356,677 75	
Surplus to policy holders		\$556,677 75
Total liabilities		\$662,683 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$26,309,950	\$219,306 29
Written during the year.....	34,139,105	256,565 11
Total.....	\$60,449,055	\$475,871 40
Expired and terminated.....	25,418,768	214,845 87
In force at end of the year.....	\$35,030,287	\$261,025 53
Deduct amount re-insured	8,103,873	81,475 85
Net amount in force	\$26,926,414	\$179,549 68

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$72,600 00
Premiums received.....	498 80

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)	\$1,518,784	21	
Deduct reinsurance, abatement, rebate and return premiums	453,233	58	
Net premiums			\$1,065,550 63
Interest on mortgage loans	\$2,562	42	
Interest on bonds and dividends on stocks	58,918	59	
Interest from all other sources	1,387	52	
Rents	2,249	21	65,118 04
Profit on sale or maturity of ledger assets			2,212 14
Total income			\$1,132,880 81
Ledger assets Dec. 31, 1902			2,015,018 61
Total			\$3,147,899 42

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$575,090 46	\$5,287 34	
Deduct salvage, \$5,426.11; reinsurance, \$71,347.09..	73,166 31	3,606 89	
Net amount paid for losses	\$501,924 15	\$1,680 45	\$503,604 60
Interest and dividends to stockholders			50,000 00
Commissions or brokerage			269,173 69
Salaries, fees and other charges of officers, agents and employes.....			65,693 91
Rents—including company's own occupancy			4,379 50
Repairs and expenses on real estate			984 42
Taxes on real estate			681 50
All other taxes, licenses and insurance department fees			25,184 30
Miscellaneous expenditures			56,939 57
Total disbursements			\$976,641 49
Balance			\$2,171,257 93

LEDGER ASSETS.

Book value of real estate	\$65,333 04
Mortgage loans on real estate	41,158 00
Book value of stocks and bonds, excluding interest	1,769,951 14
Cash in office and in bank	136,703 99
Agents' balances, representing business written subsequent to Oct. 1, last	152,330 07
Agents' balances, representing business written prior to Oct. 1, last	5,157 94
Bills receivable taken for fire risks	123 75
Total ledger assets	\$2,171,257 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,748 04	
Interest due and accrued on stocks and bonds.....	27,540 79	
Interest due and accrued on other assets.....	1,104 04	
Rents due on company's property	33 00	\$30,425 87
Market value of stocks and bonds over book value		12,866 24
Due from other companies for reinsurance.....		834 27
Commissions on unpaid return premiums and reinsurance.....		159 30
Gross assets.....		\$2,215,543 61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ...	\$5,157 94
Total admitted assets.....	\$2,210,385 67

LIABILITIES.

Losses adjusted and unpaid	\$41,948 42
Losses in process of adjustment, or in suspense	90,353 35
Losses resisted.....	33,149 99
Total claims for losses.....	\$165,451 76
Deduct re-insurance.....	20,333 09
Net amount of unpaid losses.....	\$145,118 67
Unearned premiums on outstanding risks	858,718 31
Due for return premiums and re-insurance	3,437 21
Cash capital.....	\$500,000 00
Surplus over all liabilities	703,111 48
Surplus to policy holders.....	\$1,203,111 48
Total liabilities	\$2,210,385 67

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$155,960,234	\$1,770,973 31
Written during the year	117,171,515	1,518,784 21
Total.....	\$273,131,749	\$3,289,757 52
Expired and terminated.....	117,908,508	1,466,058 38
In force at end of the year.....	\$155,223,241	\$1,823,699 14
Deduct amount reinsured	13,259,257	170,618 95
Net amount in force.....	\$141,963,984	\$1,653,080 19

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>
Virginia.....	\$25,300	\$11,350 27
Georgia.....	10,000	17,046 20
New Mexico	10,000	4,734 13
Oregon.....	50,000	9,495 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$969,889 00
Premiums received	12,911 17
Losses paid.....	11,395 79
Losses incurred	10,070 79

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)	\$403,909 07	
Deduct reinsurance, abatement, rebate and return premiums	134,323 05	
Net premiums		\$269,586 02
Interest on bonds and dividends on stocks		12,744 54
Total income		\$282,330 56
Ledger assets Dec. 31, 1902		465,369 73
Total		\$747,700 29

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$167,944 11	
Deduct salvage, \$1,111.56; reinsurance, \$26,305.24	27,416 80	
Net amount paid for losses		\$140,527 31
Commissions or brokerage		72,465 47
Salaries, fees and other charges of officers, agents and employes.		24,783 37
Taxes, licenses and insurance department fees		9,165 74
Loss on sale or maturity of ledger assets		8,318 23
Miscellaneous expenditures		7,715 78
Total disbursements		\$262,975 90
Balance		\$484,724 39

LEDGER ASSETS.

Book value of bonds, excluding interest	\$442,262 80
Cash in bank	16,226 35
Agents' balances, representing business written subsequent to Oct. 1, last	25,400 12
Agents' balances, representing business written prior to Oct. 1, last	835 12
Total ledger assets	\$484,724 39

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$4,091 95
Due from other companies for reinsurance	2 73
Gross assets	\$488,819 07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$835 12	
Book value of bonds over market value.....	4,654 25	\$5,489 37
Total admitted assets		\$483,329 70

LIABILITIES.

Losses adjusted and unpaid	\$6,104 00	
Losses in process of adjustment, or in suspense.. ..	23,284 00	
Losses resisted.....	500 00	
Total claims for losses	\$29,888 00	
Deduct re-insurance.....	5,933 58	
Net amount of unpaid losses		\$23,954 42
Unearned premiums on outstanding risks.....		171,893 71
Salaries and other miscellaneous expenses due or accrued.....		4,139 56
Due for re-insurance		4,654 95
Cash capital	\$200,000 00	
Surplus over all liabilities	78,687 06	
Surplus to policy holders.....		\$278,687 06
Total liabilities		\$483,329 70

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$32,601,485	\$330,405 93
Written during the year.....	34,924,573	403,909 07
Total.....	\$67,526,058	\$734,315 00
Expired and terminated.....	29,752,218	339,658 49
In force at end of the year.....	\$37,773,840	\$394,656 51
Deduct amount re-insured	6,536,984	64,377 86
Net amount in force.....	\$31,236,856	\$330,278 65

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$51,250 00
Premiums received.....	749 92
Losses paid	380 98
Losses incurred.....	380 98

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).....	\$3,526,264 30	
Deduct reinsurance, abatement, rebate and return premiums	916,341 10	
Net premiums.....		\$2,609,923 20
Deposits premiums on perpetual risks.....		34,043 91
Interest on mortgage loans.....	\$34,211 34	
Interest on collateral loans	30,485 69	
Interest on bonds and dividends on stocks	168,684 24	
Interest from all other sources	2,206 23	
Rents	13,273 78	248,861 28
Profit on sale or maturity of ledger assets		2,609 04
Income from other sources		1,702 54
Total income		\$2,897,139 97
Ledger assets Dec. 31, 1902.....		5,701,990 19
Total		\$8,599,130 16

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$1,434,671 70	
Deduct reinsurance.....	141,933 76	
Net amount paid for losses		\$1,292,737 94
Deposit premiums returned.....		25,286 62
Interest and dividends to stockholders.....		100,000 00
Commissions or brokerage		522,038 69
Salaries, fees and other charges of officers, agents and employes.....		171,000 00
Repairs and expenses on real estate		10,703 72
Taxes on real estate		4,465 99
All other taxes, licenses and insurance department fees		72,186 72
Loss on sale or maturity of ledger assets		15,631 03
Miscellaneous expenditures		154,606 62
Total disbursements		\$2,368,657 33
Balance		\$6,230,472 83

LEDGER ASSETS.

Book value of real estate	\$246,945 98
Mortgage loans on real estate.....	746,599 39
Loans secured by collateral	635,100 00
Book value of stocks and bonds, excluding interest	3,978,214 13
Cash in office and in bank	214,946 06
Agents' balances, representing business written subsequent to Oct. 1, last	390,228 99
Agents' balances, representing business written prior to Oct. 1, last.....	18,437 88
Total ledger assets	\$6,230,472 83

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,991 76	
Interest accrued on collateral loans	3,495 71	\$9,487 47
Market value of stocks and bonds over book value.....		77,086 87
Gross assets		<u>\$6,316,997 17</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$18,437 68	
Book value of real estate over market value.....	36,945 98	\$55,383 66
Total admitted assets		<u>\$6,261,613 51</u>

LIABILITIES.

Losses adjusted and unpaid	\$22,076 40	
Losses in process of adjustment, or in suspense.....	154,422 77	
Losses resisted.....	18,902 28	
Net amount of unpaid losses.....		\$225,401 45
Unearned premiums on outstanding risks.....		2,243,533 86
Reclaimable on perpetual fire policies		872,935 89
Cash capital.....	\$400,000 00	
Surplus over all liabilities	2,519,442 31	
Surplus to policy holders		<u>\$2,919,442 31</u>
Total liabilities		<u>\$6,261,613 51</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$432,562,840	\$4,658,333 75
Written during the year	284,426,290	3,526,264 30
Total	<u>\$716,989,130</u>	<u>\$8,184,598 05</u>
Expired and terminated	263,906,235	3,203,781 16
In force at end of the year	\$452,992,895	\$4,980,616 89
Deduct amount re-insured	59,415,904	602,473 40
Net amount in force	<u>\$393,576,991</u>	<u>\$4,378,343 49</u>

Perpetual risks not included above, \$38,425,398; premiums on same, \$965,966.52.

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>
Oregon.....	\$50,000	\$15,627 12
Virginia	20,000	33,526 13
Georgia	10,000	37,326 21

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,044,126 69
Premiums received.....	15,017 27
Losses paid	3,258 35
Losses incurred	10,482 94

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1833.

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

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire)	\$6,440,924 02	
Deduct reinsurance, abatement, rebate and return premiums	1,279,505 68	
Net premiums		\$5,161,418 34
Interest on mortgage loans	\$3,451 25	
Interest on collateral loans.....	4,256 95	
Interest on bonds and dividends on stocks	195,026 40	
Interest from all other sources.....	670 56	
Rents—including company's own occupancy.....	38,031 78	241,436 94
Profit on sale or maturity of ledger assets.....		25,411 37
Total income.....		\$5,428,266 75
Ledger assets Dec. 31, 1902		6,652,074 73
Total		\$12,080,341 38

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$2,850,632 15	
Deduct salvage, \$8,975.03; reinsurance, \$209,449.42	218,424 45	
Net amount paid for losses		\$2,632,207 70
Interest and dividends to stockholders		100,000 00
Commissions or brokerage.....		1,006,376 25
Salaries, fees and other charges of officers, agents and employes		399,991 64
Rents—including company's own occupancy.....		47,576 23
Repairs and expenses on real estate.....		15,054 66
Taxes on real estate.....		6,079 63
All other taxes, licenses and insurance department fees		118,518 73
Loss on sale or maturity of ledger assets		34,918 75
Miscellaneous expenditures.....		384,431 70
Total disbursements		\$4,745,155 29
Balance.....		\$.7,335,186 09

LEDGER ASSETS.

Book value of real estate.....	\$409,439 21
Mortgage loans on real estate.....	52,100 00
Loans secured by collateral.....	101,860 00
Book value of stocks and bonds, excluding interest	5,258,389 55
Cash in office and in bank	783,499 24
Agents' balances, representing business written subsequent to Oct. 1, last	666,620 50
Uncollected office premiums.....	63,277 59
Total ledger assets	\$7,335,186 09

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$838 31	
Interest accrued on stocks and bonds.....	4,758 32	
Rents accrued on company's property.....	4,714 66	\$10,311 29
Market value of real estate over book value.....		166,560 79
Gross assets.....		\$7,512,058 17

DEDUCT ASSETS NOT ADMITTED.

Book value of stocks and bonds over market value.....	\$104,966 55
Total admitted assets.....	\$7,407,091 62

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$361,952 26
Losses resisted.....	29,761 50
Net amount of unpaid losses.....	\$391,713 76
Unearned premiums on outstanding risks.....	4,326,660 90
Salaries and other miscellaneous expenses due or accrued.....	2,672 75
Commissions and other charges due agents and brokers.....	12,655 51
Due for return premiums and re-insurance.....	3,188 55
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,670,200 15
Surplus to policy holders.....	\$2,670,200 15
Total liabilities.....	\$7,407,091 62

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$772,099,335	\$8,699,570 21
Written during the year.....	570,665,866	6,440,924 02
Total.....	\$1,342,765,201	\$15,140,494 23
Expired and terminated.....	576,601,929	6,141,110 28
In force at end of the year.....	\$766,163,272	\$8,999,383 95
Deduct amount re-insured.....	46,272,106	521,626 48
Net amount in force.....	\$719,891,166	\$8,477,757 47

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>
Virginia.....	\$100,000	\$71,136 63
Georgia.....	10,000	119,943 39
Canada.....	114,600	154,454 09
Oregon.....	50,000	8,795 60

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,811,157 00
Premiums received.....	37,802 23
Losses paid.....	22,860 53
Losses incurred.....	26,186 09

PHENIX INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

EDW. MILLIGAN, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Gross premiums (Fire)	\$4,301,807 98	
Deduct reinsurance, abatement, rebate and return premiums	723,531 37	
Net premiums		\$3,576,276 61
Interest on mortgage loans	\$5,048 75	
Interest on collateral loans.....	1,404 89	
Interest on bonds and dividends on stocks	213,073 83	
Rents	16,418 65	235,946 12
Profit on sale or maturity of ledger assets.....		18,898 26
Total income.....		\$3,831,120 99
*Ledger assets Dec. 31, 1902.....		4,955,416 22
Total.....		\$8,786,537 21

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,782,322 99	
Deduct salvage, \$9,936.03; reinsurance, \$140,104.72.....	150,040 75	
Net amount paid for losses.....		\$1,632,282 24
Interest and dividends to stockholders		240,000 00
Commissions or brokerage.....		701,045 54
Salaries, fees and other charges of officers, agents and employes.....		200,970 74
Rents		11,903 64
Repairs and expenses on real estate.....		10,014 98
Taxes on real estate		4,642 40
All other taxes, licenses and insurance department fees... ..		114,003 11
Loss on sale or maturity of ledger assets.....		1,540 48
Miscellaneous expenditures		312,280 12
Total disbursements		\$3,228,983 25
Balance		\$5,557,553 96

LEDGER ASSETS.

Book value of real estate.....	\$351,442 65
Mortgage loans on real estate.	102,449 25
Loans secured by collateral	81,000 00
Book value of stocks and bonds, excluding interest.....	4,050,091 27
Cash in office and in bank	520,373 45
Agents' balances, representing business written subsequent to Oct. 1, last	450,724 03
Agents' balances, representing business written prior to Oct. 1, last....	1,473 31
Total ledger assets	\$5,557,553 96

* Ledger assets Dec. 31, 1902, per 1902 statement... \$5,167,421 04
 Ledger assets Dec. 31, 1902, per 1903 statement.... 4,955,416 22

Discrepancy..... \$212,004 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,588 03	
Interest accrued on stocks and bonds	46,767 00	
Interest accrued on collateral loans	1,545 71	
Interest accrued on other assets	1,640 00	
Rents due and accrued on company's property.	2,038 30	\$54,579 04
Market value of stocks and bonds over book value		1,079,605 73
* Gross premiums on foreign business in course of collection		81,604 25
Due from other companies for reinsurance		1,907 00
Gross assets		<u>\$6,775,249 98</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$1,473 31	
* Gross premiums on foreign business in course of collection	81,604 25	
Book value of real estate over market value	11,766 33	\$94,844 39
Total admitted assets		<u>\$6,680,405 59</u>

LIABILITIES.

Losses adjusted and unpaid	\$56,750 00	
Losses in process of adjustment, or in suspense	318,203 37	
Losses resisted	33,633 00	
Total claims for losses	\$408,586 37	
Deduct re-insurance	12,787 42	
Net amount of unpaid losses		\$395,798 95
Unearned premiums on outstanding risks		2,760,363 90
Commissions and other charges due agents and brokers		20,770 10
Cash capital	\$2,000,000 00	
Surplus over all liabilities		<u>1,503,472 64</u>
Surplus to policy holders		<u>\$3,593,472 64</u>
Total liabilities		<u>\$6,680,405 59</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$601,627,401	\$5,366,254 11
Written during the year	465,933,258	4,383,412 23
Total	\$967,560,659	\$9,749,666 34
Expired and terminated	427,470,887	4,067,231 62
In force at end of the year	\$540,089,792	\$5,682,434 72
Deduct amount re-insured	24,560,826	279,525 57
Net amount in force	<u>\$515,528,966</u>	<u>\$5,402,909 15</u>

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>
Oregon	\$50,000	\$17,930 79
Georgia	10,000	49,674 08
Canada	149,000	64,396 25
Virginia	50,000	8,664 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$4,199,482 00
Premiums received	61,087 54
Losses paid	31,680 34
Losses incurred	38,664 02

* Not admitted by Department and entered under "Assets not Admitted" and deducted from assets and surplus as reported by Company to make statement uniform with those of other similar companies.

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.....	\$2,143,912 76	\$636,533 49	
Deduct reinsurance, abatement, rebate and return premiums.....	648,470 75	224,506 42	
Net premiums.	\$1,495,442 01	\$412,027 07	\$1,907,469 08
Interest on bonds and dividends on stocks			93,656 37
Total income			\$2,001,125 45
Ledger assets Dec. 31, 1902.....			1,750,717 25
Total			\$3,751,842 70

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,013,410 71	\$457,125 96	
Deduct salvage, \$27,420.25; reinsurance, \$332,165.09	205,009 01	154,576 33	
Net amount paid for losses.	\$808,401 70	\$302,549 63	\$1,110,951 33
Interest and dividends to stockholders.....			50,000 00
Commissions or brokerage.....			387,146 05
Salaries, fees and other charges of officers, agents and employes			120,770 04
Rents—including company's own occupancy.....			7,609 51
Taxes, licenses and insurance department fees			49,955 57
Miscellaneous expenditures.....			89,160 24
Premiums on investments.....			85,998 10
Total disbursements			\$1,901,590 84
Balance			\$1,850,251 86

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,482,640 00
Cash in office and in bank	106,575 52
Agents' balances, representing business written subsequent to Oct. 1, last	223,631 69
Agents' balances, representing business written prior to Oct. 1, last..	1,350 58
Bills receivable, not matured, taken for marine and inland risks.....	33,847 26
Bills receivable taken for fire risks.	1,431 81
Bills receivable, past due, taken for marine risks.....	775 00
Total ledger assets	\$1,850,251 86

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$10,112 11	
Market value of stocks and bonds over book value	534,220 00	
Gross assets		\$2,394,583 97

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,350 58	
Bills receivable, past due, taken for marine risks	775 00	\$2,125 58
Total admitted assets		\$2,392,458 39

LIABILITIES.

Losses adjusted and unpaid	\$14,541 69	
Losses in process of adjustment, or in suspense	301,193 09	
Losses resisted	16,619 92	
Total claims for losses	\$332,354 70	
Deduct re-insurance	108,174 40	
Net amount of unpaid losses		\$224,180 30
Unearned premiums on outstanding risks.....		1,218,185 80
Cash capital	\$500,000 00	
Surplus over all liabilities	450,092 29	
Surplus to policy holders		\$950,092 29
Total liabilities		\$2,392,458 39

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$222,883,464	\$2,510,883 80	\$7,736,015	\$307,037 58
Written during the year	202,665,846	2,143,912 76	121,960,968	636,533 49
Total	\$425,549,310	\$4,654,796 56	\$129,696,983	\$943,571 07
Expired and terminated	190,837,408	2,017,424 91	121,363,248	635,690 47
In force at end of the year.	\$234,711,902	\$2,637,371 65	\$8,333,735	\$307,880 60
Deduct amount re-insured	49,022,408	504,939 93	1,909,254	73,953 07
Net amount in force	\$185,689,494	\$2,132,431 72	\$6,424,481	\$233,927 53

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$1,390,648 00	\$414,382 00	\$1,805,030 00
Premiums received.....	13,912 31	17,409 69	31,322 00
Losses paid	8,556 81	3,194 69	11,751 50
Losses incurred	9,231 81	3,451 81	12,683 62

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).....	\$3,983,427 28	
Deduct reinsurance, abatement, rebate and return premiums	973,748 30	
Net premiums ..		\$3,009,678 98
Interest on mortgage loans.....	\$1,445 00	
Interest on bonds and dividends on stocks	191,659 92	
Interest from all other sources.....	4,707 07	
Rents	5,244 56	203,056 55
Profit on sale or maturity of ledger assets ..		60,037 46
Total income.....	\$3,272,772 99	
Ledger assets Dec. 31, 1902		5,664,654 20
Total.....		\$8,937,427 19

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,674,598 19	
Deduct salvage, \$19,015.30; reinsurance, \$95,373.60.....	114,388 90	
Net amount paid for losses	\$1,560,209 29	
Interest and dividends to stockholders	100,000 00	
Commissions or brokerage	651,256 27	
Salaries, fees and other charges of officers, agents and employes.	219,979 54	
Rents—including company's own occupancy.....	26,286 72	
Repairs and expenses on real estate	1,200 55	
Taxes on real estate	665 33	
All other taxes, licenses and insurance department fees.....	71,242 99	
Reduction in book value of bonds	60,360 43	
Miscellaneous expenditures.....	152,015 24	
Total disbursements	\$2,843,216 36	
Balance.....		\$6,094,210 83

LEDGER ASSETS.

Book value of real estate.....	\$150,999 25
Mortgage loans on real estate.....	71,000 00
Book value of stocks and bonds, excluding interest.....	5,299,534 28
Cash in office and in bank	195,582 44
Agents' balances, representing business written subsequent to Oct. 1, last	375,119 26
Agents' balances, representing business written prior to Oct. 1, last...	1,975 60
Total ledger assets	\$6,094,210 83

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,368 28	
Interest due and accrued on stocks and bonds	68,591 06	
Interest due on other assets	485 05	\$70,444 39
Due from other companies for reinsurance		2,056 34
Gross assets.		<u>\$6,166,711 56</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ...	\$1,975 60
Total admitted assets.....	<u>..\$6,164,735 96</u>

LIABILITIES.

Losses adjusted and unpaid	\$78,200 34
Losses in process of adjustment, or in suspense	151,039 99
Losses resisted.....	32,770 00
Total claims for losses.....	<u>\$262,010 33</u>
Deduct re-insurance.	24,132 48
Net amount of unpaid losses	\$237,877 85
Unearned premiums on outstanding risks.....	2,326,082 53
Salaries and other miscellaneous expenses due or accrued	61,013 51
Commissions and other charges due agents and brokers.....	4,305 43
Due for return premiums and reinsurance	31,748 23
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	<u>3,003,708 41</u>
Surplus to policy holders.....	<u>..\$3,503,708 41</u>
Total liabilities.....	<u>..\$6,164,735 96</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$386,579,361	\$4,485,460 58
Written during the year	308,315,249	3,983,427 28
Total.....	<u>\$694,894,610</u>	<u>\$8,468,887 86</u>
Expired and terminated	287,443,216	3,611,467 05
In force at end of the year....	<u>\$407,451,394</u>	<u>\$4,857,420 81</u>
Deduct amount re-insured	30,376,094	360,329 79
Net amount in force..	<u>\$377,075,300</u>	<u>\$4,497,091 02</u>

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	\$370,061 38	\$377,307 36
Oregon.....	50,000 00	14,432 24
Virginia	25,000 00	35,315 56
Georgia	10,000 00	77,984 59

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,543,372 00
Premiums received.....	23,312 42
Losses paid	16,033 90
Losses incurred	17,982 46

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).....	\$1,477,409 28	
Deduct reinsurance, abatement, rebate and return premiums	478,534 84	
Net premiums.....		\$998,874 44
Interest on mortgage loans.....	\$17,361 67	
Interest on bonds and dividends on stocks	26,072 00	
Interest from all other sources.....	3,686 78	
Rents	9,996 06	57,115 51
Total income	\$1,055,989 95	
Ledger assets Dec. 31, 1902.....		1,409,605 03
Total	\$2,465,594 98	

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$532,911 38	
Deduct salvage, \$1,782.76; reinsurance, \$105,223.55.....	107,006 31	
Net amount paid for losses	\$425,905 07	
Interest and dividends to stockholders	30,000 00	
Commissions or brokerage	301,159 01	
Salaries, fees and other charges of officers, agents and employes	30,513 98	
Repairs and expenses on real estate	9,093 88	
Taxes on real estate.....	4,329 39	
All other taxes, licenses and insurance department fees.....	24,120 75	
Miscellaneous expenditures.....	77,593 26	
Total disbursements	\$902,715 34	
Balance.....	\$1,562,879 64	

LEDGER ASSETS.

Book value of real estate	\$267,810 91
Mortgage loans on real estate	353,347 10
Book value of stocks and bonds, excluding interest.....	616,193 06
Cash in office and in bank.....	20,912 68
Agents' balances, representing business written subsequent to Oct. 1, last	122,615 89
Total ledger assets	\$1,562,879 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,289 63	
Interest due and accrued on stocks and bonds.....	7,187 50	\$15,477 13
Market value of stocks and bonds over book value.....		27,331 94
Total admitted assets		\$1,605,688 71

LIABILITIES.

Losses adjusted and unpaid.....	\$13,513 20	
Losses in process of adjustment, or in suspense.....	76,779 79	
Losses resisted.....	12,436 48	
Total claims for losses	\$102,729 47	
Deduct re-insurance	25,940 58	
Net amount of unpaid losses		\$76,788 89
Unearned premiums on outstanding risks.....		755,761 61
Commissions and other charges due agents and brokers.....		543 54
Cash capital	\$200,000 00	
Surplus over all liabilities	572,594 67	
Surplus to policy holders		\$772,594 67
Total liabilities		\$1,605,688 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$118,624,916	\$1,425,355 34
Written during the year	110,629,240	1,477,409 28
Total.....	\$229,254,156	\$2,902,764 62
Expired and terminated	95,363,905	1,238,186 89
In force at end of the year.....	\$133,890,251	\$1,664,577 73
Deduct amount re-insured	16,283,823	236,837 27
Net amount in force	\$117,606,428	\$1,427,740 46

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>
Georgia	\$10,000	\$13,400 63

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$417,600 00
Premiums received.....	6,862 12
Losses paid.....	4,019 65
Losses incurred.....	3,809 65

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHAS. S. LEETE, *President.*H. C. FULLER, *Secretary.*

Cash Capital, \$400,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$1,193,388 90	\$32,852 86	
Deduct reinsurance, abatement, rebate and re- turn premiums.....	339,989 08	6,887 01	
Net premiums	\$853,399 82	\$25,965 85	\$879,365 67
Interest on mortgage loans.....		8,819 64	
Interest on collateral loans.....		1,995 50	
Interest on bonds and dividends on stocks		33,762 99	
Interest from all other sources.....		2,903 15	
Rents—including company's own occupancy		3,202 54	50,683 82
Profit on sale or maturity of ledger assets.			156 25
Total income			\$930,205 74
Ledger assets Dec. 31, 1902			1,222,047 98
Total			\$2,152,253 72

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$456,366 38	\$25,921 49	
Deduct salvage, \$3,622.91; reinsurance, \$73,383.70..	71,985 72	5,070 89	
Net amount paid for losses.....	\$384,430 86	\$20,850 60	\$405,281 26
Interest and dividends to stockholders			24,000 00
Commissions or brokerage			197,175 49
Salaries, fees and other charges of officers, agents and employes			115,132 09
Rents—including company's own occupancy.....			2,000 00
Repairs and expenses on real estate			952 89
Taxes on real estate.....			253 92
All other taxes, licenses and insurance department fees.....			25,358 87
Profit and loss			1,152 03
Total disbursements			\$771,306 55
Balance.....			\$1,380,947 17

LEDGER ASSETS.

Book value of real estate.....	\$70,920 31
Mortgage loans on real estate.....	169,272 12
Loans secured by collateral	79,000 00
Book value of stocks and bonds, excluding interest.....	865,658 44
Cash in office and in bank	56,137 34
Agents' balances, representing business written subsequent to Oct. 1, last	116,905 47
Agents' balances, representing business written prior to Oct. 1, last ...	4,388 47
Bills receivable, not matured, taken for marine and inland risks.....	1,871 88
Rills receivable taken for fire risks.....	15,759 03
Due from other companies for reinsurance	1,034 11
Total ledger assets	\$1,380,947 17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$1,679 28	
Interest due and accrued on stocks and bonds	4,381 55	
Interest due and accrued on collateral loans	267 50	
Rents due and accrued on company's property.	37 50	\$6,365 83
Market value of stocks and bonds over book value.		52,998 39
Gross assets.		<u>\$1,400,311 39</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$4,388 47	
Bills receivable, past due, taken for fire risks.	1,428 93	
Book value of real estate over market value	1,820 31	\$7,637 71
Total admitted assets.		<u>\$1,432,673 68</u>

LIABILITIES.

Losses adjusted and unpaid.	\$9,417 49	
Losses in process of adjustment, or in suspense.	80,210 64	
Losses resisted.	10,614 17	
Total claims for losses	\$100,242 30	
Deduct re-insurance.	13,709 12	
Net amount of unpaid losses		\$86,533 18
Unearned premiums on outstanding risks.		751,178 46
Due for re-insurance		1,517 72
Cash capital.	\$400,000 00	
Surplus over all liabilities.	193,444 32	
Surplus to policy holders		<u>\$593,444 32</u>
Total liabilities.		<u>\$1,432,673 68</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$123,729,711	\$1,353,945 26	\$502,974	\$24,550 08
Written during the year	97,985,946	1,193,388 90	3,404,406	32,852 86
Total.	\$221,715,657	\$2,547,334 16	\$3,907,380	\$57,402 94
Expired and terminated	81,209,247	977,855 48	3,564,416	40,865 22
In force at end of the year	\$140,506,410	\$1,569,478 68	\$342,964	\$16,537 72
Deduct amount reinsured.	15,176,784	195,193 23	63,050	2,510 37
Net amount in force.	<u>\$125,329,626</u>	<u>\$1,374,285 45</u>	<u>\$2,9,914</u>	<u>\$14,027 35</u>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate</i>
Risks written.	\$666,021 00	\$36,975 00	\$702,996 00
Premiums received.	7,900 88	2,200 86	10,101 74
Losses paid	1,229 93	352 90	1,582 83
Losses incurred.	1,194 93	52 90	1,247 83

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)	\$4,424,986 76	
Deduct reinsurance, abatement, rebate and return premiums	1,219,477 43	
Net premiums		\$3,205,509 33
Interest on mortgage loans	\$27,741 53	
Interest on collateral loans	1,240 51	
Interest on bonds and dividends on stocks	176,423 00	
Rents—including company's own occupancy	11,651 73	217,056 77
Profit on sale or maturity of ledger assets		200 00
Total income		\$3,422,766 10
Ledger assets Dec. 31, 1902		4,917,133 40
Total		\$8,339,899 50

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$1,878,875 36	
Deduct salvage, \$6,424.73; reinsurance, \$311,008.25	317,432 98	
Net amount paid for losses		\$1,561,442 40
Interest and dividends to stockholders	200,000 00	
Commissions or brokerage	606,712 09	
Salaries, fees and other charges of officers, agents and employes	143,410 67	
Rents—including company's own occupancy	5,800 00	
Taxes on real estate	2,933 14	
All other taxes, licenses and insurance department fees	120,229 45	
Loss on sale or maturity of ledger assets	3,146 53	
Miscellaneous expenditures	304,134 85	
Total disbursements		\$2,947,809 13
Balance		\$5,392,090 37

LEDGER ASSETS.

Book value of real estate	\$214,530 23
Mortgage loans on real estate	554,500 00
Loans secured by collateral	14,875 00
Book value of stocks and bonds, excluding interest	3,706,429 08
Cash in office and in bank	393,562 28
Agents' balances, representing business written subsequent to Oct. 1, last	508,193 78
Total ledger assets	\$5,392,090 37

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$13,740 63	
Interest accrued on stocks and bonds	33,495 00	
Interest accrued on collateral loans	371 87	
Rents accrued on company's property	519 59	\$48,127 09
Market value of real estate over book value.		12,469 77
Market value of stocks and bonds over book value.		829,714 92
Total admitted assets		\$6,282,402 15

LIABILITIES.

Losses adjusted and unpaid	\$79,923 84	
Losses in process of adjustment, or in suspense	196,304 73	
Losses resisted.	28,436 43	
Total claims for losses.	\$304,665 00	
Deduct re-insurance.	72,210 82	
Net amount of unpaid losses		\$232,454 18
Unearned premiums on outstanding risks.		2,429,458 03
Cash capital	\$2,000,000 00	
Surplus over all liabilities	1,620,489 94	
Surplus to policy holders		\$3,620,489 94
Total liabilities.		\$6,282,402 15

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$437,361,785	\$4,908,477 61
Written during the year.	361,056,862	4,424,986 76
Total.	\$798,418,647	\$9,333,464 37
Expired and terminated	316,273,651	3,873,512 69
In force at end of the year	\$482,144,996	\$5,459,951 68
Deduct amount re-insured	66,516,152	708,590 21
Net amount in force	\$415,628,844	\$4,751,361 47

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>
Georgia	\$10,000	\$20,610 91
Oregon	50,000	17,918 25
New Mexico	10,000	13,557 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,078,264 00
Premiums received	40,662 35
Losses paid.	30,241 72
Losses incurred.	31,656 62

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.....		\$3,106,251 97	\$707,908 05
Deduct reinsurance, abatement, rebate and return premiums.....	551,685 70		284,093 52
Net premiums	\$2,554,566 27	\$428,814 53	\$2,978,380 80
Interest on mortgage loans.....		24,054 76	
Interest on collateral loans		2,141 49	
Interest on bonds and dividends on stocks.....		91,168 29	
Interest from all other sources		8,231 42	
Rents—including company's own occupancy.....		41,139 10	166,735 06
Profit on sale or maturity of ledger assets			3,748 81
Total income.....			\$3,148,864 67
Ledger assets Dec. 31, 1902			3,324,200 85
Total.....			\$6,473,065 52

DISBURSEMENTS.		<i>Fire.</i>	<i>Marine</i>
Gross amount paid for losses	\$1,409,041 72	\$494,938 09	
Deduct salvage, \$22,446.35; reinsurance, \$294,051.65	101,053 52	215,444 48	
Net amount paid for losses.	\$1,307,988 20	\$279,493 61	\$1,587,481 81
Interest and dividends to stockholders			50,000 00
Commissions or brokerage.....			665,868 18
Salaries, fees and other charges of officers, agents and employes			96,413 43
Rents—including company's own occupancy			5,520 00
Repairs and expenses on real estate			18,808 42
Taxes on real estate.....			6,352 76
All other taxes, licenses and insurance department fees.....			64,008 97
Loss on sale or maturity of ledger assets			139,517 71
Miscellaneous expenditures.....			138,315 31
Total disbursements			\$2,772,286 59
Balance.....			\$3,700,778 93

ST. PAUL FIRE AND MARINE INSURANCE COMPANY. 213

LEDGER ASSETS.

Book value of real estate.....	\$387,306 44
Mortgage loans on real estate.....	531,622 15
Loans secured by collateral.....	22,730 94
Book value of stocks and bonds, excluding interest.....	2,207,795 25
Cash in office and in bank.....	255,131 66
Agents' balances, representing business written subsequent to Oct. 1, last..	265,281 36
Agents' balances, representing business written prior to Oct. 1, last..	1,756 22
Bills receivable, not matured, taken for marine and inland risks.	17,136 95
Due from other companies for reinsurance.....	12,017 96
Total ledger assets.	\$3,700,778 93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ..	\$1,756 22
Total admitted assets.	\$3,699,022 71

LIABILITIES.

Losses adjusted and unpaid.....	\$64,966 34
Losses in process of adjustment, or in suspense.....	172,560 29
Losses resisted.....	22,046 73
Total claims for losses.....	\$259,573 36
Deduct re-insurance.....	12,050 37
Net amount of unpaid losses.....	\$247,522 99
Unearned premiums on outstanding risks.....	1,936,436 47
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,015,063 25
Surplus to policy holders.....	\$1,515,063 25
Total liabilities.	\$3,699,022 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.	\$226,894,036	\$3,160,755 07	\$5,071,007	\$197,637 41
Written during the year.....	163,320,802	3,106,251 97	105,028,000	707,908 05
Total.....	\$390,214,838	\$6,267,007 04	\$110,099,007	\$905,545 46
Expired and terminated.....	132,530,297	2,566,417 65	105,111,310	728,521 11
In force at end of the year.....	\$257,684,541	\$3,700,589 39	\$4,987,697	\$177,024 35
Deduct amount re-insured.....	14,584,476	232,446 88	638,564	21,772 95
Net amount in force.....	\$243,100,065	\$3,468,142 51	\$4,349,133	\$155,251 40

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>
Georgia.....	\$10,000	\$50,400 70
Oregon.....	50,000	10,805 55
Virginia.....	25,000	27,790 40
New Mexico.....	10,000	7,012 42

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$785,287 00
Premiums received.....	11,825 30
Losses paid.....	4,941 95
Losses incurred.....	4,214 96

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).....	\$2,068,161 09	
Deduct reinsurance, abatement, rebate and return premiums	663,263 45	
Net premiums.....		\$1,404,897 64
Interest on mortgage loans.....	\$5,632 09	
Interest on collateral loans.....	220 62	
Interest on bonds and dividends on stocks.....	93,465 83	
Interest from all other sources.....	4,510 23	
Rents.....	2,138 51	105,967 28
Profit on sale or maturity of ledger assets.....		4,163 86
Income from other sources.....		3,600 00
Total income.....		\$1,555,628 78
Ledger assets Dec. 31, 1902.....		2,505,368 07
Total.....		\$4,060,996 85

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$812,385 40	
Deduct salvage, \$3,609.26; reinsurance, \$127,058.79.....	130,668 05	
Net amount paid for losses ..		\$681,717 35
Interest and dividends to stockholders.....		50, 00 00
Commissions or brokerage.....		314,224 22
Salaries, fees and other charges of officers, agents and employes.....		94,492 15
Rents.....		7,138 32
Repairs and expenses on real estate.....		904 51
Taxes on real estate.....		586 07
All other taxes, licenses and insurance department fees.....		45,161 19
Miscellaneous expenditures.....		78,724 42
Total disbursements.....		\$1,272,948 23
Balance.....		\$2,788,048 62

LEDGER ASSETS.

Market value of real estate.....	\$31,993 84
Mortgage loans on real estate.....	213,300 00
Book value of stocks and bonds, excluding interest.....	2,125,143 57
Cash in office and in bank.....	231,768 32
Agents' balances, representing business written subsequent to Oct. 1, last.....	175,925 79
Agents' balances, representing business written prior to Oct. 1, last....	2,662 18
Balance of local agency account.....	7,254 92
Total ledger assets.....	\$2,788,048 62

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,125 95	
Interest accrued on stocks and bonds	6,128 26	
Rents accrued on company's property.	248 50	\$11,502 74
		<hr/>
Gross assets		\$2,799,551 36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$2,662 18	
Book value of ledger assets over market value	43,316 17	\$45,978 35
		<hr/>
Total admitted assets.....		\$2,753,573 01

LIABILITIES.

Losses adjusted and unpaid	\$24,464 69	
Losses in process of adjustment, or in suspense	126,306 13	
Losses resisted.	9,500 00	
		<hr/>
Total claims for losses	\$160,270 82	
Deduct re-insurance	42,295 11	
		<hr/>
Net amount of unpaid losses		\$117,975 71
Unearned premiums on outstanding risks.		1,055,661 36
Commissions and other charges due agents and brokers.....		3,135 51
Cash capital	\$500,000 00	
Surplus over all liabilities	1,076,800 43	
		<hr/>
Surplus to policy holders		\$1,576,800 43
		<hr/>
Total liabilities		\$2,753,573 01

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$158,930,289	\$2,021,879 56
Written during the year	150,968,621	2,068,161 09
		<hr/>
Total..	\$309,898,910	\$4,090,040 65
Expired and terminated	134,777,636	1,841,060 10
		<hr/>
In force at end of the year	\$175,121,274	\$2,248,980 55
Deduct amount re-insured	16,353,361	243,250 75
		<hr/>
Net amount in force.	\$158,767,913	\$2,005,729 80

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>
Georgia.....	\$10,000	\$17,955 28
Oregon.....	50,000	6,623 36
Virginia	24,900	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$888,883 00
Premiums received	15,188 46
Losses paid.....	8,217 81
Losses incurred.	7,314 20

UNION INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$454,576 43	
Deduct reinsurance, abatement, rebate and return premiums	106,007 68	
Net premiums		\$348,568 75
Deposit premiums on perpetual risks		830 86
Interest on mortgage loans	\$4 72	
Interest on collateral loans	491 87	
Interest on bonds and dividends on stocks	13,628 83	
Interest from all other sources	3 70	
Rents	2,108 43	16,237 55
Total income		\$365,637 16
Ledger assets Dec. 31, 1902		513,176 21
Total		\$878,813 37

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$213,822 21	
Deduct salvage, \$1,126.31; re-insurance, \$6,335.09	7,461 40	
Net amount paid for losses		\$206,360 81
Deposit premiums returned		801 23
Interest and dividends to stockholders		10,000 00
Commissions or brokerage		74,289 25
Salaries, fees and other charges of officers, agents and employes		38,237 60
Repairs and expenses on real estate	2,059 04	
Taxes on real estate	1,998 00	
All other taxes, licenses and insurance department fees	10,339 32	
Miscellaneous expenditures		23,692 81
Total disbursements		\$372,778 06
Balance		\$506,035 31

LEDGER ASSETS.

Book value of real estate	\$159,076 32
Loans secured by collateral	12,500 00
Book value of stocks and bonds, excluding interest	278,176 38
Cash in office and in bank	21,373 20
Agents' balances, representing business written subsequent to Oct. 1, last	32,241 92
Other ledger assets	2,667 49
Total ledger assets	\$506,035 31

NON-LEDGER ASSETS.

Market value of real estate over book value	\$923 68
Market value of stocks and bonds over book value	39,206 12
All other non-ledger assets.....	742 50
Total admitted assets	\$546,907 61

LIABILITIES.

Losses adjusted and unpaid	\$15,198 82
Losses in process of adjustment, or in suspense.....	20,643 91
Total claims for losses	\$35,842 73
Deduct re-insurance	1,168 70
Net amount of unpaid losses	\$34,674 03
Unearned premiums on outstanding risks	251,126 96
Reclaimable on perpetual fire policies	30,843 51
All other liabilities	29 70
Cash capital	\$200,000 00
Surplus over all liabilities.....	30,233 41
Surplus to policy holders.....	\$230,233 41
Total liabilities	\$546,907 61

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$46,009,428	\$523,680 84
Written during the year	35,545,296	454,576 43
Total	\$81,554,724	\$978,257 27
Expired and terminated	36,896,288	456,772 92
In force at end of the year.....	\$44,658,436	\$521,484 35
Deduct amount re-insured.....	2,109,412	25,796 51
Net amount in force	\$42,549,024	\$495,687 84

Perpetual risks not included above, \$1,153,323; premiums on same, \$34,230.57.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$714,928 00
Premiums received	9,779 19
Losses paid.....	6,584 16
Losses incurred.....	6,122 85

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).....	\$516,957 71	
Deduct reinsurance, abatement, rebate and return premiums	105,052 70	
Net premiums.....		\$411,905 01
Deposit premiums on perpetual risks		42,733 64
Interest on mortgage loans	\$19,129 57	
Interest on collateral loans	7,854 81	
Interest on bonds and dividends on stocks	38,309 77	
Interest from all other sources.....	453 33	
Rents	10,027 17	75,774 65
Profit on sale or maturity of ledger assets		338 44
Income from other sources.....		147 15
Total income.....		\$530,898 89
Ledger assets Dec. 31, 1902		1,671,029 21
Total		\$2,201,928 10

DISBURSEMENTS.

Amount paid for losses (Fire)	\$230,836 89
Deposit premiums returned	26,598 68
Interest and dividends to stockholders	30,000 00
Commissions or brokerage	104,143 86
Salaries, fees and other charges of officers, agents and employes	30,974 65
Repairs and expenses on real estate	5,823 60
Taxes on real estate	3,545 33
All other taxes, licenses and insurance department fees	11,122 21
Miscellaneous expenditures	26,235 81
Total disbursements	\$469,279 93
Balance	\$1,732,648 17

LEDGER ASSETS.

Book value of real estate	\$205,998 74
Mortgage loans on real estate	354,861 00
Loans secured by collateral	184,800 00
Book value of stocks and bonds, excluding interest.....	878,755 13
Cash in office and in bank	57,731 61
Agents' balances, representing business written subsequent to Oct. 1, last	46,274 53
Agents' balances, representing business written prior to Oct. 1, last.....	188 02
Other ledger assets	4,039 14
Total ledger assets.....	\$1,732,648 17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,467 96	
Interest accrued on collateral loans.....	2,348 65	
Interest accrued on other assets.....	97 95	
Rents accrued on company's property.....	425 00	\$10,339 56
Market value of stocks and bonds over book value.....		19,922 87
Gross assets.....		<u>\$1,762,910 60</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$188 02	
Book value of real estate over market value.....	3,964 74	\$4,152 76
Total admitted assets.....		<u>\$1,758,757 84</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$11,131 54	
Losses in process of adjustment, or in suspense.....	15,354 08	
Losses resisted.....	2,300 00	
Total claims for losses.....	\$28,785 62	
Deduct re-insurance.....	268 79	
Net amount of unpaid losses.....		\$28,516 83
Unearned premiums on outstanding risks.....		342,720 93
Reclaimable on perpetual fire policies.....		878,105 97
Salaries and other miscellaneous expenses due or accrued.....		8,562 31
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	200,851 80	
Surplus to policy holders.....		\$500,851 80
Total liabilities.....		<u>\$1,758,757 84</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$63,735,014	\$693,164 03
Written during the year.....	43,089,787	516,957 71
Total.....	<u>\$106,827,801</u>	<u>\$1,210,121 74</u>
Expired and terminated.....	40,690,356	486,033 11
In force at end of the year.....	\$66,137,445	\$724,088 63
Deduct amount re-insured.....	4,359,596	59,498 03
Net amount in force.....	\$61,777,849	\$664,590 60

Perpetual risks not included above, \$43,041,671; premiums on same, \$972,588.72.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$451,048 00
Premiums received.....	6,433 53
Losses paid.....	5,738 00
Losses incurred.....	6,317 00

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.....	\$728,519 31	\$586 85	
Deduct reinsurance, abatement, rebate and return premiums.....	215,652 80	677 83	
Net premiums.....	\$512,866 51	-\$90 98	\$512,775 53
Interest on mortgage loans.....		11,662 32	
Interest on bonds and dividends on stocks.....		7,791 67	
Interest from all other sources.....		865 46	
Rents.....		3,765 00	24,054 45
Total income.....			\$536,859 98
Ledger assets Dec. 31, 1902.....			687,088 52
Total.....			\$1,223,948 50

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$260,263 10	\$10,094 90	
Deduct salvage, \$1,920.62; reinsurance, \$38,958.43..	40,810 30	68 75	
Net amount paid for losses.....	\$219,452 80	\$10,026 15	\$229,478 95
Interest and dividends to stockholders.....			10,000 00
Commissions or brokerage.....			135,007 92
Salaries, fees and other charges of officers, agents and employes.....			32,931 99
Rents.....			7,500 00
Repairs and expenses on real estate.....			1,481 98
Taxes on real estate.....			644 18
All other taxes, licenses and insurance department fees.....			8,280 81
Miscellaneous expenditures.....			34,175 92
Total disbursements.....			\$459,501 75
Balance.....			\$764,446 75

LEDGER ASSETS.

Book value of real estate.....	\$45,327 21
Mortgage loans on real estate.....	310,200 00
Book value of stocks and bonds, excluding interest.....	307,203 00
Cash in office and in bank.....	20,919 50
Agents' balances, representing business written subsequent to Oct. 1, last.....	61,941 16
Agents' balances, representing business written prior to Oct. 1, last....	1,053 35
Counter premiums.....	17,802 53
Total ledger assets.....	\$764,446 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,421 04	
Interest accrued on stocks and bonds	2,285 40	\$3,706 44
Market value of real estate over book value.....		4,672 79
Market value of stocks and bonds over book value.		2,922 00
Due from other companies for reinsurance.....		754 72
Gross assets.....		\$776,502 70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,053 35
Total admitted assets	\$775,449 35

LIABILITIES.

Losses adjusted and unpaid.....	\$15,239 62
Losses in process of adjustment, or in suspense.....	34,458 75
Losses resisted.....	6,451 54
Total claims for losses.	\$56,149 91
Deduct re-insurance	8,861 10
Net amount of unpaid losses	\$47,288 81
Unearned premiums on outstanding risks.....	360,879 06
Salaries and other miscellaneous expenses due or accrued.....	1,333 33
Commissions and other charges due agents and brokers	3,474 71
Due for return premiums and re-insurance	1,902 44
Cash capital	\$250,000 00
Surplus over all liabilities	110,571 00
Surplus to policy holders	\$360,571 00
Total liabilities.	\$775,449 35

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$67,648,279	\$710,402 35	\$669,270	\$19,914 36
Written during the year.....	58,279,644	728,519 31	63,457	586 85
Total.....	\$125,927,923	\$1,438,921 66	\$732,727	\$20,501 21
Expired and terminated.....	50,474,010	588,935 91	732,727	20,501 21
In force at end of the year.....	\$75,453,913	\$849,995 75	-	-
Deduct amount re-insured	15,956,720	187,789 10	-	-
Net amount in force.....	\$59,497,193	\$662,206 65	-	-

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>
Virginia.....	\$10,000	\$20,032 30

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$557,681 00
Premiums received	6,478 48
Losses paid	2,134 45
Losses incurred	2,232 99

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)	\$2,667,517 84	
Deduct reinsurance, abatement, rebate and return premiums	655,476 68	
Net premiums.		\$2,012,041 16
Interest on mortgage loans	\$22,399 78	
Interest on bonds and dividends on stocks	89,878 69	
Interest from all other sources.	306 90	
Rents	1,905 31	114,490 68
Profit on sale or maturity of ledger assets.		2,741 37
Uncollected premiums of previous years		10,540 16
Total income		\$2,139,613 37
Ledger assets Dec. 31, 1902		3,040,857 03
Total.		\$5,180,470 40

DISBURSEMENTS.

Gross amount paid for losses. (Fire).	\$1,097,631 85	
Deduct salvage, \$1,952.48; reinsurance, \$136,073.62.	138,026 10	
Net amount paid for losses		\$959,605 75
Interest and dividends to stockholders		48,000 00
Commissions or brokerage		478,491 69
Salaries, fees and other charges of officers, agents and employes		126,547 64
Rents.		3,356 54
Repairs and expenses on real estate		850 50
Taxes on real estate		8,645 50
All other taxes, licenses and insurance department fees		44,121 99
Loss on sale or maturity of ledger assets		6,392 21
Miscellaneous expenditures.		170,976 78
Total disbursements		\$1,846,988 80
Balance		\$3,333,481 80

LEDGER ASSETS.

Book value of real estate	\$250,075 07
Mortgage loans on real estate.	363,650 00
Book value of stocks and bonds, excluding interest	2,286,057 14
Cash in office and in bank	102,560 25
Agents' balances, representing business written subsequent to Oct. 1, last	300,599 24
Agents' balances, representing business written prior to Oct. 1, last ...	30,540 10
Total ledger assets	\$3,333,481 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,859 52	
Interest accrued on stocks and bonds	10,235 00	\$15,094 52
Market value of real estate over book value		2,924 93
Market value of stocks and bonds over book value.		126,042 86
Gross assets		\$3,477,544 11

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$30,540 10
Total admitted assets	\$3,447,004 01

LIABILITIES.

Losses adjusted and unpaid.	\$33,198 58	
Losses in process of adjustment, or in suspense	143,672 88	
Losses resisted.	15,900 00	
Total claims for losses	\$192,771 46	
Deduct re-insurance	28,350 36	
Net amount of unpaid losses		\$164,421 10
Unearned premiums on outstanding risks		1,717,468 09
Salaries and other miscellaneous expenses due or accrued.		16,491 60
Cash capital.	\$300,090 00	
Surplus over all liabilities	1,248,623 22	
Surplus to policy holders		\$1,548,623 22
Total liabilities		\$3,447,004 01

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$365,100,549	\$3,373,720 85
Written during the year	240,926,830	2,667,517 84
Total.	\$606,027,379	\$6,041,238 69
Expired and terminated.	244,397,685	2,364,996 71
In force at end of the year	\$361,629,694	\$3,676,241 98
Deduct amount reinsured	35,062,428	371,940 38
Net amount in force.	\$326,567,266	\$3,304,301 60

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>
Oregon	\$50,000	\$10,586 78
Georgia	10,000	32,363 12
Virginia	16,000	20,590 88

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$819,591 00
Premiums received.	13,293 10
Losses paid	9,764 66
Losses incurred	10,261 19

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)	\$1,351,764	01
Deduct reinsurance, abatement, rebate and return premiums	271,371	64
Net premiums.....	\$1,080,392	37
Interest on mortgage loans	\$12,585	92
Interest on collateral loans	1,753	42
Interest on bonds and dividends on stocks	52,094	56
Rents—including company's own occupancy	52,030	72
Profit on sale or maturity of ledger assets	19,297	25
Total income.....	\$1,215,154	24
Ledger assets Dec. 31, 1902	2,290,879	00
Total	\$3,509,033	24

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$580,854	62
Deduct salvage, \$4,951.19; reinsurance, \$74,084.76.....	79,035	95
Net amount paid for losses	\$501,818	67
Interest and dividends to stockholders	75,198	00
Commissions or brokerage	268,817	47
Salaries, fees and other charges of officers, agents and employes.....	88,757	65
Rents—including company's own occupancy	16,250	00
Repairs and expenses on real estate	15,813	10
Taxes on real estate	10,055	18
All other taxes, licenses and insurance department fees.....	18,869	50
Miscellaneous expenditures	57,663	41
Total disbursements	\$1,053,242	98
Balance	\$2,455,790	26

LEDGER ASSETS.

Book value of real estate	\$672,929	76
Mortgage loans on real estate	253,200	00
Loans secured by collateral	36,000	00
Book value of stocks and bonds, excluding interest ..	1,225,988	13
Cash in office and in bank	99,251	89
Agents' balances, representing business written subsequent to Oct. 1, last	168,254	29
Agents' balances, representing business written prior to Oct. 1, last ..	136	19
Total ledger assets.....	\$2,455,790	26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,464 45	
Interest accrued on stocks and bonds	5,867 75	
Interest accrued on collateral loans	160 41	
Interest accrued on other assets	158 45	
Rents accrued on company's property	6,740 54	\$15,391 60
Commissions on reinsurance		<u>11,339 82</u>
Gross assets		\$2,482,521 68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$136 19	
Book value of stocks and bonds over market value	8,472 13	\$8,608 32
Total admitted assets		<u>\$2,473,913 36</u>

LIABILITIES.

Losses adjusted and unpaid	\$16,259 38	
Losses in process of adjustment, or in suspense	73,462 85	
Losses resisted	7,515 00	
Total claims for losses	\$97,237 23	
Deduct re-insurance	15,554 57	
Net amount of unpaid losses		\$81,682 66
Unearned premiums on outstanding risks		867,932 27
Salaries and other miscellaneous expenses due or accrued		5,629 84
Commissions and other charges due agents and brokers		29,517 26
Due for re-insurance		8,634 46
Cash capital	\$250,000 00	
Surplus over all liabilities	1,230,516 87	
Surplus to policy holders		<u>\$1,480,516 87</u>
Total liabilities		\$2,473,913 36

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$166,673,907	\$1,608,981 18
Written during the year	126,164,904	1,351,764 01
Total	<u>\$292,838,811</u>	<u>\$2,960,745 19</u>
Expired and terminated	106,437,385	1,101,089 20
In force at end of the year	\$186,401,426	\$1,859,655 99
Deduct amount re-insured	14,046,652	162,333 19
Net amount in force	<u>\$172,354,774</u>	<u>\$1,697,322 80</u>

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>
Georgia	\$10,000	\$21,328 62
Virginia	13,500	11,025 14

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$654,713 00
Premiums received	9,585 17
Losses paid	4,873 71
Losses incurred	5,700 21

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, 1903.

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).....	\$160,658 81	
Deduct reinsurance, abatement, rebate and return premiums	12,132 09	
Net premiums.....		\$148,526 72
Interest on mortgage loans.....	\$1,904 97	
Interest on bonds and dividends on stocks	33,137 50	
Interest from all other sources	579 36	
Rents—including company's own occupancy	10,592 48	46,214 31
Profit on sale or maturity of ledger assets		2,760 00
Income from other sources		525 07
Total income		\$198,026 10
Ledger assets Dec. 31, 1902.....		825,252 25
Total		\$1,023,278 35

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$44,251 13	
Deduct reinsurance.....	550 26	
Net amount paid for losses		\$43,700 87
Interest and dividends to stockholders		7,000 00
Commissions or brokerage		22,134 69
Salaries, fees and other charges of officers, agents and employes.....		17,855 48
Rents—including company's own occupancy		1,500 00
Repairs and expenses on real estate.....		5,057 04
Taxes on real estate		1,678 52
All other taxes, licenses and insurance department fees		1,262 16
Loss on sale or maturity of ledger assets		4,000 00
Dividends to policy holders		68,660 30
Miscellaneous expenditures		3,606 25
Premiums on securities purchased		6,481 93
Total disbursements.....		\$182,987 24
Balance		\$840,341 11

LEDGER ASSETS.

Book value of real estate		\$49,420 00
Mortgage loans on real estate		54,000 00
Book value of stocks and bonds, excluding interest		711,680 00
Cash in office and in bank		10,048 88
Agents' balances, representing business written subsequent to Oct. 1, last		15,192 23
Total ledger assets		\$840,341 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$871 51	
Interest accrued on stocks and bonds	8,978 15	
Rents due and accrued on company's property	730 00	\$10,579 66
Market value of real estate over book value		200 00
Market value of stocks and bonds over book value		75,077 75
Total admitted assets		\$926,198 52

LIABILITIES.

Losses adjusted and unpaid	\$80 15	
Losses in process of adjustment, or in suspense	1,587 50	
Losses resisted	200 00	
Net amount of unpaid losses		\$1,867 65
Unearned premiums on outstanding risks		281,867 01
Dividends remaining unpaid		8,000 10
Commissions and other charges due agents and brokers		2,225 50
Due for return premiums		822 14
Cash capital	\$100,000 00	
Surplus over all liabilities	531,416 12	
Surplus to policy holders		\$631,416 12
Total liabilities		\$926,198 52

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$38,497,366	\$557,258 82
Written during the year	10,910,091	160,658 81
Total	\$49,407,457	\$717,917 63
Expired and terminated	10,604,816	157,694 64
In force at end of the year	\$38,802,641	\$560,222 99
Deduct amount re-insured	635,612	10,050 15
Net amount in force	\$38,167,029	\$550,172 84

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,305,551 00
Premiums received	16,715 71
Losses paid	5,112 59
Losses incurred	3,372 59

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)	\$84,974 50	
Deduct reinsurance, abatement, rebate and return premiums	6,264 42	
Net premiums		\$78,710 08
Interest on mortgage loans.....	\$3,817 75	
Interest on bonds and dividends on stocks.....	16,331 06	
Interest from all other sources.....	1,424 10	21,572 91
Income from other sources.....		472 35
Total income.....		\$100,755 34
Ledger assets Dec. 31, 1902		472,992 56
Total		\$573,747 90

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$30,309 63	
Deduct reinsurance	2 91	
Net amount paid for losses		\$30,306 72
Interest and dividends to stockholders		21,746 06
Commissions or brokerage		9,008 81
Salaries, fees and other charges of officers, agents and employes.		9,505 00
Rents—including company's own occupancy		1,436 00
Taxes, licenses and insurance department fees		1,756 11
Miscellaneous expenditures		2,694 42
Total disbursements		\$76,453 12
Balance.....		\$497,294 78

LEDGER ASSETS.

Mortgage loans on real estate.	\$62,400 00
Book value of stocks and bonds, excluding interest	378,948 68
Cash in office and in bank	45,648 25
Agents' balances, representing business written subsequent to Oct. 1, last	4,986 35
Agents' balances, representing business written prior to Oct. 1, last...	393 50
Southern Railway Co. equipment notes	4,918 00
Total ledger assets.....	\$497,294 78

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$3,066 17	
Interest accrued on other assets	212 50	\$3,278 67
Market value of stocks and bonds over book value		40,523 32
Gross assets		\$541,096 77

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ...	\$393 50
Total admitted assets	\$540,703 27

LIABILITIES.

Losses adjusted and unpaid	\$1,563 83	
Losses in process of adjustment, or in suspense.....	2,074 44	
Net amount of unpaid losses		\$3,638 27
Unearned premiums on outstanding risks.....		155,687 31
Dividends remaining unpaid		2,316 12
Salaries and other miscellaneous expenses due or accrued		1,364 85
Commissions and other charges due agents and brokers		705 80
Surplus to policy holders.....		376,990 92
Total liabilities		\$540,703 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$27,718,309	\$295,138 87
Written during the year	8,059,556	84,974 50
Total.....	\$35,777,865	\$380,113 37
Expired and terminated	6,908,564	72,631 29
In force at end of the year	\$28,869,301	\$307,482 08
Deduct amount re-insured	193,050	2,383 05
Net amount in force.....	\$28,676,251	\$305,099 03

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$298,800 00
Premiums received.....	3,755 66
Losses paid	518 16
Losses incurred	518 16

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)	\$150,632 37	
Deduct reinsurance, abatement, rebate and return premiums	901 27	
Net premiums		\$149,731 10
Interest on mortgage loans	\$5,530 27	
Interest on collateral loans.....	11,053 21	
Interest on bonds and dividends on stocks	10,895 00	
Interest from all other sources.....	711 71	
Rents	547 55	28,737 74
Income from other sources.....		976 75
Total income.....		\$179,445 59
Ledger assets Dec. 31, 1902		664,551 53
Total		\$843,997 12

DISBURSEMENTS.

Amount paid for losses (Fire)	\$42,204 94
Interest and dividends to stockholders	66,032 42
Commissions or brokerage	23,247 96
Salaries, fees and other charges of officers, agents and employes	15,042 30
Taxes on real estate.....	327 32
All other taxes, licenses and insurance department fees.	2,764 33
Miscellaneous expenditures.....	8,084 36
Total disbursements	\$157,703 63
Balance.....	\$686,293 49

LEDGER ASSETS.

Book value of real estate.....	\$16,316 36
Mortgage loans on real estate.	102,875 00
Loans secured by collateral.....	268,200 00
Book value of stocks and bonds, excluding interest	247,902 75
Cash in office and in bank	37,408 82
Agents' balances, representing business written subsequent to Oct. 1, last	13,590 16
Total ledger assets	\$686,293 49

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,535 20	
Interest accrued on stocks and bonds	1,047 25	
Interest accrued on collateral loans	778 54	
Interest accrued on other assets	20 40	
Rents due and accrued on company's property.....	150 00	\$3,531 39
Market value of real estate over book value		283 64
Market value of stocks and bonds over book value.....		18,054 25
Total admitted assets.....		\$708,162 77

LIABILITIES.

Losses in process of adjustment, or in suspense	\$1,200 00
Unearned premiums on outstanding risks.....	244,436 56
Dividends remaining unpaid.....	4,200 00
Salaries and other miscellaneous expenses due or accrued	350 00
Commissions and other charges due agents and brokers.	2,199 47
Surplus to policy holders	455,776 74
Total liabilities	\$708,162 77

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$32,679,594	\$478,988 35
Written during the year	10,070,410	150,632 87
Total	\$42,750,004	\$629,620 72
Expired and terminated	10,164,078	152,372 44
In force at end of the year	\$32,586,226	\$477,248 28

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$981,368 00
Premiums received	15,669 38
Losses paid	5,508 17
Losses incurred.....	6,508 17

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)	\$181,033 40	
Deduct reinsurance, abatement, rebate and return premiums	8,241 36	
Net premiums		\$172,792 04
Interest on mortgage loans	\$4,499 42	
Interest on bonds and dividends on stocks	7,759 00	
Interest from all other sources	14,130 67	
Rents	1,553 27	27,942 36
Profit on sale or maturity of ledger assets.....		8,949 55
Income from other sources		1,655 84
Total income.....		\$211,339 79
Ledger assets Dec. 31, 1902		598,028 42
Total.....		\$809,368 21

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$56,791 26	
Deduct salvage, \$35.65; reinsurance, \$576.52	612 17	
Net amount paid for losses.. ..		\$56,179 09
Deposit premiums returned.....		78,570 94
Commissions or brokerage.....		25,424 80
Salaries, fees and other charges of officers, agents and employes.....		25,169 29
Rents—including company's own occupancy		1,696 00
Repairs and expenses on real estate.....		468 00
Taxes on real estate		351 25
All other taxes, licenses and insurance department fees.....		2,172 28
All other disbursements, viz: Reinsurance		2,903 90
Total disbursements		\$192,935 55
Balance		\$616,432 66

LEDGER ASSETS.

Book value of real estate.....	\$14,250 00
Mortgage loans on real estate	75,311 60
Loans secured by collateral	12,350 00
Book value of stocks and bonds, excluding interest.....	470,900 00
Cash in office and in bank	26,188 06
Agents' balances, representing business written subsequent to Oct. 1, last	16,227 99
Office premiums.....	1,205 01
Total ledger assets	\$616,432 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,795 67	
Interest due and accrued on stocks and bonds	1,487 50	
Interest due and accrued on collateral loans	143 62	\$3,426 79
		<hr/>
Market value of stocks and bonds over book value		59,965 25
		<hr/>
Total admitted assets		\$679,824 70

LIABILITIES.

Losses in process of adjustment, or in suspense	\$1,100 00
Unearned premiums on outstanding risks	311,375 22
Dividends remaining unpaid	4,172 33
Commissions and other charges due agents and brokers	2,434 20
Surplus to policy holders	360,742 95
	<hr/>
Total liabilities	\$679,824 70

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums</i>
In force December 31, 1902	\$40,841,243	\$612,303 89
Written during the year	11,910,030	181,033 40
	<hr/>	<hr/>
Total	\$52,751,273	\$793,337 29
Expired and terminated	12,092,361	186,260 12
	<hr/>	<hr/>
In force at end of the year	\$40,658,912	\$607,077 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,043,087 00
Premiums received	16,064 73
Losses paid	2,080 92
Losses incurred	2,080 92

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, 1903.

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, \$210,000.

INCOME.

Gross premiums (Fire)	\$1,210,246 06	
Deduct reinsurance, abatement, rebate and return premiums	313,051 99	
Net premiums		\$897,194 07
Interest on bonds	\$26,902 25	
Interest from all other sources	2,707 05	29,609 30
Received from home office		5,485 00
Total income		\$932,288 37
Ledger assets Dec. 31, 1902		1,006,660 22
Total		\$1,938,948 59

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$534,696 69	
Deduct salvage, \$2,952.19; reinsurance, \$64,191.94	67,144 13	
Net amount paid for losses		\$467,552 56
Commissions or brokerage		186,799 59
Salaries, fees and other charges of officers, agents and employes		80,994 64
Rents		6,974 00
Taxes, licenses and insurance department fees		23,918 20
Miscellaneous expenditures		58,090 71
Remitted to home office		5,168 49
Total disbursements		\$829,458 19
Balance		\$1,109,490 40

LEDGER ASSETS.

Book value of bonds, excluding interest	\$852,095 50
Cash in office and in bank	123,481 88
Agents' balances, representing business written subsequent to Oct. 1, last	129,355 95
Agents' balances, representing business written prior to Oct. 1, last	3,278 19
Bills receivable taken for fire risks	1,278 88
Total ledger assets	\$1,109,490 40

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,278 19	
Book value of real estate over market value.....	13,464 25	\$16,742 44
Total admitted assets		\$1,092,747 96

LIABILITIES.

Losses adjusted and unpaid.....	\$9,788 07	
Losses in process of adjustment, or in suspense.....	64,865 85	
Losses resisted.....	7,209 72	
Total claims for losses	\$81,863 64	
Deduct re-insurance	1,040 01	
Net amount of unpaid losses		\$80,823 63
Unearned premiums on outstanding risks.....		607,948 17
Commissions and other charges due agents and brokers.....		2,589 05
Deposit capital	\$210,000 00	
Surplus over all liabilities	191,387 11	
Surplus to policy holders		\$401,387 11
Total liabilities		\$1,092,747 96

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$80,824,902	\$1,106,215 80
Written during the year	88,322,958	1,210,246 06
Total.....	\$169,147,860	\$2,316,461 86
Expired and terminated	72,531,178	1,048,200 94
In force at end of the year.....	\$96,616,682	\$1,268,260 92
Deduct amount re-insured	8,512,837	112,290 67
Net amount in force	\$88,103,845	\$1,155,970 25

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>
Oregon	\$50,000	\$24,696 29
New Mexico	10,000	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$211,254 00
Premiums received.....	5,639 47
Losses paid.....	8,918 54
Losses incurred.....	7,443 57

ATLAS ASSURANCE COMPANY,

LONDON, ENG.

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

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

Deposit Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$1,189,420 08	
Deduct reinsurance, abatement, rebate and return premiums	299,574 14	
Net premiums ..		\$889,845 94
Interest on bonds and dividends on stocks	\$28,565 39	
Interest from all other sources.....	774 89	29,340 28
Profit on sale or maturity of ledger assets.		14,000 00
Received from home office		56,829 27
Total income.....		\$990,015 49
Ledger assets Dec. 31, 1902		1,207,648 99
Total.....		\$2,197,664 48

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$561,969 83	
Deduct salvage, \$6,524.15; reinsurance, \$28,409.57.....	34,933 72	
Net amount paid for losses		\$527,036 11
Commissions or brokerage		191,234 67
Salaries, fees and other charges of officers, agents and employes		55,162 00
Rents		4,831 18
Taxes, licenses and insurance department fees		22,832 50
Miscellaneous expenditures.....		61,707 29
Remitted to home office		51,715 24
Total disbursements		\$914,518 99
Balance.....		\$1,283,145 49

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,075,148 75
Cash in office and in bank	78,162 16
Agents' balances, representing business written subsequent to Oct. 1, last	122,918 07
Due from other companies for reinsurance.....	6,916 51
Total ledger assets	\$1,283,145 49

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$12,258 31
Gross assets	<u>\$1,295,403 80</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, viz:	
Bonds	\$15,116 25
National Bank of Illinois.....	693 21
Total admitted assets.....	<u>\$1,279,594 34</u>

LIABILITIES.

Losses adjusted and unpaid	\$6,285 38
Losses in process of adjustment, or in suspense	63,950 61
Losses resisted.....	3,549 07
Total claims for losses.....	<u>\$73,785 06</u>
Deduct re-insurance	5,805 01
Net amount of unpaid losses	\$67,980 05
Unearned premiums on outstanding risks.....	633,407 63
Due for reinsurance.....	4,613 01
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	<u>373,593 65</u>
Surplus to policy holders.....	<u>\$573,593 65</u>
Total liabilities.....	<u>\$1,279,594 34</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$111,103,874	\$1,356,532 16
Written during the year	100,887,059	1,189,420 08
Total.....	<u>\$211,990,933</u>	<u>\$2,545,952 24</u>
Expired and terminated	101,579,842	1,177,888 44
In force at end of the year.	\$110,411,091	\$1,368,063 80
Deduct amount re-insured	9,323,644	118,530 30
Net amount in force.. .. .	<u>\$101,087,447</u>	<u>\$1,249,533 50</u>

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>
Ohio	\$100,000	\$38,804 06
Oregon.....	50,000	12,372 19
New Mexico.....	10,000	14,124 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$280,003 00
Premiums received.....	3,565 55
Losses paid	4,281 40
Losses incurred	4,381 40

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	\$1,653,294 44	\$322,758 06	
Deduct reinsurance, abatement, rebate and return premiums	402,746 90	62,921 92	
Net premiums	\$1,250,547 54	\$259,836 14	\$1,510,383 68
Interest on bonds and dividends on stocks			37,353 16
Total income			\$1,547,736 84
Ledger assets Dec. 31, 1902			1,333,387 56
Total			\$2,881,124 40

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$710,707 74	\$294,817 49	
Deduct salvage, \$12,715.71; reinsurance, \$121,763.73	63,244 61	71,234 83	
Net amount paid for losses	\$647,463 13	\$223,582 66	\$871,045 79
Commissions or brokerage			278,645 17
Salaries, fees and other charges of officers, agents and employes			64,760 41
Taxes, licenses and insurance department fees			42,181 25
Miscellaneous expenditures			111,038 31
Remitted to home office			70,924 42
Total disbursements			\$1,438,595 35
Balance			\$1,442,529 05

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,066,971 56
Cash in bank	169,720 71
Agents' balances, representing business written subsequent to Oct. 1, last	204,834 79
Agents' balances, representing business written prior to Oct. 1, last	1,001 99
Total ledger assets	\$1,442,529 05

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$11,833 20
Gross assets	\$1,454,362 25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,001 99	
Book value of ledger assets over market value.	<u>26,055 87</u>	<u>\$27,057 36</u>
Total admitted assets		\$1,427,304 89

LIABILITIES.

Losses adjusted and unpaid	\$29,288 31	
Losses in process of adjustment, or in suspense	63,118 72	
Losses resisted	<u>8,379 11</u>	
Net amount of unpaid losses		\$100,786 14
Unearned premiums on outstanding risks.		849,771 77
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	<u>276,746 98</u>	
Surplus to policy holders		<u>\$476,746 98</u>
Total liabilities		\$1,427,304 89

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$116,257,605	\$1,509,532 87	\$3,869,016	\$89,449 43
Written during the year	<u>122,598,895</u>	<u>1,653,294 44</u>	<u>38,322,072</u>	<u>322,758 06</u>
Total.....	\$238,856,500	\$3,162,827 31	\$42,221,088	\$412,207 49
Expired and terminated	<u>111,391,570</u>	<u>1,493,195 79</u>	<u>38,784,180</u>	<u>329,379 43</u>
In force at end of the year.	\$127,464,930	\$1,669,631 52	\$3,436,908	\$82,828 06
Deduct amount re-insured	<u>7,103,940</u>	<u>89,520 72</u>	-	-
Net amount in force.....	\$120,360,990	\$1,580,110 80	\$3,436,908	\$82,828 06

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>
California	\$110,000	\$65,516 80
Georgia	10,000	19,398 23
New Mexico	10,000	11,881 08
Ohio	100,000	51,623 36
Virginia.....	26,300	16,923 06

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$624,432 00
Premiums received.....	11,714 09
Losses paid	7,303 72
Losses incurred.....	7,319 52

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)	\$1,476,897 37	
Deduct reinsurance, abatement, rebate and return premiums	412,761 13	
Net premiums.....		\$1,064,136 24
Interest on bonds and dividends on stocks	\$36,727 00	
Rents—including company's own occupancy	44,778 00	81,505 00
Total income.....		\$1,145,641 24
Ledger assets Dec. 31, 1902		1,680,504 35
Total		\$2,826,145 59

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$642,663 14	
Deduct salvage, \$4,628.73; reinsurance, \$87,574.45.....	92,203 18	
Net amount paid for losses.....		\$550,459 96
Commissions or brokerage		246,531 93
Salaries, fees and other charges of officers, agents and employes.....		82,312 05
Rents—including company's own occupancy		7,517 16
Repairs and expenses on real estate		17,803 06
Taxes on real estate		4,308 69
All other taxes, licenses and insurance department fees.....		25,300 66
Loss on sale or maturity of ledger assets		14,254 75
Miscellaneous expenditures.....		49,333 94
Remitted to home office		65,676 58
Commissions on premiums in course of collection Dec. 31, 1902		39,321 59
Total disbursements		\$1,102,820 77
Balance		\$1,723,524 82

LEDGER ASSETS.

Book value of real estate	\$433,187 16
Book value of stocks and bonds, excluding interest ..	967,040 17
Cash in office and in bank	187,396 82
Agents' balances, representing business written subsequent to Oct. 1, last ..	128,625 80
Agents' balances, representing business written prior to Oct. 1, last ...	2,174 69
Bills receivable taken for fire risks	367 93
Due from other companies for reinsurance	4,532 25
Total ledger assets	\$1,723,524 82

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$12,443 55
Market value of stocks and bonds over book value.....	759 83
Gross assets.....	\$1,736,525 20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ...	\$2,174 69
Total admitted assets.....	\$1,734,353 51

LIABILITIES.

Losses adjusted and unpaid.....	\$51,641 48
Losses in process of adjustment, or in suspense.....	64,240 55
Losses resisted.....	6,421 56
Total claims for losses.....	\$122,303 59
Deduct re-insurance.....	7,041 93
Net amount of unpaid losses.....	\$115,261 66
Unearned premiums on outstanding risks.....	847,846 84
Due for re-insurance.....	19,613 58
Contingent liability.....	10,000 00
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	541,631 43
Surplus to policy holders.....	\$741,631 43
Total liabilities.....	\$1,734,353 51

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$183,910,043	\$1,927,444 43
Written during the year.....	132,095,326	1,476,897 37
Total.....	\$316,005,369	\$3,404,341 80
Expired and terminated.....	130,083,726	1,443,682 67
In force at end of the year.....	\$185,921,643	\$1,960,659 13
Deduct amount reinsured.....	28,914,923	314,866 60
Net amount in force.....	\$157,006,720	\$1,645,792 53

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>
Ohio.....	\$100,000	\$30,548 52
Oregon.....	50,000	4,640 76
Georgia.....	10,000	-
Virginia.....	25,000	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$791,376 00
Premiums received.....	15,388 50
Losses paid.....	15,495 92
Losses incurred.....	16,251 42

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.....	\$4,031,730 15	\$255,800 60	
Deduct reinsurance, abatement, rebate and return premiums.....	1,211,324 37	52,222 69	
Net premiums.....	\$2,820,405 78	\$203,577 91	\$3,023,983 69
Interest on mortgage loans.....		7,697 73	
Interest on bonds and dividends on stocks.....		68,454 78	
Rents—including company's own occupancy.....		56,979 69	133,132 20
Total income.....			\$3,157,115 89
Ledger assets Dec. 31, 1902.....			3,780,713 39
Total.....			\$6,937,829 28

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine</i>	
Gross amount paid for losses.....	\$1,640,082 45	\$225,600 58	
Deduct salvage, \$48,523.61; reinsurance, \$180,506.36	140,408 86	88,621 11	
Net amount paid for losses.....	\$1,499,673 59	\$136,979 47	\$1,636,653 06
Deposit premiums returned.....			955 55
Commissions or brokerage.....			592,498 70
Salaries, fees and other charges of officers, agents and employes.....			144,387 47
Rents—including company's own occupancy.....			18,162 32
Repairs and expenses on real estate.....			38,301 75
Taxes on real estate.....			11,850 30
All other taxes, licenses and insurance department fees.....			76,265 36
Miscellaneous expenditures.....			140,394 09
Remitted to home office.....			193,606 30
Total disbursements.....			\$2,853,074 90
Balance.....			\$4,084,754 38

LEDGER ASSETS.

Book value of real estate.....	\$782,587 11
Mortgage loans on real estate.....	112,000 00
Book value of stocks and bonds, excluding interest.....	2,114,299 38
Cash in office and in bank.....	452,524 46
Agents' balances, representing business written subsequent to Oct. 1, last	598,502 88
Agents' balances, representing business written prior to Oct. 1, last..	12,194 31
Bills receivable, not matured, taken for marine and inland risks. ...	3,242 58
Bills receivable taken for fire risks.....	3,049 87
Due from other companies for reinsurance.....	6,353 79
Total ledger assets.....	\$4,084,754 38

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,627 50	
Interest accrued on stocks and bonds	1,750 00	
Interest accrued on other assets	204 18	
Rents accrued on company's property	8,654 23	\$12,235 89
Market value of real estate over book value		105,561 58
Market value of stocks and bonds over book value.....		104,394 87
Gross assets		\$4,306,946 22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ..	\$12,194 31
Total admitted assets	\$4,294,751 91

LIABILITIES.

Losses adjusted and unpaid.....	\$106,228 38	
Losses in process of adjustment, or in suspense	238,197 00	
Losses resisted	36,435 00	
Total claims for losses	\$380,860 38	
Deduct re-insurance.....	27,994 56	
Net amount of unpaid losses		\$352,865 82
Unearned premiums on outstanding risks.....		2,333,856 09
Reclaimable on perpetual fire policies.....		105,538 14
Commissions and other charges due agents and brokers.....		63,017 14
Due for return premiums and re-insurance		46,625 85
Deposit capital	\$200,000 00	
Surplus over all liabilities.....	1,192,848 87	
Surplus to policy holders		\$1,392,848 87
Total liabilities		\$4,294,751 91

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$410,408,638	\$4,745,671 66	\$2,359,920	\$67,195 70
Written during the year	336,037,564	4,031,730 15	98,454,640	255,800 60
Total	\$776,446,202	\$8,777,401 81	\$100,814,560	\$322,996 30
Expired and terminated.....	343,806,684	3,975,963 40	95,751,996	210,459 09
In force at end of the year.....	\$432,639,518	\$4,801,438 41	\$5,062,564	\$112,537 21
Deduct amount re-insured	35,514,853	349,879 63	468,243	6,355 85
Net amount in force.....	\$397,124,665	\$4,451,558 78	\$4,594,321	\$106,181 36
Perpetual risks not included above, \$5,545,545.35; premiums on same, \$117,264.59.				

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>
Ohio	\$100,000	\$73,977 74
Oregon	50,000	18,728 76
Virginia	50,000	41,973 13
Georgia	10,000	76,689 47

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,212,223 00
Premiums received.....	34,898 21
Losses paid	13,273 36
Losses incurred.....	17,006 73

HAMBURG BRÉMEN 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, \$205,000.

INCOME.

Gross premiums (Fire).....	\$2,048,231	39
Deduct reinsurance, abatement, rebate and return premiums	350,800	13
Net premiums.....	\$1,697,431	26
Interest on collateral loans.....	185	35
Interest on bonds and dividends on stocks.....	55,430	52
Interest from all other sources.....	2,954	77
Profit on sale or maturity of ledger assets.....	59	26
Total income	\$1,756,061	16
Ledger assets Dec. 31, 1902	1,623,005	75
Total	\$3,379,066	91

DISBURSEMENTS.

Gross amount paid for losses (Fire) ..	\$899,111	10
Deduct salvage, \$6,681.19; reinsurance, \$37,110.99.....	43,792	18
Net amount paid for losses ..	\$855,318	92
Commissions or brokerage	353,710	59
Salaries, fees and other charges of officers, agents and employes	131,231	51
Rents—including company's own occupancy.....	14,063	23
Taxes, licenses and insurance department fees	39,843	01
Loss on sale or maturity of ledger assets	7,752	61
Miscellaneous expenditures.....	92,601	32
Remitted to home office	105,054	75
Total disbursements	\$1,599,575	94
Balance	\$1,779,490	97

LEDGER ASSETS.

Book value of bonds, excluding interest ..	\$1,564,920	72
Cash in bank	58,477	39
Agents' balances, representing business written subsequent to Oct. 1, last	153,654	31
Agents' balances, representing business written prior to Oct. 1, last...	2,438	55
Total ledger assets	\$1,779,490	97

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$19,715 00
Market value of stocks and bonds over book value	374,10 58
Gross assets	<u>\$1,836,616 50</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ...	\$2,438 55
Total admitted assets.....	<u>\$1,834,177 95</u>

LIABILITIES.

Losses adjusted and unpaid	\$18,145 00
Losses in process of adjustment, or in suspense	74,135 00
Losses resisted	17,500 00
Total claims for losses	<u>\$109,780 00</u>
Deduct re-insurance	5,180 00
Net amount of unpaid losses	\$104,600 00
Unearned premiums on outstanding risks	1,292,885 25
Deposit capital	\$205,000 00
Surplus over all liabilities	<u>231,692 70</u>
Surplus to policy holders	\$436,692 70
Total liabilities	<u>\$1,834,177 95</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$189,041,927	\$2,414,243 08
Written during the year	149,486,017	2,048,231 39
Total	<u>\$338,527,944</u>	<u>\$4,462,474 47</u>
Expired and terminated	133,792,401	1,834,231 94
In force at end of the year	\$204,735,543	\$2,628,242 53
Deduct amount re-insured	7,060,910	90,933 87
Net amount in force	<u>\$197,674,633</u>	<u>\$2,537,308 66</u>

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>
Georgia	\$10,000	\$19,443 14
Oregon.....	50,000	18,718 17
Virginia	27,500	70,620 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,868,832 00
Premiums received	39,436 85
Losses paid	30,355 76
Losses incurred	28,980 76

LAW UNION AND CROWN INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES 1897.

HALL & HENSHAW, *Managers*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$536,855 29	
Deduct reinsurance, abatement, rebate and return premiums	167,054 64	
Net premiums.		\$369,800 65
Interest on bonds and dividends on stocks	\$19,548 94	
Interest from all other sources.....	110 30	19,659 24
Profit on sale or maturity of ledger assets		3,450 00
Received from home office.		168,563 27
Total income		\$561,473 16
Ledger assets Dec. 31, 1902		695,911 75
Total.....		\$1,257,384 91

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$195,150 13	
Deduct salvage, \$1,212.60; reinsurance, \$23,222.42.....	24,435 02	
Net amount paid for losses		\$170,715 11
Commissions or brokerage		100,787 77
Salaries, fees and other charges of officers, agents and employes.....		8,936 35
Rents.		1,249 92
Taxes, licenses and insurance department fees.....		9,942 64
Miscellaneous expenditures.		10,569 37
Remitted to home office.....		73,516 06
Total disbursements		\$375,717 22
Balance ..		\$881,667 69

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$793,302 50
Cash in bank	26,079 86
Agents' balances, representing business written subsequent to Oct. 1, last	62,238 33
Agents' balances, representing business written prior to Oct. 1, last ...	47 00
Total ledger assets	\$881,667 69

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$8,094 17	
Interest accrued on other assets	87 02	\$8,181 19
Gross assets		<u>\$889,848 88</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$47 00	
Book value of stocks and bonds over market value	35,600 00	\$35,647 00
Total admitted assets		<u>\$854,201 88</u>

LIABILITIES.

Losses adjusted and unpaid	\$8,364 23	
Losses in process of adjustment, or in suspense	13,379 29	
Losses resisted.	11,381 25	
Total claims for losses.	\$33,124 77	
Deduct re-insurance	3,473 50	
Net amount of unpaid losses		\$29,651 27
Unearned premiums on outstanding risks.		234,251 24
Due for return premiums and re-insurance.....		7,612 77
Deposit capital	\$200,000 00	
Surplus over all liabilities.....	382,686 60	
Surplus to policy holders		<u>\$582,686 60</u>
Total liabilities.....		<u>\$854,201 88</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$38,273,079	\$456,951 32
Written during the year.	45,101,678	536,855 29
Total	\$83,374,757	\$993,806 61
Expired and terminated	40,300,825	474,781 12
In force at end of the year	\$43,073,932	\$519,025 49
Deduct amount re-insured	4,131,135	53,786 93
Net amount in force	\$38,942,797	<u>\$465,238 56</u>

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>
Georgia	\$10,000	\$342 50
Oregon	50,000	9,398 75
Virginia.	50,000	2,395 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$96,738 00
Premiums received	1,046 54
Losses paid.....	19 27
Losses incurred.	819 27

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, N. Y.

Deposit Capital, \$200,000. •

INCOME.

Gross premiums (Fire)	\$10,552,180 75	
Deduct reinsurance, abatement, rebate and return premiums	3,694,827 01	
Net premiums.	\$6,857,553 74	
Deposit premiums on perpetual risks.	4,329 02	
Interest on mortgage loans	\$130,140 64	
Interest on bonds and dividends on stocks	130,418 33	
Interest from all other sources	25,099 71	
Rents	96,441 68	382,100 36
Profit on sale or maturity of ledger assets		35,380 80
Received from home office		5,817 58
Income from other sources		1,391 86
Total income	\$7,286,572 86	
Ledger assets Dec. 31, 1902	10,881,301 27	
Total	\$18,167,874 13	

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$4,328,566 08	
Deduct salvage, \$71,854.39; re-insurance, \$779,896.59	851,750 98	
Net amount paid for losses	\$3,476,815 10	
Deposit premiums returned	17,472 82	
Commissions or brokerage	1,129,875 76	
Salaries, fees and other charges of officers, agents and employes	377,181 05	
Rents—including company's own occupancy	57,757 86	
Repairs and expenses on real estate	30,880 17	
Taxes, licenses and insurance department fees	143,329 57	
Loss on sale or maturity of ledger assets	8,611 45	
Miscellaneous expenditures	377,150 25	
Remitted to home office	619,593 85	
All other disbursements	10,630 66	
Total disbursements	\$6,249,248 54	
Balance	\$11,918,625 59	

LEDGER ASSETS.

Book value of real estate	\$1,827,751 08
Mortgage loans on real estate	3,498,750 00
Book value of stocks and bonds, excluding interest	3,706,738 59
Cash in office and in bank	1,317,133 34
Agents' balances, representing business written subsequent to Oct. 1, last	1,549,648 94
Agents' balances, representing business written prior to Oct. 1, last....	18,603 64
Total ledger assets	\$11,918,625 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$45,435 05	
Interest accrued on other assets	188 90	
Rents accrued on company's property.	10,000 00	\$55,623 95
Market value of real estate over book value		38,261 92
Market value of stocks and bonds over book value		60,667 66
Other non-ledger assets		2,343 02
Gross assets		\$12,075,522 14

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$18,603 64
Total admitted assets	\$12,056,918 50

LIABILITIES.

Losses adjusted and unpaid	\$24 10
Losses in process of adjustment, or in suspense.	1,123,772 43
Losses resisted	57,250 00
Total claims for losses	\$1,181,046 53
Deduct re-insurance	429,835 89
Net amount of unpaid losses	\$751,210 64
Unearned premiums on outstanding risks.	5,274,438 14
Reclaimable on perpetual fire policies	278,323 80
Commissions and other charges due agents and brokers.	225,560 28
Due for return premiums and re-insurance.	287,122 53
Reserve for contingencies	20,000 00
All other liabilities	59,720 76
Deposit capital	\$200,000 00
Surplus over all liabilities	4,960,542 35
Surplus to policy holders	\$5,160,542 35
Total liabilities.	\$12,056,918 50

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$1,089,814,170	\$11,104,166 23
Written during the year	995,384,801	10,552,180 75
Total	\$2,085,198,971	\$21,656,346 98
Expired and terminated	883,705,407	9,158,681 45
In force at end of the year.	\$1,201,493,564	\$12,497,665 53
Deduct amount re-insured.	242,935,652	2,323,599 48
Net amount in force	\$958,557,912	\$10,174,066 05
Perpetual risks not included above, \$9,187,761; premiums on same, \$292,972.42.		

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>
Ohio	\$100,000	\$13,437 00
Oregon	50,000	44,011 10
Virginia	45,000	96,152 75
Georgia	10,000	117,836 82
New Mexico	10,000	11,097 77

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,624,603 00
Premiums received	90,601 79
Losses paid.	58,913 96
Losses incurred.	66,123 96

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	\$1,903,503 40	\$906,306 44	
Deduct reinsurance, abatement, rebate and re- turn premiums.....	497,883 31	496,970 67	
Net premiums	\$1,405,620 09	\$409,335 77	\$1,814,955 86
Interest on bonds and dividends on stocks		86,429 77	
Interest from all other sources.....		1,434 22	87,863 99
Received from home office			5,944 70
Total income			\$1,908,764 55
Ledger assets Dec. 31, 1902			2,711,346 60
Total			\$4,620,111 15

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$808,339 20	\$519,941 97	
Deduct salvage, \$41,913.23; reinsurance, \$407,121 71.	135,154 91	313,880 03	
Net amount paid for losses.....	\$673,184 29	\$206,061 94	\$879,246 23
Commissions or brokerage			343,897 87
Salaries, fees and other charges of officers, agents and employes			111,865 12
Rents.....			14,724 91
Taxes, licenses and insurance department fees.....			53,927 62
Miscellaneous expenditures.....			116,394 62
Remitted to home office			328,194 51
Total disbursements			\$1,853,250 88
Balance.....			\$2,766,860 27

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$2,177,526 13
Cash in office and in bank	288,533 04
Agents' balances, representing business written subsequent to Oct. 1, last	293,527 47
Agents' balances, representing business written prior to Oct. 1, last ...	7,268 63
Total ledger assets	\$2,766,860 27

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$5,914 59	
Interest accrued on other assets	272 40	\$6,186 99
Due from other companies for reinsurance		38,058 10
Gross assets.....		\$2,811,105 36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$7,268 63	
Book value of ledger assets over market value.....	44,462 38	\$51,731 01
Total admitted assets.....		\$2,759,374 35

LIABILITIES.

Losses adjusted and unpaid.....	\$18,964 00	
Losses in process of adjustment, or in suspense.....	145,163 00	
Losses resisted.....	16,977 00	
Total claims for losses	\$181,104 00	
Deduct re-insurance.	27,549 00	
Net amount of unpaid losses ..		\$153,555 00
Unearned premiums on outstanding risks.....		1,223,248 27
Salaries and other miscellaneous expenses due or accrued		16,601 57
Commissions and other charges due agents and brokers		27,046 77
Due for return premiums and re-insurance		50,431 02
Deposit capital.....	\$510,000 00	
Surplus over all liabilities.....	778,491 72	
Surplus to policy holders		\$1,288,491 72
Total liabilities.		\$2,759,374 35

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$223,071,456	\$2,375,806 00	\$21,914,891	\$102,574 13
Written during the year	124,474,433	1,903,503 40	174,754,651	906,306 44
Total.....	\$347,545,889	\$4,279,309 40	\$196,669,542	\$1,008,880 57
Expired and terminated ..	122,521,191	1,778,298 43	182,293,273	884,120 91
In force at end of the year.....	\$225,024,698	\$2,501,010 97	\$14,376,269	\$124,759 66
Deduct amount reinsured... ..	21,114,307	232,036 95	3,247,966	42,469 29
Net amount in force... ..	\$203,910,391	\$2,268,974 02	\$11,128,303	\$82,290 37

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>
Georgia	\$10,000	\$9,802 40
Ohio.....	100,000	87,610 85
Oregon.....	50,000	23,562 88
Virginia	50,000	25,649 40

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,154,733 00
Premiums received	18,130 99
Losses paid	10,853 94
Losses incurred	11,412 94

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)	\$2,769,461 23	
Deduct reinsurance, abatement, rebate and return premiums	862,997 44	
Net premiums.		\$1,906,463 79
Interest on bonds and dividends on stocks	\$68,614 53	
Interest from all other sources.	334 52	
Rents—including company's own occupancy.	18,306 51	87,255 56
Profit on sale or maturity of ledger assets.....		1,609 23
Total income		\$1,995,328 56
Ledger assets Dec. 31, 1902		2,662,577 97
Total.		\$4,657,906 55

DISBURSEMENTS.

Gross amount paid for losses (Fire).	\$1,057,057 48	
Deduct salvage, \$6,750.26; reinsurance, \$197,040.65.	203,790 91	
Net amount paid for losses ..	\$853,266 57	
Commissions or brokerage	377,693 34	
Salaries, fees and other charges of officers, agents and employes.	143,086 23	
Rents—including company's own occupancy	22,485 22	
Repairs and expenses on real estate	11,360 10	
Taxes on real estate	4,201 41	
All other taxes, licenses and insurance department fees	54,427 63	
Commissions on premiums in course of collection Dec. 31, 1902	76,472 23	
Miscellaneous expenditures.	101,805 96	
Remitted to home office.	258,713 90	
Total disbursements ..	\$1,903,512 59	
Balance ..	\$2,754,393 96	

LEDGER ASSETS.

Book value of real estate	\$300,000 00
Book value of stocks and bonds, excluding interest	1,874,408 07
Cash in office and in bank	177,384 11
Agents' balances, representing business written subsequent to Oct. 1, last	294,448 78
Agents' balances, representing business written prior to Oct. 1, last ...	5,492 81
Bills receivable taken for fire risks.	2,326 81
Cash in hands of United States trustees	75,000 00
Cash in hands of special agents	823 29
Due from other companies	24,510 09
Total ledger assets	\$2,754,393 96

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$26,172 50	
Interest accrued on other assets	2,669 79	
Rents due and accrued on company's property	1,645 04	\$30,487 33
Market value of stocks and bonds over book value		8,181 43
Commissions on unpaid return premiums and reinsurance		6,476 60
Due from other companies for reinsurance		8,746 01
Gross assets		\$2,808,285 33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$5,492 81	
Cash in hands of special agents	823 29	
Due from other companies	347 36	\$6,663 46
Total admitted assets		\$2,801,621 87

LIABILITIES.

Losses adjusted and unpaid	\$22,938 00	
Losses in process of adjustment, or in suspense	90,719 91	
Losses resisted	22,437 22	
Total claims for losses	\$136,095 13	
Deduct re-insurance	19,816 11	
Net amount of unpaid losses		\$116,279 02
Unearned premiums on outstanding risks		1,647,065 51
Due for return premiums and re-insurance		34,282 07
Deposit capital	\$200,000 00	
Surplus over all liabilities	803,995 27	
Surplus to policy holders		\$1,003,995 27
Total liabilities		\$2,801,621 87

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$388,436,717	\$3,554,327 60
Written during the year	259,458,581	2,769,461 23
Total	\$647,895,298	\$6,323,788 83
Expired and terminated	265,083,101	2,611,207 08
In force at end of the year	\$382,812,197	\$3,712,581 80
Deduct amount reinsured	45,844,465	468,391 50
Net amount in force	\$336,967,732	\$3,244,190 30

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>
Virginia	\$50,000	\$16,968 51
Georgia	10,000	25,261 61
Ohio	100,000	60,426 04
Oregon	50,000	23,790 07
New Mexico	10,000	4,323 84

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,561,540 00
Premiums received	23,507 32
Losses paid	10,052 30
Losses incurred	9,891 30

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).....	\$1,965,231 33
Deduct reinsurance, abatement, rebate and return premiums	583,846 20
Net premiums.....	\$1,381,385 13
Interest on bonds and dividends on stocks	56,830 72
Income from other sources.....	586 97
Total income.....	\$1,438,802 82
Ledger assets Dec. 31, 1902	1,797,796 10
Total	\$3,236,598 92

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$842,548 91
Deduct salvage, \$5,272.69; re-insurance, \$88,371.66	93,644 35
Net amount paid for losses	\$748,904 56
Commissions or brokerage	337,882 34
Salaries, fees and other charges of officers, agents and employes	110,069 62
Rents	13,062 76
Taxes, licenses and insurance department fees	41,892 34
Loss on sale or maturity of ledger assets	301 67
Miscellaneous expenditures	88,508 73
Remitted to home office	169,928 30
Total disbursements	\$1,510,550 82
Balance	\$1,726,048 10

LEDGER ASSETS.

Book value of real estate	\$1,200 00
Book value of stocks and bonds, excluding interest.....	1,409,948 35
Cash in office and in bank.....	104,302 13
Agents' balances, representing business written subsequent to Oct. 1, last	205,796 22
Agents' balances, representing business written prior to Oct. 1, last.....	4,459 98
Bills receivable taken for fire risks.....	341 42
Total ledger assets.....	\$1,726,048 10

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$13,454	17
Market value of real estate over book value.	800	00
Due from other companies for re-insurance.....	67	98
Gross assets.....	\$1,740,370	25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,459	98
Book value of stocks and bonds over market value	1,688	35
Total admitted assets.....	\$1,734,221	92

LIABILITIES.

Losses adjusted and unpaid	\$25,881	66
Losses in process of adjustment, or in suspense	69,502	29
Losses resisted	22,742	00
Total claims for losses.....	\$118,125	95
Deduct re-insurance	13,177	05
Net amount of unpaid losses.....	\$104,948	90
Unearned premiums on outstanding risks.....	1,033,916	91
Due for re-insurance	20,780	87
Deposit capital.....	\$200,000	00
Surplus over all liabilities	374,575	24
Surplus to policy holders	\$574,575	24
Total liabilities	\$1,734,221	92

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$195,573,362	\$2,302,430 97
Written during the year.....	151,364,929	1,965,231 33
Total	\$346,938,291	\$4,267,662 30
Expired and terminated.....	157,515,296	1,952,123 75
In force at end of the year	\$189,422,995	\$2,315,538 55
Deduct amount re-insured	20,527,787	268,796 12
Net amount in force	\$168,895,208	\$2,046,742 43

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>
Georgia	\$10,000	\$24,862 67
Ohio	100,000	63,116 37
Oregon	50,000	4,419 56
Virginia.....	50,000	14,589 04

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$658,750 00
Premiums received	12,029 07
Losses paid	4,773 16
Losses incurred.	6,422 60

* MANNHEIM INSURANCE COMPANY,
MANNHEIM, GERMANY.

INCORPORATED IN 1879. COMMENCED BUSINESS IN UNITED STATES IN 1887.

FRANZ HERRMANN, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums (Marine)	\$938,559 42	
Deduct reinsurance, abatement, rebate and return premiums	214,764 95	
Net premiums		\$723,794 47
Total income		\$723,794 47
Ledger assets Dec. 31, 1902		475,842 24
Total		\$1,199,636 71

DISBURSEMENTS.

Gross amount paid for losses (Marine)	\$545,688 22	
Deduct salvage, \$83,942.32; reinsurance, \$75,223.73	159,166 55	
Net amount paid for losses		\$386,521 67
Commissions or brokerage		115,961 56
Salaries, fees and other charges of officers, agents and employes		34,878 64
Rents		4,033 32
Taxes, licenses and insurance department fees		16,732 43
Remitted to home office		103,690 74
Miscellaneous expenditures		30,339 61
Total disbursements		\$692,157 97
Balance		\$507,478 74

LEDGER ASSETS.

Book value of bonds, excluding interest	\$382,375 00
Cash in office and in bank	27,348 02
Agents' balances, representing business written subsequent to Oct. 1, last	91,641 64
Agents' balances, representing business written prior to Oct. 1, last	2,892 42
Bills receivable, not matured, taken for marine and inland risks	3,221 66
Total ledger assets	\$507,478 74

* Admitted April 20, 1904.

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$2,892 42	
Book value of bonds over market value.....	10,375 00	\$13,267 42
Total admitted assets		\$494,211 32

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$45,139 18	
Deduct re-insurance	1,087 21	
Net amount of unpaid losses		\$44,051 97
Unearned premiums on outstanding risks.....		88,682 22
Commissions and other charges due agents and brokers		4,089 79
Due for re-insurance		17,207 05
Deposit capital.	\$200,000 00	
Surplus over all liabilities	140,180 29	
Surplus to policy holders.....		\$340,180 29
Total liabilities.		\$494,211 32

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902.....	\$21,713,370	\$103,762 26
Written during the year.....	206,048,174	938,559 42
Total.....	\$227,761,544	\$1,042,321 68
Expired and terminated	207,149,759	951,065 10
In force at end of the year	\$20,611,785	\$91,256 58
Deduct amount re-insured	1,043,967	2,574 36
Net amount in force	\$19,567,818	\$88,682 22

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)	\$522,903 42	
Deduct reinsurance, abatement, rebate and return premiums	90,127 05	
Net premiums.....		\$432,776 37
Interest on bonds and dividends on stocks	\$16,771 78	
Interest from all other sources	1,940 38	18,712 16
Received from home office.....		64,176 84
Total income.....		\$515,665 37
Ledger assets Dec. 31, 1902.....		603,682 37
Total		\$1,119,347 74

DISBURSEMENTS.

Gross amount paid for losses. (Fire).....	\$311,247 78	
Deduct salvage \$1,386.01; reinsurance \$8,261.45	9,647 46	
Net amount paid for losses		\$301,600 32
Commissions or brokerage		94,388 92
Salaries, fees and other charges of officers, agents and employes.....		42,213 79
Rents.....		2,490 96
Taxes, licenses and insurance department fees		21,308 72
Miscellaneous expenditures		18,354 54
Total disbursements.....		\$480,366 25
Balance		\$638,981 49

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$535,332 62	
Cash in office and in bank.....		51,731 89
Agents' balances, representing business written subsequent to Oct. 1, last		43,289 56
Agents' balances, representing business written prior to Oct. 1, last....		2,627 42
Total ledger assets		\$638,981 49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$2,627 42	
Book value of ledger assets over market value.	28,945 12	\$31,572 54
Total admitted assets		\$607,408 95

LIABILITIES.

Losses adjusted and unpaid	\$25,181 44	
Losses in process of adjustment, or in suspense	25,523 39	
Losses resisted.	8,821 67	
Total claims for losses.	\$59,526 50	
Deduct re-insurance	606 38	
Net amount of unpaid losses.		\$58,920 12
Unearned premiums on outstanding risks.		314,886 33
Salaries and other miscellaneous expenses due or accrued. .		7,500 00
Deposit capital.	\$200,000 00	
Surplus over all liabilities.	26,102 50	
Surplus to policy holders		\$226,102 50
Total liabilities.		\$607,408 95

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$51,559,612	\$723,092 10
Written during the year	33,907,451	522,903 42
Total	\$85,467,063	\$1,245,995 52
Expired and terminated	38,700,597	568,799 66
In force at end of the year	\$46,766,466	\$677,195 86
Deduct amount re-insured	3,980,853	47,755 01
Net amount in force	\$42,785,613	\$629,440 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,167,766 00
Premiums received.	59,416 16
Losses paid	45,901 57
Losses incurred	50,021 05

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)	\$4,979,589	13
Deduct reinsurance, abatement, rebate and return premiums	1,281,940	59
Net premiums	\$3,697,648	54
Deposit premiums on perpetual risks		3,397 07
Interest on bonds and dividends on stocks	\$178,144	66
Interest from all other sources	3,459	80
	181,604	46
Profit on sale or maturity of ledger assets		414 20
Total income	\$3,888,064	27
Ledger assets Dec. 31, 1902	5,520,474	92
Total	\$9,408,539	19

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$2,067,491	55
Deduct salvage, \$11,296.33; reinsurance, \$144,300.32.	155,596	65
Net amount paid for losses	\$1,911,894	90
Deposit premiums returned.	130	00
Commissions or brokerage	743,436	31
Salaries, fees and other charges of officers, agents and employes.	221,970	00
Rents	17,692	50
Taxes, licenses and insurance department fees	99,736	79
Loss on sale or maturity of ledger assets	4,081	26
Miscellaneous expenditures	190,962	63
Remitted under treaty contracts	724	90
Remitted to home office	184,480	44
Total disbursements	\$3,375,109	73
Balance... ..	\$6,028,429	46

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$5,443,266	59
Cash in office and in bank	134,724	14
Agents' balances, representing business written subsequent to Oct. 1, last	433,120	40
Agents' balances, representing business written prior to Oct. 1, last	11,651	68
Due from other companies for reinsurance	4,385	65
Other ledger assets	1,281	00
Total ledger assets.. ..	\$6,028,429	46

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$16,893 07
Gross assets	\$6,045,322 53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$11,651 68
Book value of ledger assets over market value	90,779 59
Total admitted assets	\$5,942,891 26

LIABILITIES.

Losses adjusted and unpaid	\$41,705 97
Losses in process of adjustment, or in suspense	310,184 69
Losses resisted	38,991 75
Total claims for losses	\$390,882 41
Deduct re-insurance	39,219 31
Net amount of unpaid losses	\$351,663 10
Unearned premiums on outstanding risks	2,932,541 23
Reclaimable on perpetual fire policies	13,845 44
Deposit capital	\$200,000 00
Surplus over all liabilities	2,444,841 49
Surplus to policy holders	\$2,644,841 49
Total liabilities	\$5,942,891 26

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$613,015,479	\$5,978,715 60
Written during the year	485,363,258	4,979,589 13
Total	\$1,098,378,737	\$10,958,304 73
Expired and terminated	476,551,824	4,777,555 09
In force at end of the year	\$621,826,913	\$6,180,749 64
Deduct amount re-insured	52,914,129	443,667 96
Net amount in force	\$568,912,784	\$5,737,081 68

Perpetual risks not included above, \$532,120; premiums on same, \$15,383.82.

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	\$136,715 81
Oregon	50,000	24,137 51
Virginia	66,100	38,643 01
Georgia	10,000	36,067 90
New Mexico	10,000	9,700 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$3,775,283 00
Premiums received	50,569 14
Losses paid	25,014 67
Losses incurred	25,903 15

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)	\$3,336,578 13	
Deduct reinsurance, abatement, rebate and return premiums	1,031,495 33	
Net premiums		\$2,305,082 80
Interest on bonds and dividends on stocks	\$98,184 50	
Interest from all other sources	1,163 23	
Rents—including company's own occupancy	7,000 00	106,347 73
Received from home office		8,460 29
Total income.....		\$2,419,890 82
Ledger assets Dec. 31, 1902		3,390,556 26
Total.....		\$5,810,447 68

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,305,705 05	
Deduct salvage, \$7,239.23; reinsurance, \$228,428.86.....	235,668 09	
Net amount paid for losses.....		\$1,070,036 96
Commissions or brokerage.....		381,122 99
Salaries, fees and other charges of officers, agents and employes.....		131,419 43
Rents—including company's own occupancy		15,829 10
Repairs and expenses on real estate.....		1,359 87
Taxes on real estate		4,164 09
All other taxes, licenses and insurance department fees.....		66,152 36
Miscellaneous expenditures		181,353 84
Remitted to home office		518,467 81
Total disbursements		\$2,369,906 45
Balance		\$3,440,540 63

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	170,294 94
Agents' balances, representing business written subsequent to Oct. 1, last.....	497,800 85
Agents' balances, representing business written prior to Oct 1, last.....	35,383 87
Bills receivable taken for fire risks	17,882 01
Due from special agents	87 40
Total ledger assets	\$3,440,540 63

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$10,676	88
Market value of real estate over book value	50,000	00
Due from other companies for commissions and re-insurance	1,750	41
Gross assets	\$3,502,967	32

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$36,383	87	
Bills receivable, past due, taken for fire risks	17,882	01	
Book value of ledger assets over market value.	46,546	56	
Due from special agents	87	40	
Due from other companies for commissions	1,579	65	\$102,479 49
Total admitted assets	\$3,400,487	83	

LIABILITIES.

Losses adjusted and unpaid	\$74,727	74	
Losses in process of adjustment, or in suspense	161,696	22	
Losses resisted	44,763	94	
Total claims for losses	\$281,187	90	
Deduct re-insurance	17,204	77	
Net amount of unpaid losses	\$263,983	13	
Unearned premiums on outstanding risks	1,546,910	87	
Salaries and other miscellaneous expenses due or accrued	500	00	
Commissions and other charges due agents and brokers	70,396	53	
Due for return premiums and re-insurance	119,194	50	
All other liabilities	2,003	03	
Deposit capital	\$200,000	00	
Surplus over all liabilities	897,599	77	
Surplus to policy holders	\$1,097,599	77	
Total liabilities	\$3,400,487	83	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$286,630,609	\$3,238,904 99
Written during the year	282,971,041	3,336,578 13
Total	\$569,601,650	\$6,575,483 12
Expired and terminated	241,873,611	2,856,618 42
In force at end of the year	\$327,728,039	\$3,718,864 70
Deduct amount re-insured	19,444,928	188,869 91
Net amount in force	\$308,283,111	\$3,529,994 79

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>
Ohio	\$100,000	\$98,854 07
Virginia	50,000	44,504 55
Georgia	10,000	38,521 42
Oregon	50,000	20,628 94
New Mexico	10,000	5,705 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,551,276 00
Premiums received	21,161 02
Losses paid	13,454 89
Losses incurred	12,954 89

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)	\$2,698,436 30	
Deduct reinsurance, abatement, rebate and return premiums	653,534 74	
Net premiums	\$2,044,901 56	
Interest on mortgage loans	\$1,935 00	
Interest on bonds and dividends on stocks	63,637 71	65,572 71
Profit on sale or maturity of ledger assets		3,343 75
Total income.....	\$2,113,818 02	
Ledger assets Dec. 31, 1902		2,302,736 60
Total	\$4,416,554 62	

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,084,411 45	
Deduct salvage, \$7,820.47; reinsurance, \$179,986.00	187,806 47	
Net amount paid for losses.....	\$896,604 98	
Commissions or brokerage	412,089 80	
Salaries, fees and other charges of officers, agents and employes	153,618 90	
Rents	18,309 06	
Taxes, licenses and insurance department fees	46,501 54	
Miscellaneous expenditures.....	115,856 64	
Commissions on premiums in course of collection Dec. 31, 1902	59,392 24	
Remitted to home office	159,372 51	
Total disbursements	\$1,861,745 67	
Balance.....	\$2,554,808 95	

LEDGER ASSETS.

Mortgage loans on real estate.	\$40,000 00
Book value of stocks and bonds, excluding interest	2,007,839 08
Cash in office and in bank	277,478 75
Agents' balances, representing business written subsequent to Oct. 1, last	218,826 81
Agents' balances, representing business written prior to Oct. 1, last....	10,664 31
Total ledger assets	\$2,554,808 95

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$150 00	
Interest accrued on stocks and bonds	23,053 48	\$23,203 48
Market value of stocks and bonds over book value.....		61,215 67
Commissions on unpaid return premiums and reinsurance		1,998 33
Due from other companies for reinsurance		887 27
Gross assets.....		\$2,642,093 70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last...	\$10,664 31
Total admitted assets.....	\$2,631,429 39

LIABILITIES.

Losses adjusted and unpaid	\$101,997 86
Losses in process of adjustment, or in suspense.....	72,876 23
Losses resisted	21,882 32
Total claims for losses	\$196,756 41
Deduct reinsurance	16,628 20
Net amount of unpaid losses	\$180,128 21
Unearned premiums on outstanding risks.....	1,556,244 59
Salaries and other miscellaneous expenses due or accrued	22,844 48
Commissions and other charges due agents and brokers.	7,484 06
Due for return premiums and re-insurance.....	10,077 04
Deposit capital	\$200,000 00
Surplus over all liabilities.....	654,651 01
Surplus to policy holders	\$854,651 01
Total liabilities	\$2,631,429 39

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$286,998,817	\$3,076,462 31
Written during the year	231,281,708	2,698,436 80
Total	\$518,280,525	\$5,774,898 61
Expired and terminated	216,395,172	2,448,044 73
In force at end of the year	\$301,885,353	\$3,326,853 88
Deduct amount re-insured	27,707,300	307,515 34
Net amount in force.....	\$274,178,053	\$3,019,338 54

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>
Ohio.....	\$100,000	\$90,450 97
Georgia	10,000	34,652 34
Oregon.....	50,000	21,803 08
Virginia	53,000	29,067 23
New Mexico.....	10,000	14,944 27

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,179,275 00
Premiums received	19,509 92
Losses paid	7,401 52
Losses incurred.....	7,430 53

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)	\$1,902,963 30	
Deduct reinsurance, abatement, rebate and return premiums	632,311 89	
Net premiums.		\$1,270,151 41
Interest on bonds and dividends on stocks	\$38,032 80	
Interest from all other sources.	3,391 36	41,424 16
Total income		\$1,311,575 57
Ledger assets Dec. 31, 1902.		1,787,774 47
Total.		\$3,099,350 04

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$714,064 41	
Deduct salvage, \$5,469.32; reinsurance, \$99,716.23	105,185 55	
Net amount paid for losses		\$608,878 86
Commissions or brokerage	284,789 05	
Salaries, fees and other charges of officers, agents and employes	73,227 99	
Rents	7,863 61	
Taxes, licenses and insurance department fees	37,791 61	
Miscellaneous expenditures.	58,700 77	
Remitted to home office	70,024 09	
Total disbursements		\$1,141,275 98
Balance		\$1,958,074 06

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,518,222 01
Cash in bank	190,192 92
Agents' balances, representing business written subsequent to Oct. 1, last	246,859 18
Agents' balances, representing business written prior to Oct. 1, last	2,749 95
Bills receivable taken for fire risks.	50 00
Total ledger assets	\$1,958,074 06

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,360 17
Due from other companies for reinsurance	4,014 06
Gross assets	\$1,964,448 29

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,749 95	
Book value of ledger assets over market value	15,662 01	\$18,411 96
Total admitted assets		\$1,946,036 33

LIABILITIES.

Losses adjusted and unpaid.....	\$37,438 60	
Losses in process of adjustment, or in suspense.....	117,103 00	
Losses resisted.....	13,750 00	
Total claims for losses	\$168,291 60	
Deduct re-insurance	53,835 60	
Net amount of unpaid losses		\$114,457 00
Unearned premiums on outstanding risks.....		919,743 11
Salaries and other miscellaneous expenses due or accrued		4,523 59
Commissions and other charges due agents and brokers.....		23,854 56
Due for return premiums and re-insurance		30,623 05
Deposit capital	\$200,000 00	
Surplus over all liabilities	652,835 02	
Surplus to policy holders		\$852,835 02
Total liabilities		\$1,946,036 33

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$141,663,097	\$1,773,001 61
Written during the year	143,884,619	1,902,963 30
Total.....	\$285,547,716	\$3,675,964 91
Expired and terminated	124,947,139	1,633,404 18
In force at end of the year.....	\$160,600,577	\$2,042,560 73
Deduct amount re-insured	20,201,712	279,320 88
Net amount in force	\$140,398,865	\$1,763,239 85

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>
Ohio.....	\$100,000	\$36,356 16
Oregon.....	50,000	7,199 13
Virginia.....	50,000	12,811 39
Georgia	10,000	40,204 62
New Mexico	10,000	7,070 62

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$239,260 00
Premiums received.....	3,980 62
Losses paid.....	473 52
Losses incurred.....	473 52

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).....	\$3,855,189 97
Deduct reinsurance, abatement, rebate and return premiums	<u>1,385,008 23</u>
Net premiums	\$2,470,181 74
Interest on bonds and dividends on stocks	81,806 85
Profit on sale or maturity of ledger assets.	16,817 45
Total income.	<u>\$2,568,806 04</u>
Ledger assets Dec. 31, 1902	3,052,610 54
Total.	<u>\$5,621,416 58</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$2,248,913 24
Deduct salvage, \$12,208.30; reinsurance, \$771,370.48....	<u>783,578 78</u>
Net amount paid for losses	\$1,465,334 46
Commissions or brokerage	492,630 92
Salaries, fees and other charges of officers, agents and employes	166,378 81
Rents	21,540 00
Taxes, licenses and insurance department fees	74,406 52
Loss on sale or maturity of ledger assets.....	133 55
Miscellaneous expenditures.....	115,950 49
1903 disbursements (entered under liabilities in preceding statement)	
<i>viz.</i> : Return premiums and reinsurance.....	231,614 03
Remitted to home office	<u>3,495 72</u>
Total disbursements	<u>\$2,571,484 50</u>
Balance.....	<u>\$3,049,932 08</u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,603,626 37
Cash in office and in bank and in hands of U. S. Trustees	307,088 77
Agents' balances, representing business written subsequent to Oct. 1, last	137,210 (3)
Agents' balances, representing business written prior to Oct. 1, last....	<u>2,056 91</u>
Total ledger assets.	<u>\$3,049,932 08</u>

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$32,105 00	
Due from other companies for reinsurance.....	2,648 15	
Gross assets.....	\$3,084,685 23	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,056 91	
Book value of bonds over market value.....	108,716 37	\$105,773 28
Total admitted assets	\$2,978,911 95	

LIABILITIES.

Losses adjusted and unpaid	\$66,451 00	
Losses in process of adjustment, or in suspense	446,316 92	
Losses resisted.	22,979 00	
Total claims for losses	\$535,746 92	
Deduct re-insurance.....	294,136 00	
Net amount of unpaid losses	\$241,610 92	
Unearned premiums on outstanding risks.	1,881,967 65	
Salaries and other miscellaneous expenses due or accrued ..	3,048 16	
Due for re-insurance.....	41,814 29	
Deposit capital.	\$200,000 00	
Surplus over all liabilities	660,470 93	
Surplus to policy holders	\$860,470 93	
Total liabilities	\$2,978,911 95	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$466,233,031	\$4,911,715 16
Written during the year	306,881,487	3,855,189 97
Total	\$773,114,518	\$8,766,905 13
Expired and terminated.....	390,409,429	4,242,318 33
In force at end of the year	\$382,705,089	\$4,524,586 80
Deduct amount re-insured	69,863,641	891,908 60
Net amount in force	\$312,841,448	\$3,632,678 20

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>
Ohio.....	\$100,000	\$70,775 07
Virginia.....	20,000	42,275 60
Georgia	10,000	20,061 03
Oregon.....	50,000	18,077 23

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$780,946 00
Premiums received.....	17,515 18
Losses paid	35,591 02
Losses incurred.....	35,213 02

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.....	\$900,236 34	\$2,881 96	
Deduct reinsurance, abatement, rebate and return premiums.....	231,992 14	-	
Net premiums	\$668,244 20	\$2,881 96	\$671,126 16
Interest on bonds and dividends on stocks.....		27,934 78	
Rents		30 00	27,964 78
Total income.....			\$699,090 94
Ledger assets Dec. 31, 1902			933,857 08
Total.....			\$1,632,948 02

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$358,538 40	\$78 25	
Deduct salvage, \$3,524.01; reinsurance, \$42,006.81	45,530 82	-	
Net amount paid for losses.	\$313,007 58	\$78 25	\$313,085 83
Commissions or brokerage.....			141,617 92
Salaries, fees and other charges of officers, agents and employes			45,581 24
Rents			3,000 00
Taxes, licenses and insurance department fees			19,394 43
Loss on sale or maturity of ledger assets			374 12
Miscellaneous expenditures.....			45,298 61
Commissions on premiums in course of collection Dec. 31, 1902			25,885 20
Remitted to home office			1,997 99
Total disbursements			\$596,235 34
Balance.....			\$1,036,712 68

LEDGER ASSETS.

Book value of bonds, excluding interest	\$899,324 11
Cash in office and in bank	29,452 80
Agents' balances, representing business written subsequent to Oct. 1, last	107,042 53
Agents' balances, representing business written prior to Oct. 1, last..	893 24
Total ledger assets	\$1,036,712 68

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds	\$9,071 55	
Due from other companies for reinsurance	592 63	
Gross assets		\$1,046,376 86

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$893 24	
Book value of ledger assets over market value	26,348 99	\$27,142 23
Total admitted assets		\$1,019,234 63

LIABILITIES.

Losses adjusted and unpaid	\$33,229 47	
Losses in process of adjustment, or in suspense	46,003 06	
Losses resisted	2,850 00	
Total claims for losses	\$82,082 53	
Deduct re-insurance	9,896 47	
Net amount of unpaid losses		\$72,186 06
Unearned premiums on outstanding risks		528,266 54
Salaries and other miscellaneous expenses due or accrued		795 37
Due for re-insurance		9,584 26
Deposit capital	\$200,000 00	
Surplus over all liabilities	208,402 40	
Surplus to policy holders		\$408,402 40
Total liabilities		\$1,019,234 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$80,686,750	\$1,040,510 58	\$1,765	\$9 50
Written during the year	64,881,016	900,236 34	748,929	2,881 96
Total	\$145,567,766	\$1,940,746 92	\$750,694	\$2,891 46
Expired and terminated	58,388,347	804,173 14	750,154	2,887 41
In force at end of the year	\$87,179,419	\$1,136,573 78	\$540	\$4 05
Deduct amount re-insured	8,158,673	110,442 85	-	-
Net amount in force	\$79,020,746	\$1,026,130 93	\$540	\$4 05

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$471,645 00
Premiums received	7,935 19
Losses paid	5,279 46
Losses incurred	5,538 05

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, \$200,000.

INCOME.

Gross premiums (Fire)	\$7,309,711	08
Deduct reinsurance, abatement, rebate and return premiums	2,467,317	85
Net premiums	\$4,842,393	23
Deposit premiums on perpetual risks ..		5,753 27
Interest on mortgage loans	\$35,207	12
Interest on bonds and dividends on stocks ..	140,652	47
Interest from all other sources	15,519	96
Rents—including company's own occupancy	138,129	20
Received from home office		563,765 30
Total income	\$5,741,420	55
Ledger assets Dec. 31, 1902		7,690,677 95
Total	\$13,432,098	50

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$3,389,879	78
Deduct salvage, \$30,580.50; reinsurance, \$880,399.94	910,980	44
Net amount paid for losses ..	\$2,478,899	34
Deposit premiums returned		10,453 12
Commissions or brokerage	964,178	50
Salaries, fees and other charges of officers, agents and employes ..	385,264	27
Rents—including company's own occupancy	43,633	75
Repairs and expenses on real estate	67,857	13
Taxes on real estate	17,079	46
All other taxes, licenses and insurance department fees	152,087	54
Miscellaneous expenditures	290,031	62
Remitted to home office	554,425	08
Total disbursements	\$4,973,919	81
Balance	\$8,458,178	69

LEDGER ASSETS.

Book value of real estate	\$2,174,460	43
Mortgage loans on real estate	321,000	00
Book value of stocks and bonds, excluding interest	4,485,153	43
Cash in office and in bank	710,052	53
Agents' balances, representing business written subsequent to Oct. 1, last ..	750,974	21
Agents' balances, representing business written prior to Oct. 1, last ..	15,384	45
Other ledger assets ..	1,153	64
Total ledger assets	\$8,458,178	69

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$759 69	
Interest accrued on stocks and bonds	52,935 15	
Interest accrued on other assets	20 00	
Rents accrued on company's property	7,574 22	\$61,289 06
Due from other companies for reinsurance		43,299 58
Gross assets		\$8,562,767 33

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ..	\$15,384 45	
Book value of bonds over market value	26,999 48	\$42,383 93
Total admitted assets.....		\$8,520,383 40

LIABILITIES.

Losses adjusted and unpaid	\$53,424 56	
Losses in process of adjustment, or in suspense	479,522 41	
Losses resisted	64,259 50	
Total claims for losses	\$597,206 47	
Deduct re-insurance	162,398 14	
Net amount of unpaid losses		\$434,808 33
Unearned premiums on outstanding risks		4,312,650 25
Reclaimable on perpetual fire policies		194,104 89
Salaries and other miscellaneous expenses due or accrued		48,885 48
Commissions and other charges due agents and brokers		16,445 58
Due for return premiums and re-insurance		97,392 97
All other liabilities		100,583 33
Deposit capital	\$200,000 00	
Surplus over all liabilities	3,115,512 57	
Surplus to policy holders		\$3,315,512 57
Total liabilities		\$8,520,383 40

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$971,455,320 91	\$9,465,463 12
Written during the year	668,608,923 84	7,309,711 08
Total	\$1,640,064,244 75	\$16,775,174 20
Expired and terminated	713,006,432 56	7,018,187 30
In force at end of the year	\$927,057,812 19	\$9,756,986 90
Deduct amount re-insured	124,473,919 15	1,430,684 16
Net amount in force	\$802,583,893 04	\$8,326,302 74

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>
Ohio	\$100,000	\$331,267 16
Virginia	50,000	47,408 07
Georgia	10,000	61,079 21
Oregon	50,000	27,248 44
New Mexico	10,000	23,057 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$5,777,888 00
Premiums received	82,839 61
Losses paid	27,717 03
Losses incurred	39,657 15

ROYAL EXCHANGE ASSURANCE,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES 1891.

ROBERT DICKSON, *Manager*, New York, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$1,945,731 10
Deduct reinsurance, abatement, rebate and return premiums	636,100 90
Net premiums.	\$1,309,630 20
Interest on bonds and dividends on stocks	65,344 63
Received from home office.	268,199 74
Total income	\$1,643,174 57
Ledger assets Dec. 31, 1902	1,707,950 27
Total.	\$3,351,124 84

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$752,818 49
Deduct salvage, \$6,074.18; reinsurance, \$176,164.90.	182,239 08
Net amount paid for losses	\$570,579 41
Commissions or brokerage	245,212 84
Salaries, fees and other charges of officers, agents and employes.	108,620 98
Rents	7,416 66
Taxes, licenses and insurance department fees	33,431 33
Miscellaneous expenditures.	25,804 68
Remitted to home office.	131,670 51
Total disbursements	\$1,122,736 41
Balance ..	\$2,228,388 43

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.	\$1,771,915 30
Cash in office and in bank	91,356 88
Agents' balances, representing business written subsequent to Oct. 1, last	338,920 07
Other ledger assets.	26,196 18
Total ledger assets	\$2,228,388 43

NON-LEDGER ASSETS.

Interest due and accrued on stocks and bonds.	\$22,857 55
Gross assets	\$2,251,245 98

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$4,870 91	
Book value of stocks and bonds over market value	47,615 30	\$52,486 21
Total admitted assets		\$2,198,759 77

LIABILITIES.

Losses in process of adjustment, or in suspense	\$89,995 00	
Losses resisted	11,325 00	
Total claims for losses	\$101,320 00	
Deduct re-insurance	29,812 00	
Net amount of unpaid losses		\$71,508 00
Unearned premiums on outstanding risks		959,659 89
Salaries and other miscellaneous expenses due or accrued		1,427 69
Commissions and other charges due agents and brokers		74,223 50
Due for re-insurance		64,161 83
Deposit capital	\$200,000 00	
Surplus over all liabilities	\$27,778 86	
Surplus to policy holders		\$1,027,778 86
Total liabilities		\$2,198,759 77

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$140,639,509	\$1,646,349 50
Written during the year	167,868,165	1,945,731 10
Total	\$308,507,674	\$3,592,080 60
Expired and terminated	115,056,150	1,339,833 99
In force at end of the year	\$193,451,524	\$2,252,246 61
Deduct amount re-insured	39,074,389	480,181 50
Net amount in force	\$154,377,135	\$1,772,065 11

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>
Oregon	\$50,000	\$16,757 81
Ohio	100,000	\$87,909 63

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$877,159 00
Premiums received	13,674 87
Losses paid	5,691 58
Losses incurred	5,966 58

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES IN 1850.

JAMES H. BREWSTER, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$3,386,113 39	
Deduct reinsurance, abatement, rebate and return premiums	1,459,014 79	
Net premiums.....		\$1,897,098 60
Interest on mortgage loans	\$47,820 55	
Interest on collateral loans	125 00	
Interest on bonds and dividends on stocks	95,786 18	
Interest from all other sources	4,734 91	
Rents	22,410 16	170,876 80
Total income.....		\$2,067,975 40
Ledger assets Dec. 31, 1902		4,276,552 99
Total		\$6,344,528 39

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,549,336 19	
Deduct salvage, \$7,912.85; reinsurance, \$565,138.80.....	573,051 65	
Net amount paid for losses.....		\$976,284 54
Commissions or brokerage	396,594 79	
Salaries, fees and other charges of officers, agents and employes.....	95,684 95	
Rents	10,586 85	
Repairs and expenses on real estate	12,359 00	
Taxes on real estate	3,592 60	
All other taxes, licenses and insurance department fees.....	64,444 81	
Loss on sale or maturity of ledger assets	14,383 05	
Miscellaneous expenditures.....	106,870 84	
Total disbursements		\$1,680,801 43
Balance		\$4,663,726 96

LEDGER ASSETS.

Book value of real estate	\$243,758 80
Mortgage loans on real estate	870,053 35
Loans secured by collateral	2,000 00
Book value of stocks and bonds, excluding interest	2,992,138 05
Cash in office and in bank	280,876 06
Agents' balances, representing business written subsequent to Oct. 1, last	271,537 44
Agents' balances, representing business written prior to Oct. 1, last	3,563 26
Total ledger assets	\$4,663,726 96

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$12,222 92	
Interest due and accrued on stocks and bonds	11,088 98	
Interest due on collateral loans	50 00	
Interest due and accrued on other assets	531 23	\$23,893 13
Market value of stocks and bonds over book value		34,098 75
Gross assets.		\$4,721,718 84

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$3,363 26	
Book value of stocks and bonds over market value.	68,000 05	\$71,363 31
Total admitted assets		\$4,650,355 53

LIABILITIES.

Losses adjusted and unpaid	\$58,736 92	
Losses in process of adjustment, or in suspense	240,110 99	
Losses resisted.	24,600 00	
Total claims for losses.	\$323,447 91	
Deduct re-insurance.	107,566 21	
Net amount of unpaid losses		\$215,881 70
Unearned premiums on outstanding risks		1,631,831 90
Deposit capital.	\$200,000 00	
Surplus over all liabilities	2,602,641 53	
Surplus to policy holders		\$2,802,641 93
Total liabilities.		\$4,650,355 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902.	\$483,969,412	\$4,807,870 70
Written during the year	289,450,753	3,386,113 39
Total.	\$773,420,165	\$8,193,984 09
Expired and terminated.	351,304,930	3,662,134 32
In force at end of the year.	\$422,115,235	\$4,531,849 77
Deduct amount reinsured	115,922,207	1,219,160 27
Net amount in force.	\$306,193,028	\$3,312,689 50

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>
Ohio.	\$100,000	\$60,353 98
Oregon.	50,000	15,370 14
Georgia.	10,000	23,866 86
Virginia.	52,500	28,749 20
Canada.	165,000	176,960 88
New Mexico.	10,000	21,617 72

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$933,459 00
Premiums received	16,495 79
Losses paid	3,117 93
Losses incurred.	2,542 22

STATE FIRE INSURANCE COMPANY, LTD.

LIVERPOOL, ENG.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1897.

HALL & HENSHAW, *Managers*, NEW YORK, N. Y.

Deposit Capital, \$200,000.

INCOME.

Gross premiums. (Fire)	\$240,345 91	
Deduct reinsurance, abatement, rebate and return premiums	56,341 87	
		<hr/>
Net premiums		\$184,004 04
Interest on bonds and dividends on stocks.		10,428 67
		<hr/>
Total income		\$194,427 71
Ledger assets Dec. 31, 1902.		354,938 82
		<hr/>
Total		\$549,366 53

DISBURSEMENTS.

Gross amount paid for losses. (Fire)	\$98,972 26	
Deduct salvage, \$193.29; reinsurance, \$832.81.	1,026 10	
		<hr/>
Net amount paid for losses		\$97,946 16
Commissions or brokerage.		43,792 27
Salaries, fees and other charges of officers, agents and employes.		10,974 68
Rents.		2,150 04
Taxes, licenses and insurance department fees.		4,770 27
Miscellaneous expenditures.		8,749 73
Remitted to home office		16,578 67
		<hr/>
Total disbursements		\$184,961 82
Balance ..		\$364,404 71

LEDGER ASSETS.

Book value of bonds, excluding interest	\$328,686 15
Cash in office and in bank	19,717 28
Agents' balances, representing business written subsequent to Oct. 1, last	15,345 05
Agents' balances, representing business written prior to Oct. 1, last....	656 23
	<hr/>
Total ledger assets.	\$364,404 71

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$2,633 33
	<hr/>
Gross assets ..	\$367,038 04

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$656 23	
Book value of bonds over market value.....	13,066 15	\$13,722 38
Total admitted assets.....		\$353,315 66

LIABILITIES.

Losses adjusted and unpaid	\$12,515 44	
Losses in process of adjustment, or in suspense	5,626 50	
Losses resisted	4,075 97	
Net amount of unpaid losses		\$22,217 91
Unearned premiums on outstanding risks		103,013 80
Due for return premiums and re-insurance		1,476 92
Deposit capital.....	\$200,000 00	
Surplus over all liabilities	26,607 03	
Surplus to policy holders		\$226,607 03
Total liabilities		\$353,315 66

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$14,004,826	\$187,210 71
Written during the year	17,777,131	240,345 91
Total	\$31,781,957	\$427,556 62
Expired and terminated	16,491,486	220,794 19
In force at end of the year	\$15,290,471	\$206,762 43
Deduct amount re-insured	407,150	5,143 67
Net amount in force	\$14,883,321	\$201,618 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$21,107 00
Premiums received	298 21
Losses paid	3 88
Losses incurred.....	3 88

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)	\$2,632,245 08	
Deduct reinsurance, abatement, rebate and return premiums	609,696 42	
Net premiums		\$2,022,548 61
Interest on mortgage loans	\$5,807 78	
Interest on bonds and dividends on stocks	71,192 58	
Interest from all other sources	3,974 67	
Rents—including company's own occupancy	22,703 00	103,678 03
Profit on sale or maturity of ledger assets		2,218 75
Total income		\$2,128,445 39
Ledger assets Dec. 31, 1902		2,796,578 50
Total		\$4,925,023 89

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,091,648 84	
Deduct salvage, \$8,539.96; re-insurance, \$75,125.47	83,665 43	
Net amount paid for losses		\$1,007,983 41
Commissions or brokerage	543,435 20	
Salaries, fees and other charges of officers, agents and employes	112,817 53	
Rents—including company's own occupancy	21,266 72	
Repairs and expenses on real estate	8,245 17	
Taxes on real estate	3,720 78	
All other taxes, licenses and insurance department fees	53,771 38	
Miscellaneous expenditures	106,905 27	
Remitted to home office	175,010 83	
Total disbursements		\$2,033,156 29
Balance		\$2,891,867 60

LEDGER ASSETS.

Book value of real estate	\$290,637 79
Mortgage loans on real estate	57,000 00
Book value of stocks and bonds, excluding interest	1,988,942 11
Cash in office and in bank	279,649 07
Agents' balances, representing business written subsequent to Oct. 1, last	274,550 33
Agents' balances, representing business written prior to Oct. 1, last	1,088 30
Total ledger assets	\$2,891,867 60

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$421 66	
Interest accrued on stocks and bonds	23,008 80	
Interest accrued on other assets	1,148 77	
Rents accrued on company's property.....	2,046 67	\$26,625 90
Market value of stocks and bonds over book value		24,114 74
Gross assets		\$2,942,608 24

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$1,088 30	
Book value of real estate over market value	29,637 79	\$30,726 09
Total admitted assets		\$2,911,882 15

LIABILITIES.

Losses adjusted and unpaid	\$59,548 54	
Losses in process of adjustment, or in suspense.....	141,112 00	
Losses resisted	17,502 10	
Total claims for losses	\$218,162 64	
Deduct re-insurance	7,466 36	
Net amount of unpaid losses		\$210,696 28
Unearned premiums on outstanding risks		1,728,951 80
Salaries and other miscellaneous expenses due or accrued		5,496 21
Due for re-insurance		6,610 00
Deposit capital	\$200,000 00	
Surplus over all liabilities	760,127 86	
Surplus to policy holders		\$960,127 86
Total liabilities		\$2,911,882 15

* RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$355,058,888	\$3,471,744 06
Written during the year.....	238,516,273	2,632,245 03
Total	\$593,575,161	\$6,103,989 09
Expired and terminated	235,176,145	2,490,092 14
In force at end of the year.....	\$358,399,016	\$3,613,896 95
Deduct amount re-insured	22,893,838	211,788 00
Net amount in force	\$335,505,178	\$3,402,108 95

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>
Ohio	\$100,000	\$77,709 02
Georgia	10,000	25,073 18
Oregon	50,000	17,413 36
Virginia	10,000	12,477 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,712,459 00
Premiums received	26,130 32
Losses paid.....	21,895 16
Losses incurred.....	22,336 65

UNION ASSURANCE SOCIETY,
LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN UNITED STATES IN 1891.

HALL & HENSHAW, *Manager*, New York, N. Y.

Deposit Capital, \$205,000.

INCOME.

Gross premiums (Fire)	\$1,625,359 97	
Deduct reinsurance, abatement, rebate and return premiums	579,056 89	
Net premiums	<u>\$1,046,303 08</u>	
Interest on bonds and dividends on stocks	\$32,081 74	
Interest from all other sources	711 89	
Rents	15,243 11	48,036 74
Profit on sale or maturity of ledger assets		<u>32,829 57</u>
Total income	\$1,127,169 39	
Ledger assets Dec 31, 1962		1,484,252 28
Total		<u>\$2,611,421 67</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$635,374 84	
Deduct salvage, \$6,340.48; reinsurance, \$93,508 33	99,848 81	
Net amount paid for losses		<u>\$535,526 03</u>
Commissions or brokerage		272,930 00
Salaries, fees and other charges of officers, agents and employes		44,875 71
Rents—including company's own occupancy		5,000 04
Repairs and expenses on real estate		3,325 67
Taxes on real estate		2,917 44
All other taxes, licenses and insurance department fees		25,449 34
Miscellaneous expenditures		39,786 95
Remitted to home office		<u>4,090 49</u>
Total disbursements		\$933,901 67
Balance		<u>\$1,677,520 00</u>

LEDGER ASSETS.

Book value of real estate	\$190,973 19
Book value of stocks and bonds, excluding interest	1,241,280 38
Cash in office and in bank	73,229 21
Agents' balances, representing business written subsequent to Oct. 1, last	171,087 31
Agents' balances, representing business written prior to Oct. 1, last	<u>949 91</u>
Total ledger assets	<u>\$1,677,520 00</u>

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds	\$13,153 34	
Interest accrued on other assets	75 01	\$13,228 35
Market value of real estate over book value.		9,026 81
Gross assets.....		\$1,699,775 16

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$949 91	
Book value of stocks and bonds over market value	2,290 38	\$3,240 29
Total admitted assets.....		\$1,696,534 87

LIABILITIES.

Losses adjusted and unpaid	\$48,330 32	
Losses in process of adjustment, or in suspense	60,482 89	
Losses resisted.....	12,622 50	
Total claims for losses.....	\$121,435 71	
Deduct re-insurance.	14,938 21	
Net amount of unpaid losses		\$106,497 50
Unearned premiums on outstanding risks.....		701,216 63
Due for return premiums and reinsurance		10,556 44
Deposit capital.....	\$205,000 00	
Surplus over all liabilities.....	673,264 30	
Surplus to policy holders.....		\$878,264 30
Total liabilities.....		\$1,696,534 87

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1902	\$133,752,583	\$1,431,130 77
Written during the year	151,769,159	1,625,359 97
Total.....	\$285,521,742	\$3,056,490 74
Expired and terminated	134,225,152	1,440,514 85
In force at end of the year.....	\$151,296,590	\$1,615,975 89
Deduct amount re-insured	25,599,512	228,456 34
Net amount in force	\$125,697,078	\$1,387,519 55

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>
Ohio.	\$100,000	\$28,174 02
Oregon.....	50,000	18,276 83
Virginia	50,000	32,161 02
Georgia	10,000	13,910 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$372,932 00
Premiums received.....	3,804 53
Losses paid	687 60
Losses incurred	3,092 54

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	\$2,838,477 72	\$606,395 37	
Deduct reinsurance, abatement, rebate and re- turn premiums	743,074 29	100,146 92	
Net premiums	\$2,095,403 43	\$506,248 45	\$2,601,351 88
Interest on mortgage loans.....		1,080 80	
Interest on bonds and dividends on stocks.....		66,037 45	
Interest from all other sources		6,422 94	73,541 19
Profit on sale or maturity of ledger assets.....			1,401 44
Total income.....			\$2,676,594 51
Ledger assets Dec. 31, 1902.....			2,323,174 74
Total.....			\$4,999,769 25

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,222,792 13	\$407,374 42	
Deduct salvage and reinsurance.....	80,226 21	27,064 46	
Net amount paid for losses	\$1,142,565 92	\$380,309 96	\$1,522,875 88
Commissions or brokerage.....			524,227 67
Salaries, fees and other charges of officers, agents and employes.			92,772 65
Rents			6,472 98
Taxes, licenses and insurance department fees			64,614 26
Miscellaneous expenditures			148,568 51
Remitted to home office			195,871 23
Total disbursements			\$2,555,403 18
Balance			\$2,444,366 07

LEDGER ASSETS.

Mortgage loans on real estate	\$20,000 60
Book value of stocks and bonds, excluding interest.....	1,805,488 86
Cash in office and in bank	143,912 88
Agents' balances, representing business written subsequent to Oct. 1, last	431,171 98
Agents' balances, representing business written prior to Oct 1, last....	11,965 34
Bills receivable, not matured, taken for marine and inland risks.....	21,621 85
Bills receivable taken for fire risks	10,205 16
Total ledger assets	\$2,444,366 07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$11,965 34	
Bills receivable, past due, taken for fire risks	4,405 16	
Book value of ledger assets over market value.....	35,182 47	\$51,552 97
Total admitted assets.....		\$2,392,813 10

LIABILITIES.

Losses adjusted and unpaid.....	\$27,891 87	
Losses in process of adjustment, or in suspense.....	96,802 87	
Losses resisted.....	7,302 73	
Net amount of unpaid losses .. .		\$131,997 53
Unearned premiums on outstanding risks.....		1,476,007 77
Deposit capital.....	\$201,000 00	
Surplus over all liabilities.....	583,807 80	
Surplus to policy holders.....		\$784,807 80
Total liabilities.....		\$2,892,813 10

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1902	\$232,529,788	\$2,690,404 22	\$7,532,344	\$206,197 24
Written during the year	260,047,277	2,838,477 72	73,824,082	606,395 37
Total.....	\$492,577,065	\$5,528,881 94	\$81,356,426	\$812,592 61
Expired and terminated ..	239,031,382	2,611,407 66	73,353,778	575,039 03
In force at end of the year	\$253,545,683	\$2,917,474 28	\$8,002,648	\$237,553 58
Deduct amount reinsured... ..	23,567,966	220,688 83	1,162,269	31,208 41
Net amount in force... ..	\$229,977,717	\$2,696,785 45	\$6,840,379	\$206,345 17

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>
Georgia	\$10,000	\$23,609 84
Ohio.....	100,000	76,172 77
Virginia	42,000	38,134 01
Oregon.....	50,000	15,558 37
California	110,000	112,780 69

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,248,829 00	\$618,906 00	\$2,867,735 00
Premiums received	25,749 81	18,023 44	43,773 25
Losses paid	17,049 72	2,704 73	19,754 45
Losses incurred	15,351 83	2 675 73	18,027 56

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1903.

AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

GEORGE W. AUBER, *Secretary.*

P. O. Address of the Secretary, Houlton, Maine.

ASSETS.

Cash in office	\$393 25
Assessments on premium notes unpaid	356 36
Supplies, printed matter and stationery	55 25
	\$804 86
Gross assets, not including premium notes	
(Balance due on premium notes subject to assessment, \$60,347.20.)	

LIABILITIES.

Due for borrowed money and interest	\$978 92
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INCOME.

Cash premiums on policies written or renewed	\$1,649 08
Assessments on premium notes	8,830 77
Cash loaned to the company, to pay losses or expenses	952 00
	\$11,431 85
Gross cash income	

EXPENDITURES.

Losses paid during the year	\$10,627 00
Return premiums on policies cancelled	25 41
Salaries of officers and directors	360 00
Traveling expenses of officers, directors and employes	49 25
Printing, \$51.50; postage, \$33.00	84 50
Stationery, \$3.65; blank books, \$4.00	7 65
All other expenditures	17 00
	\$11,170 81
Gross cash expenditures	

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$1,273,344 00	\$63,667 20
Written and renewed during the year	659,928 00	32,996 40
Total	\$1,933,272 00	\$96,663 60
Deduct amount terminated during the year	390,926 00	19,546 30
Amount in force Dec. 31, 1903	\$1,542,346 00	\$77,117 30
Losses incurred during the year		\$10,627 00
Assessments, laid or ordered to be laid, on premium notes during the year		9,187 13
Date of last assessment, July 1, 1903, amount collected		8,830 77
Largest sum insured in a single risk		2,000 00

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

J. R. McDOUGALL, *President*,

JAMES A. REED, *Secretary*.

P. O. Address of the Secretary, Boothbay, Maine.

ASSETS.

Cash in office.	\$5 01
Cash deposited in bank.....	232 44
Cash value of notes, bonds or other securities..	237 45
Assessment on premium notes unpaid..	98
Gross assets, not including premium notes.....	\$475 83
(Balance due on premium notes subject to assessment, \$5,641.38.)	

INCOME

Cash premiums on policies written or renewed.....	\$33 67
Interest from all sources.....	6 08
Gross cash income	\$39 75

EXPENDITURES.

Losses paid during the year.....	\$2 50
Return premiums on policies cancelled	77
Salaries of officers and directors.....	1 50
Salaries of agents and employes.....	5 50
Printing, \$2.50; postage, \$1.40; stationery, \$.30.....	4 20
Gross cash expenditures.....	\$14 47

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$92,705 00	\$6,023 80
Written and renewed during the year.....	10,225 00	673 50
Total	\$102,930 00	\$6,697 30
Deduct amount terminated during the year	10,625 00	683 50
Amount in force Dec. 31, 1903.....	\$92,305 00	\$6,013 80
Losses incurred during the year....		\$2 50
Date of last assessment, September, 1899, amount collected.....		904 32
Largest sum insured in a single risk		1,500 00

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ALBERT J. LINS COTT, *President.* JAS. W. CRAWFORD, *Secretary.*

P. O. Address of the Secretary, Brunswick, Maine.

ASSETS.

Cash in office	\$11 27
Assessments on premium notes unpaid	71 09
Cash premiums due on policies issued	1 68
Office desk	19 63
Gross assets, not including premium notes	\$103 67

(Balance due on premium notes subject to assessment, \$9,985.51.)

INCOME.

Cash premiums on policies written or renewed	\$99 76
Policy fees	25 50
Assessments on premium notes	1,990 36
Cash loaned to the company, to pay losses or expenses	300 00
Gross cash income	\$2,415 62

EXPENDITURES.

Losses paid during the year	\$2,100 00
Return premiums on policies cancelled	1 26
Salaries of officers and directors	78 50
Borrowed money repaid	300 00
Interest	4 67
Printing, \$6.50; advertising, \$4.25	10 75
Postage, \$6.25; stationery, \$5.00	6 75
Gross cash expenditures	\$2,501 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$234,484 00	\$14,079 04
Written and renewed during the year	50,925 00	3,055 50
Total	\$285,409 00	\$17,134 54
Deduct amount terminated during the year	48,675 00	2,920 50
Amount in force Dec. 31, 1903	\$236,734 00	\$14,214 04
Losses incurred during the year	\$2,100 00	
Assessments, laid or ordered to be laid, on premium notes during the year		2,051 30
Date of last assessment, June 9, 1903, amount collected		1,986 13
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.....	\$22 82
Cash deposited in bank.....	410 53
Cash premiums due on policies issued.....	57 50
Gross assets, not including premium notes.....	<u>\$490 85</u>
(Balance due on premium notes subject to assessment, \$9,728.35.)	

INCOME.

Cash premiums on policies written or renewed.....	\$194 90
Interest from all sources.....	9 14
Vacancy permits.....	16 50
Gross cash income.....	<u>\$220 54</u>

EXPENDITURES.

Return premiums on policies cancelled.....	\$5 70
Salaries of officers and directors.....	50 00
Printing, \$4.00; postage, \$7.00.....	11 00
Gross cash expenditures.....	<u>\$66 70</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$101,775 00	\$10,177 50
Written and renewed during the year.....	25,350 00	2,535 00
Total.....	<u>\$127,125 00</u>	<u>\$12,712 50</u>
Deduct amount terminated during the year.....	19,100 00	1,910 00
Amount in force Dec. 31, 1903.....	\$108,025 00	\$10,802 50
Largest sum insured in a single risk.....		\$2,500 00

CASCO MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868,
S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of the Secretary, Casco, Me.

 ASSETS.

Cash in office	\$2 91
(Balance due on premium notes subject to assessment, \$5,127.65.)	

INCOME.

Policy fees	\$25 50
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EXPENDITURES.

Salaries of agents and employes	\$25 50
All other expenditures	25
Gross cash expenditures.....	\$25 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$48,615 00	\$4,960 50
Written and renewed during the year	18,650 00	1,873 00
Total	\$67,265 00	\$6,833 50
Deduct amount terminated during the year	16,050 00	1,609 00
Amount in force, Dec. 31, 1903.....	\$51,215 00	\$5,224 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, Maine.

ASSETS.

Cash in office	\$10 82
Cash deposited in bank	239 76
Gross assets, not including premium notes	\$250 58
(Balance due on premium notes subject to assessment, \$3,952.59.)	

INCOME.

Cash premiums on policies written or renewed	\$88 86
Policy fees	48 00
Interest from all sources	1 76
Gross cash income	\$138 62

EXPENDITURES.

Return premiums on policies cancelled	\$ 57
Salaries of officers and directors	48 00
Traveling expenses of officers, directors and employes	8 28
Printing, \$3.50; stationery, \$4.00	7 50
All other expenditures	50
Gross cash expenditures	\$64 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$89,500 00	\$4,214 54
Written and renewed during the year	29,590 00	1,785 40
Total	\$119,090 00	\$5,999 94
Deduct amount terminated during the year	32,700 00	2,631 00
Amount in force Dec. 31, 1903	\$86,390 00	\$3,968 94
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.....	\$18 82
Cash deposited in bank.....	562 21
Gross assets, not including premium notes.....	\$581 03
(Balance due on premium notes subject to assessment, \$16,630.15.)	

INCOME.

Cash premiums on policies written or renewed.....	\$94 68
Policy fees.....	37 00
Interest from all sources.....	17 00
Gross cash income.....	\$148 68

EXPENDITURES.

Salaries of officers and directors	\$38 60
Advertising, \$3.75; postage, \$1.00; stationery, \$.40.....	5 15
Gross cash expenditures.....	\$43 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$302,436 00	\$17,351 85
Written and renewed during the year.....	54,063 00	3,178 88
Total.....	\$356,499 00	\$20,530 73
Deduct amount terminated during the year.....	42,657 00	2,422 44
Amount in force Dec. 31, 1903.....	\$313,812 00	\$18,108 29
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 in office.....	\$28 94
Cash deposited in bank.....	430 16
Cash in the hands of officers or agents.....	67 30
Safe.....	62 50
Gross assets, not including premium notes.....	\$588 90

(Balance due on premium notes subject to assessment, \$7,585.83.)

LIABILITIES.

Due officers for services.....	\$8 00
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INCOME.

Cash premiums on policies written or renewed.....	\$62 18
Policy fees.....	20 00
Assessments on premium notes.....	17 16
Interest from all sources.....	13 68
Gross cash income.....	\$113 02

EXPENDITURES.

Salaries of officers and directors.....	\$10 00
Salaries of agents and employes.....	10 29
Postage, \$1.50; stationery, \$.25.....	1 75
Justice fees.....	25
Gross cash expenditures.....	\$22 29

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$153,605 00	\$9,216 30
Written and renewed during the year.....	31,525 00	1,891 50
Total.....	\$185,130 00	\$11,107 80
Deduct amount terminated during the year.....	36,155 00	2,169 30
Amount in force Dec. 31, 1903.....	\$148,975 00	\$8,938 50
Date of last assessment, September 25, 1902; amount collected.....		\$1,226 68
Largest sum insured in a single risk.....		2,300 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, Gorham, Maine.

ASSETS.

Cash in office	\$1,212 55
Cash deposited in bank.....	264 36
Assessments on premium notes unpaid	599 53
Office supplies, \$40.39; rubber stamps and electrotypes, \$4.60; numbering machine, \$12.00; safes, \$35.00.....	91 99
Gross assets, not including premium notes	\$2,169 03
(Balance due on premium notes subject to assessment, \$220,697.90.)	

LIABILITIES.

Losses reported, not adjusted, (estimated)	\$200 00
Due for borrowed money and interest.....	8,367 36
Unearned premiums—50% of premiums on cash plan.....	586 51
Gross liabilities	\$9,153 87

INCOME.

Cash premiums on policies written or renewed	\$3,262 06
Policy fees.....	341 50
Assessments on premium notes.....	6,278 50
Interest from all sources	12 50
Cash loaned to the company, to pay losses or expenses	12,634 40
Vacancy permits and transfers.....	184 64
Gross cash income	\$22,713 60

EXPENDITURES.

Losses paid during the year	\$8,739 85
Adjusting losses	152 00
Collecting assessments.....	52
Return premiums on policies cancelled	51 62
Salaries of officers and directors	775 50
Salaries of agents and employes	1,018 51
Traveling expenses of officers, directors and employes	228 45
Postage, printing and stationery for assessment.....	88 42
Borrowed money repaid	10,873 71
Interest	423 74
Rent, \$25.00; advertising, \$4.00.....	29 00
Printing, \$42.99; postage, \$62.48.....	105 47
Stationery, \$5.05; express charges, \$1.20.....	6 25
Telephone, \$11.86; safe, \$10.00; legal advice, \$20.00; office supplies, \$5.39; calendars, \$13.00; incidentals, \$26.38	86 63
Gross cash expenditures	\$22,579 67

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$2,646,813 00	\$205,557 30
Written and renewed during the year.....	705,217 00	84,738 29
Total	\$3,352,030 00	\$240,295 59
Deduct amount terminated during the year	87,080 00	7,250 00
Amount in force Dec. 31, 1903	\$3,264,950 00	\$233,045 59
Losses incurred during the year		\$7,274 10
Assessments, laid or ordered to be laid, on premium notes during the year		6,736 04
Date of last assessment, June, 1903, amount collected		6,247 33
Largest sum insured in a single risk		3,000 00

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

 SETH D. HOUDLETT, *President.* JOHN H. MAYERS, *Secretary.*

 P. O. Address of the Secretary, Dresden, Maine.

ASSETS.

Cash in office	\$19 17
Cash deposited in bank	329 38
Safe	31 00
	<hr/>
Gross assets, not including premium notes	\$379 55

(Balance due on premium notes subject to assessment, \$8,501.38.)

INCOME.

Cash premiums on policies written or renewed	\$52 09
Policy fees	16 00
Interest from all sources	8 22
Vacancy permits	5 74
	<hr/>
Gross cash income	\$82 05

EXPENDITURES.

Losses paid during the year	\$249 00
Salaries of agents and employes	16 00
Traveling expenses of officers, directors and employes	3 00
Stationery, \$1.80; postage, \$.29	2 09
Justice fee	15
	<hr/>
Gross cash expenditures	\$270 24

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$183,295 00	\$8,939 00
Written and renewed during the year	20,825 00	1,040 25
Total	<hr/> \$204,120 00	<hr/> \$9,979 25
Deduct amount terminated during the year	20,275 00	1,013 75
Amount in force Dec. 31, 1903	<hr/> \$183,845 00	<hr/> \$8,965 50
Losses incurred during the year		\$249 00
Date of last assessment, February 17, 1897; amount collected		699 74
Largest sum insured in a single risk		2,000 00

EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.
ARNOLD B. HAGGETT, *President.*CHARLES W. CATE, *Secretary.*

P. O. Address of the Secretary, North Edgecomb, Maine.

 ASSETS.

Cash in office	\$33 54
Cash deposited in bank	406 77
Gross assets, not including premium notes	<u>\$440 31</u>

(Balance due on premium notes subject to assessment, \$6,604.03.)

 INCOME.

Cash premiums on policies written or renewed	\$105 94
Policy fees	19 00
Interest from all sources	16 89
Income from all other sources	25
Gross cash income	<u>\$142 08</u>

 EXPENDITURES.

Losses paid during the year	\$50 00
Salaries of officers and directors	19 00
Traveling expenses of officers, directors and employes	1 50
Printing, \$7.00; postage, \$.25; stationery, \$.35	7 60
Gross cash expenditures	<u>\$78 10</u>

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$75,100 00	\$6,471 50
Written and renewed during the year	20,310 00	1,707 00
Total	<u>\$95,410 00</u>	<u>\$8,178 50</u>
Deduct amount terminated during the year	13,060 00	1,139 00
Amount in force Dec. 31, 1903	\$82,350 00	\$7,039 50
Losses incurred during the year		\$50 00
Date of last assessment, July 25, 1899, amount collected		225 32
Largest sum insured in a single risk		1,450 00

ELIOT AND KITTELY MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

DANIEL A. HILL, *President.*

MOSES E. GOODWIN, *Secretary.*

P. O. Address of the Secretary, Eliot, Maine.

ASSETS.

Cash in office	\$241 32
Cash in the hands of officers or agents.....	249 35
Gross assets, not including premium notes	\$490 67
(Balance due on premium notes subject to assessment, \$66,445.20.)	

LIABILITIES.

Losses adjusted and not paid.....	\$507 00
Due for borrowed money and interest.....	2,164 00
Due officers for services.....	48 00
Gross liabilities.....	\$2,719 00

INCOME.

Cash premiums on policies written or renewed	\$452 71
Assessments on premium notes.....	5,581 61
Gross cash income.....	\$6,034 32

EXPENDITURES.

Losses paid during the year.....	\$2,459 21
Adjusting losses.....	2 00
Collecting assessments.....	130 72
Return premiums on policies cancelled	4 01
Salaries of officers and directors.....	463 35
Traveling expenses of officers, directors and employes.....	15 00
Making assessments.....	30 00
Borrowed money repaid.....	2,341 45
Interest	289 00
Rent, \$23.00; printing, \$17.36.....	40 36
Postage, \$10.10; blank books, \$3.00.....	13 10
Stationery, \$4.05; express charges, \$.75.....	4 80
Gross cash expenditures.. ..	\$5,793 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.. ..	\$1,102,015 00	\$66,120 80
Written and renewed during the year.....	145,980 00	8,758 80
Total.. ..	\$1,247,995 00	\$74,879 70
Deduct amount terminated during the year... ..	140,575 00	8,434 50
Amount in force Dec. 31, 1903.. ..	\$1,107,420 00	\$66,445 20
Losses incurred during the year.....		\$1,276 05
Date of last assessment, November 1902, amount collected.		5,581 61
Largest sum insured in a single risk		3,000 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President.* ARTHUR S. NOYES, *Secretary.*

P. O. Address of the Secretary, West Falmouth, Maine.

ASSETS.

Cash in office.	\$7 18
Cash deposited in bank	1,808 22
Safe	40 00
Gross assets, not including premium notes	\$1,550 40
(Balance due on premium notes subject to assessment, \$41,309.50.)	

INCOME.

Cash premiums on policies written or renewed	\$208 73
Policy fees	97 50
Interest from all sources	82 00
Gross cash income	\$388 23

EXPENDITURES.

Losses paid during the year	\$1,300 00
Return premiums on policies cancelled.	6 03
Salaries of officers and directors	96 00
Printing, \$5.30; postage, \$1.00	6 30
All other expenditures	53 55
Gross cash expenditures	\$1,461 88

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$401,095 00	\$40,109 50
Written and renewed during the year	71,195 00	7,119 50
Total	\$472,290 00	\$47,229 00
Deduct amount terminated during the year	59,195 00	5,919 50
Amount in force Dec. 31, 1903	\$413,095 00	\$41,309 50
Losses incurred during the year		\$1,300 00
Date of last assessment, June 26, 1877; amount collected		500 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.....	\$42 25
Cash deposited in bank	5 90
Cash premiums due on policies issued	26 65
	\$74 80
Gross assets, not including premium notes	\$74 80
(Balance due on premium notes subject to assessment, \$21,899.38.)	

INCOME.

Cash premiums on policies written or renewed	\$354 25
Policy fees	147 00
Cash loaned to the company, to pay losses or expenses	200 00
	\$701 25
Gross cash income	\$701 25

EXPENDITURES.

Losses paid during the year	\$200 00
Adjusting losses	3 60
Return premiums on policies cancelled.	50
Salaries of officers and directors.	252 50
Borrowed money repaid	200 00
Interest.....	5 40
Printing, \$21.75; postage, \$10 52	32 27
	\$694 27
Gross cash expenditures.	\$694 27

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$160,440 00	\$16,044 00
Written and renewed during the year	95,225 00	9,522 50
Total	\$255,665 00	\$25,566 50
Deduct amount terminated during the year.	29,125 00	2,912 50
	\$226,540 00	\$22,654 00
Amount in force Dec. 31, 1903		
Losses incurred during the year.		\$200 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 11
Cash deposited in bank.	433 11
Safe.	27 00
Gross assets, not including premium notes.	<u>\$466 22</u>

(Balance due on premium notes subject to assessment, \$5,426.96.)

INCOME.

Cash premiums on policies written or renewed.	\$85 29
Policy fees.	13 50
Interest from all sources.	12 91
Gross cash income.	<u>\$111 70</u>

EXPENDITURES.

Losses paid during the year.	\$6 00
Adjusting losses.	1 00
Return premiums on policies cancelled.	14 18
Salaries of officers and directors.	18 00
Printing, \$6.50; postage, \$.50; express charges, \$.35.	7 35
All other expenditures.	25
Gross cash expenditures.	<u>\$46 78</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.	\$61,430 00	\$6,737 40
Written and renewed during the year.	22,120 00	2,132 30
Total.	<u>\$83,550 00</u>	<u>\$8,869 70</u>
Deduct amount terminated during the year.	29,345 00	2,799 95
Amount in force Dec. 31, 1903.	\$54,205 00	\$6,069 75
Losses incurred during the year.		\$6 00
Date of last assessment, May 23, 1879; amount collected.		661 12
Largest sum insured in a single risk.		1,500 00

FREEPORT AND YARMOUTH MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

HORACE ROGERS, *President.*

JOHN A. SEABURY, *Secretary.*

P. O. Address of the Secretary, Yarmouth, Maine.

ASSETS.

Cash in office	\$19 09
Safe	55 00
	\$74 09
Gross assets, not including premium notes.....	
	\$74 09
(Balance due on premium notes subject to assessment, \$21,979.83.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$30 00
Due officers for expenses.....	3 00
	\$33 00
Gross liabilities.....	
	\$33 00

INCOME.

Cash premiums on policies written or renewed.....	\$106 00
Policy fees.	36 00
	\$142 00
Gross cash income	
	\$142 00

EXPENDITURES.

Losses paid during the year.. .. .	\$13 62
Salaries of officers and directors	105 00
Traveling expenses of officers, directors and employes... .. .	4 00
Rent, \$1.00; advertising, \$.50.....	1 50
Postage, \$1.75; stationery, \$.70.....	2 45
	\$126 57
Gross cash expenditures... .. .	
	\$126 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$451,640 00	\$22,585 75
Written and renewed during the year	53,000 00	2,650 00
	\$504,640 00	\$25,235 75
Total	\$504,640 00	\$25,235 75
Deduct amount terminated during the year	36,075 00	1,803 75
	\$468,565 00	\$23,432 00
Amount in force Dec. 31, 1903	\$468,565 00	\$23,432 00
Losses incurred during the year.		\$43 62
Date of last assessment, June 27, 1899, amount collected		1,032 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.	\$218 86
Assessments on premium notes unpaid.	6 00
Gross assets, not including premium notes.	\$224 86
(Balance due on premium notes subject to assessment, \$20,679.94.)	

INCOME.

Policy fees.	\$120 00
Assessments on premium notes.	1,342 43
Interest from all sources.	5 09
Cash loaned to the company, to pay losses or expenses.	300 00
Income from all other sources.	2 86
Gross cash income.	\$1,770 38

EXPENDITURES.

Losses paid during the year.	\$1,200 00
Adjusting losses.	3 00
Collecting assessments.	30 00
Salaries of officers and directors.	9 50
Salaries of agents and employes.	120 00
Traveling expenses of officers, directors and employes.	12 00
Making assessments.	10 00
Borrowed money repaid.	300 00
Interest.	3 00
Printing, \$4.00, postage \$11.36; blank books, \$5.75.	21 11
Stationery, \$2.00; express charges, \$4.00.	2 40
Gross cash expenditures.	\$1,711 01

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.	\$458,835 00	\$22,941 75
Written and renewed during the year.	97,215 00	4,865 75
Total.	\$556,050 00	\$27,807 50
Deduct amount terminated during the year.	93,825 00	4,691 25
Amount in force Dec. 31, 1903.	\$462,225 00	\$23,116 25
Losses incurred during the year.	\$1,200 00	
Assessments, laid or ordered to be laid, on premium notes during the year.	1,348 43	
Date of last assessment, May 20, 1903, amount collected.	1,342 43	
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. 13, Gardiner, Maine.

ASSETS.

Cash in office	\$74 58
Cash deposited in bank.....	686 14
Safe, books and supplies.....	34 00
Gross assets, not including premium notes.....	\$794 72

(Balance due on premium notes subject to assessment, \$18,988.80.)

INCOME.

Cash premiums on policies written or renewed..	\$232 76
Policy fees	139 00
Interest from all sources.....	15 53
Vacancy permits.....	20 75
Gross cash income.....	\$408 04

EXPENDITURES.

Return premiums on policies cancelled	\$5 06
Salaries of agents and employes	123 20
Traveling expenses of officers, directors and employes.....	1 00
Printing, \$12.00; advertising, \$1.75	13 75
Postage, \$2.60; stationery, \$2.75.....	5 35
Gross cash expenditures.....	\$148 36

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$204,925 00	\$17,545 55
Written and renewed during the year	94,045 00	7,754 00
Total	\$298,970 00	\$25,299 55
Deduct amount terminated during the year	78,850 00	6,310 75
Amount in force Dec. 31, 1903.....	\$220,120 00	\$18,988 80
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, \$31,633.33.)	

LIABILITIES.

All debts, claims and demands against the company	\$2 58
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INCOME.

Policy fees..	\$67 00
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EXPENDITURES.

Salaries of officers and directors	\$67 00
Postage	2 52
Gross cash expenditures	\$69 52

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$343,950 00	\$34,395 00
Written and renewed during the year	74,290 00	7,429 00
Total	\$418,240 00	\$41,824 00
Deduct amount terminated during the year.....	66,710 00	6,671 00
Amount in force Dec. 31, 1903	\$351,530 00	\$35,153 00
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	\$89 39
Cash deposited in bank.....	485 58
Gross assets, not including premium notes.....	\$574 97
(Balance due on premium notes subject to assessment, \$26,209.13.)	

INCOME.

Cash premiums on policies written or renewed.....	\$149 73
Policy fees.....	26 50
Assessments on premium notes.....	784 08
Gross cash income	\$960 31

EXPENDITURES.

Losses paid during the year.....	\$600 00
Collecting assessments.....	14 83
Return premiums on policies cancelled	6 40
Salaries of agents and employes.....	38 50
Traveling expenses of officers, directors and employes.....	4 50
Printing, \$6.00; postage, \$1.50.....	7 50
Stationery, \$1.50; freight, \$1.42.....	2 92
Safe.....	20 00
Gross cash expenditures.....	\$694 65

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$256,420 00	\$25,797 70
Written and renewed during the year.....	49,050 00	4,977 50
Total.....	\$305,470 00	\$30,775 20
Deduct amount terminated during the year	26,370 00	2,775 20
Amount in force Dec. 31, 1903.....	\$279,100 00	\$28,000 00
Losses incurred during the year		\$600 00
Assessments, laid or ordered to be laid, on premium notes during the year		784 08
Date of last assessment, March 16, 1903, amount collected.....		784 08
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, R. F. D. No. 2, Hampden Center, Maine.

ASSETS.

Cash deposited in bank.....	\$166 40
Assessments on premium notes unpaid.....	15 84
Safe.....	35 00
	<hr/>
Gross assets, not including premium notes.....	\$217 24

(Balance due on premium notes subject to assessment, \$29,715.18.)

INCOME.

Policy fees.....	\$82 00
Assessments on premium notes.....	1,482 43
	<hr/>
Gross cash income.....	\$1,564 43

EXPENDITURES.

Losses paid during the year.....	\$1,500 00
Collecting assessments.....	10 00
Salaries of officers and directors.....	66 00
Printing, \$6.75; postage, \$1.50; stationery, \$5.00.....	8 75
	<hr/>
Gross cash expenditures.....	\$1,584 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$299,400 00	\$31,354 50
Written and renewed during the year.....	111,640 00	11,841 50
	<hr/>	<hr/>
Total.....	\$411,040 00	\$43,196 00
Deduct amount terminated during the year.....	99,065 00	10,534 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1903.....	\$311,975 00	\$32,662 00
Losses incurred during the year.....		\$1,500 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,498 27
Date of last assessment, June, 1903, amount collected.....		1,482 43
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	\$145 58
Cash premiums due on policies issued	21 17
Gross assets, not including premium notes	\$166 75
(Balance due on premium notes subject to assessment \$12,504.95.)	

INCOME.

Cash premiums on policies written or renewed	\$74 42
Policy fees	9 60
Interest from all sources	2 06
Gross cash income.....	\$85 98

EXPENDITURES.

Salaries of officers and directors	\$28 20
Postage	2 41
Gross cash expenditures	\$30 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$218,919 16	\$12,971 45
Written and renewed during the year.....	28,125 00	1,719 50
Total	\$247,044 16	\$14,690 95
Deduct amount terminated during the year	39,719 50	2,207 84
Amount in force Dec. 31, 1903	\$207,324 66	\$12,583 11
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	\$7 79
Cash deposited in bank	717 07
Cash value of notes, bonds or other securities	1,400 00
Interest due and accrued	117 36
Stamped envelopes and postals	3 84
Safe	45 00
Gross assets, not including premium notes.	\$2,291 06

(Balance due on premium notes subject to assessment, \$28,421.54.)

INCOME.

Cash premiums on policies written or renewed	\$565 01
Policy fees	102 00
Assessments on premium notes	1,904 50
Interest from all sources.	31 05
Income from all other sources	9 82
Gross cash income	\$2,612 38

EXPENDITURES.

Losses paid during the year	\$1,955 00
Adjusting losses	2 25
Collecting assessments	17 50
Commissions for collecting cash premiums	85 75
Return premiums on policies cancelled.	63 48
Salaries of officers and directors.	78 35
Salaries of agents and employes.	123 48
Making assessments	17 50
Rent	50
Printing, \$2.35; postage, \$21.00; blank books, \$4.50	23 80
Stationery, \$3.78; express charges, \$5.50	4 08
All other expenditures	72
Gross cash expenditures.	\$2,372 41

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.	\$591,380 00	\$33,410 77
Written and renewed during the year.	104,670 00	6,044 00
Total	\$696 050 00	\$39,454 77
Deduct amount terminated during the year	84,520 00	4,802 00
Amount in force Dec. 31, 1903	\$611,530 00	\$34,652 77
Losses incurred during the year		\$1,955 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,900 00
Date of last assessment, June 20, 1903, amount collected		1,904 50
Largest sum insured in a single risk		4,300 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*

RUFUS C. STONE, *Secretary.*

P. O. Address of the Secretary, Livermore Falls, Maine.

ASSETS.

Cash in office	\$43 36
Cash deposited in bank	42 11
Books and blanks	4 50
	\$89 97
Gross assets, not including premium notes	\$89 97
(Balance due on premium notes subject to assessment, \$10,593.62.)	

INCOME.

Cash premiums on policies written or renewed	\$99 48
Policy fees	18 00
Assessments on premium notes	908 47
Transfer fees	3 50
	\$1,029 45
Gross cash income	\$1,029 45

EXPENDITURES.

Losses paid during the year	\$900 00
Adjusting losses	1 50
Collecting assessments	25 00
Return premiums on policies cancelled	2 89
Salaries of officers and directors	44 40
Making assessments	8 25
Printing, \$1.25; postage, \$2.05; stationery, \$0.60	3 90
All other expenditures	15
	\$986 09
Gross cash expenditures	\$986 09

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$205,135 00	\$12,874 65
Written and renewed during the year	32,425 00	2,017 50
Total	\$237,560 00	\$14,892 15
Deduct amount terminated during the year	28,760 00	1,845 00
Amount in force Dec. 31, 1903	\$208,800 00	\$13,047 15
Losses incurred during the year		\$900 00
Assessments, laid or ordered to be laid, on premium notes during the year		908 47
Date of last assessment, Jan. 30, 1903, amount collected		968 47
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	\$12 38
Cash deposited in bank.	885 88
Gross assets, not including premium notes.....	\$898 26

(Balance due on premium notes subject to assessment, \$5,891.40.)

INCOME.

Cash premiums on policies written or renewed.....	\$70 10
Policy fees.....	10 50
Interest from all sources.....	26 60
Gross cash income	\$107 20

EXPENDITURES.

Salaries of officers and directors	\$10 50
Stationery, \$1.00; postage, \$.75.	1 75
Justice fee.....	25
Gross cash expenditures.....	\$12 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$127,250 00	\$6,395 00
Written and renewed during the year.....	13,900 00	701 00
Total	\$141,150 00	\$7,096 00
Deduct amount terminated during the year.	9,000 00	450 00
Amount in force Dec. 31, 1903.....	\$132,150 00	\$6,646 00
Largest sum insured in a single risk..		\$1,000 00

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*

F. M. IRVING, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

Cash in office	\$74 79	
Cash deposited in bank	1,150 23	
	\$1,225 02	
Gross assets, not including premium notes	\$1,225 02	
(Balance due on premium notes subject to assessment, \$23,512.03.)		

INCOME.

Cash premiums on policies written or renewed.....	\$117 75	
Policy fees	23 00	
Interest from all sources.....	37 49	
	\$178 24	
Gross cash income	\$178 24	

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, 1902	\$230,670 00	\$23,067 00
Written and renewed during the year	23,550 00	2,355 00
Total	\$254,220 00	\$25,422 00
Deduct amount terminated during the year.....	6,725 00	672 50
Amount in force Dec. 31, 1903	\$247,495 00	\$24,749 50
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. PATERSON, *President*,

J. E. CHASE, *Secretary*.

P. O. Address of the Secretary, Litchfield Corners, Maine.

ASSETS.

Cash in office	\$14 55
(Balance due on premium notes subject to assessment, \$10,453.56.)	

LIABILITIES.

Due for adjusting losses	\$0 75
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INCOME.

Cash premiums on policies written or renewed	\$58 21
Policy fees	34 50
Gross cash income	\$92 71

EXPENDITURES.

Adjusting losses	\$0 75
Return premiums on policies cancelled	1 79
Salaries of officers and directors	55 20
Salaries of agents and employes	20 25
Traveling expenses of officers, directors and employes	8 00
Postage	32
Gross cash expenditures	\$81 31

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$197,865 00	\$10,629 50
Written and renewed during the year	49,115 00	2,874 00
Total	\$246,980 00	\$13,503 50
Deduct amount terminated during the year	50,725 00	3,010 75
Amount in force Dec. 31, 1903	\$196,255 00	\$10,492 75
Date of last assessment, September 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.....	\$33 40
Interest due and accrued.	1 00
Safe	50 00
	<hr/>
Gross assets, not including premium notes.....	\$84 40
(Balance due on premium notes subject to assessment, \$4,761.35.)	

INCOME.

Cash premiums on policies written or renewed.....	\$24 99
Policy fees.....	10 50
Interest from all sources.....	1 00
	<hr/>
Gross cash income.....	\$36 49

EXPENDITURES.

Salaries of officers and directors	\$21 00
Printing, \$6.50; express charges, \$.20	6 70
All other expenditures	10 00
	<hr/>
Gross cash expenditures.....	\$37 70

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.*</i>
Amount in force Dec. 31, 1902	\$80,275 00	\$4,663 85
Written and renewed during the year	19,925 00	1,195 50
	<hr/>	<hr/>
Total.....	\$100,200 00	\$5,859 35
Deduct amount terminated during the year	18,300 00	1,098 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1903.....	\$81,900 00	\$4,761 35
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.....	\$167 74
Cash deposited in bank.....	1,091 00
Assessments on premium notes unpaid.....	39 98
Interest due and accrued.....	49 88
Cash premiums due on policies issued.....	39 98
Gross assets, not including premium notes.....	<u>\$1,388 58</u>

(Balance due on premium notes subject to assessment, \$19,340.50.)

LIABILITIES.

Due officers for services.....	\$25 00
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INCOME.

Cash premiums on policies written or renewed.....	\$382 22
Policy fees.....	88 00
Gross cash income.....	<u>\$470 22</u>

EXPENDITURES.

Losses paid during the year.....	\$212 81
Return premiums on policies cancelled.....	12 43
Salaries of officers and directors.....	126 50
Stationery, \$5.10; postage, \$5.06.....	10 16
Gross cash expenditures.....	<u>\$361 90</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$362,525 00	\$18,126 25
Written and renewed during the year.....	133,100 00	6,655 00
Total.....	<u>\$495,625 00</u>	<u>\$24,781 25</u>
Deduct amount terminated during the year.....	83,925 00	4,196 25
Amount in force Dec. 31, 1903.....	\$411,700 00	\$20,585 00
Losses incurred during the year.....		\$212 81
Largest sum insured in a single risk.....		1,200 00

MERCANTILE AND MANUFACTURER'S MUTUAL
FIRE INSURANCE COMPANY.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

E. L. SAYWARD, *President*.

FRANK H. PLUMMER, *Secretary*.

P. O. Address of the Secretary, 121 Exchange St., Portland, Maine.

ASSETS.

Cash in office	\$45 01
Cash premiums due on policies issued.....	153 20
Supplies, printed matter and stationery	100 00
Gross assets, not including premium notes	\$298 21

(Balance due on premium notes subject to assessment, \$21,954.00.)

LIABILITIES.

Printing, rubber stamps and office furnishings	\$125 00
--	----------

INCOME.

Cash premiums on policies written or renewed	\$520 20
Policy fees	108 00
Gross cash income	\$628 20

EXPENDITURES.

Salaries of agents and employes.....	\$259 50
Traveling expenses of officers, directors and employes.....	106 89
Gas	13 60
Printing, \$4.00; postage, \$9.00	13 00
Blank books, \$6.70; express charges, \$.30.....	7 00
All other expenditures	30 00
Gross cash expenditures	\$429 99

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
*Written and renewed during the year.....	\$172,500 00	\$21,954 00
<u>Largest sum insured in a single risk</u>		<u>\$1,000 00</u>

*Commenced business November 23, 1903.

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.....	\$3,481 10
Cash deposited in bank	4,000 00
Cash value of notes, bonds or other securities	86,691 00
Real estate	3,500 00
Gross assets, not including premium notes	\$97,672 10
(Balance due on premium notes subject to assessment, \$11,923.41.)	

LIABILITIES.

Fifty per cent, cash premiums on policies in force	\$5,962 00
--	------------

INCOME.

Cash premiums on policies written or renewed	\$3,333 55
Interest from all sources	8,316 08
Rents.....	229 00
Premium on sale of stock	2,033 06
Gross cash income	\$13,911 69

EXPENDITURES.

Losses paid during the year.....	\$508 14
Return premiums on policies cancelled	64 27
Salaries of officers and directors.....	815 00
Salaries of agents and employes.....	220 78
Rent, \$100.00; taxes, \$380.70	450 70
Printing, \$2.25; postage, \$8.00	10 25
Miscellaneous expenditures	25 70
Premium on stock purchased	2,297 18
Gross cash expenditures	\$4,422 02

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$1,125,200 00	\$11,940 63
Written and renewed during the year	271,800 00	3,333 55
Total	\$1,397,000 00	\$15,274 18
Deduct amount terminated during the year.....	295,800 00	3,350 77
Amount in force Dec. 31, 1903	\$1,101,200 00	\$11,923 41
Losses incurred during the year		\$508 14
Date of last assessment, 1842.		
Largest sum insured in a single risk		5,000 00

NEWBURGH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

E. L. NEWCOMB, *President.*

A. W. WHITCOMB, *Secretary.*

P. O. Address of the Secretary, Newburgh Center, Maine.

ASSETS.

Cash in office	\$59 90
(Balance due on premium notes subject to assessment, \$9,261.05.)	

INCOME.

Cash premiums on policies written or renewed	\$12 00
Policy fees	30 50
Assessments on premium notes	999 45
Gross cash income	<u>\$1,041 95</u>

EXPENDITURES.

Losses paid during the year.....	\$1,041 50
Collecting assessments	5 00
Salaries of officers and directors	30 50
Salaries of agents and employes.....	4 00
Printing, \$16.75; postage, \$2.82; stationery, \$.85	20 42
Gross cash expenditures	<u>\$1,101 42</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$102,515 00	\$10,649 50
Written and renewed during the year.....	43,940 00	4,496 00
Total	<u>\$146,455 00</u>	<u>\$15,145 50</u>
Deduct amount terminated during the year	47,175 00	4,885 00
Amount in force Dec. 31, 1903	<u>\$99,280 00</u>	<u>\$10,260 50</u>
Losses incurred during the year... ..		\$1,041 50
Assessments, laid or ordered to be laid, on premium notes during the year		999 45
Date of last assessment, October 1, 1903, amount collected		999 45
Largest sum insured in a single risk		1,000 00

NEWCASTLE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

JAMES M. TUKEY, *President.* JONATHAN DODGE, *Secretary.*

P. O. Address of the Secretary, Newcastle, Maine.

ASSETS.

Cash in office	\$7 02
Cash deposited in bank.....	60 00
Gross assets, not including premium notes.....	\$67 02

(Balance due on premium notes subject to assessment, \$8,806.32.)

INCOME.

Cash premiums on policies written or renewed.....	\$197 43
Policy fees	22 50
Gross cash income	\$219 93

EXPENDITURES.

Losses paid during the year.....	\$14 96
Salaries of officers and directors.....	22 50
Borrowed money repaid.....	138 16
Interest	2 09
Printing	4 50
Gross cash expenditures.....	\$182 21

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$91,900 00	\$7,265 00
Written and renewed during the year	40,075 00	2,805 25
Total	\$131,975 00	\$10,070 25
Deduct amount terminated during the year	27,200 00	2,736 00
Amount in force Dec. 31, 1903.....	\$104,775 00	\$7,334 25
Losses incurred during the year.....		\$14 96
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, *Secretary.*

P. O. Address of the Secretary, East New Portland, Maine.

ASSETS.

Cash in office	\$8 87
Cash deposited in bank	51 40
Cash in the hands of officers or agents.....	15 18
Interest due and accrued	5 15
Safe	32 00
Gross assets, not including premium notes	<u>\$112 60</u>

(Balance due on premium notes subject to assessment, \$10,700.01.)

LIABILITIES.

Due officers for services, \$22.00; and expenses, \$1.30	\$23 30
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INCOME.

Cash premiums on policies written or renewed	\$63 20
Policy fees	39 00
Assessments on premium notes	441 46
Interest from all sources	5 15
Gross cash income	<u>\$548 81</u>

EXPENDITURES.

Losses paid during the year	\$635 00
Adjusting losses	2 25
Collecting assessments	8 88
Salaries of officers and directors	22 00
Salaries of agents and employes	25 25
Making assessments	2 25
Postage	1 55
Safe	32 00
Gross cash expenditures	<u>\$729 18</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$111,165 00	\$11,116 50
Written and renewed during the year	<u>31,550 00</u>	<u>3,155 00</u>
Total	\$142,715 00	\$14,271 50
Deduct amount terminated during the year	<u>29,000 00</u>	<u>2,900 00</u>
Amount in force Dec. 31, 1903	\$113,715 00	\$11,371 50
Losses incurred during the year		\$635 00
Assessments, laid or ordered to be laid, on premium notes during the year		444 06
Date of last assessment, July 23, 1903, amount collected		441 46
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	\$ 55
Safe and books	44 25
Gross assets, not including premium notes	<u>\$44 80</u>

(Balance due on premium notes subject to assessment, \$13,270.23.)

LIABILITIES.

Due for borrowed money and interest.....	\$50 00
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INCOME.

Cash premiums on policies written or renewed	\$124 02
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EXPENDITURES.

Losses paid during the year.....	\$20 00
Adjusting losses.....	2 00
Return premiums on policies cancelled	16 15
Salaries of officers and directors.....	18 00
Salaries of agents and employes.....	42 02
Traveling expenses of officers, directors and employes.....	5 00
Borrowed money repaid.....	50 00
Interest	4 00
Postage	2 36
All other expenditures	10 00
Gross cash expenditures.. ..	<u>\$169 53</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.. ..	\$282,586 00	\$15,213 44
Written and renewed during the year.....	54,382 00	3,100 20
Total.. ..	<u>\$336,968 00</u>	<u>\$18,313 64</u>
Deduct amount terminated during the year .. .	49,285 00	2,575 50
Amount in force Dec. 31, 1903.. ..	\$287,683 00	\$15,738 14
Losses incurred during the year .. .		\$20 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	\$168 99
Cash deposited in bank.....	1,016 52
Cash premiums due on policies issued.....	201 53
Safe.....	40 00
	\$1,427 04
Gross assets, not including premium notes ..	\$1,427 04
(Balance due on premium notes subject to assessment, \$105,065.25)	

LIABILITIES.

Losses adjusted and not paid ..	\$75 00
Losses reported, not adjusted, (estimated).....	2,690 00
Due officers for services and expenses.....	216 00
	\$2,981 00

INCOME.

Cash premiums on policies written or renewed.....	\$1,347 88
Assessments on premium notes.....	12,576 78
Cash loaned to the company, to pay losses or expenses	4,325 00
Vacancy permits.....	23 25
	\$18,272 91
Gross cash income	\$18,272 91

EXPENDITURES.

Losses paid during the year ..	\$12,506 11
Adjusting losses.....	48 29
Collecting assessments	2 95
Return premiums on policies cancelled	29 80
Salaries of officers and directors ..	166 00
Traveling expenses of officers, directors and employes.....	42 95
Borrowed money repaid.....	4,325 00
Interest	50 20
Printing, \$7.00; postage, \$102.89.....	109 89
Stationery, \$14.09; blank books, \$.75.....	14 84
	\$17,296 03
Gross cash expenditures	\$17,296 03

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$1,774,028 00	\$91,146 75
Written and renewed during the year.....	515,913 00	26,779 00
	\$2,289,941 00	\$117,925 75
Deduct amount terminated during the year	257,330 00	12,860 50
Amount in force Dec. 31, 1903	\$2,032,611 00	\$105,065 25
Losses incurred during the year		\$14,284 00
Assessments, laid or ordered to be laid, on premium notes during the year		12,748 54
Date of last assessment, August 27, 1903, amount collected ..	9,127 53	
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 deposited in bank	\$712 52
Furniture and safes	104 00
Gross assets, not including premium notes	\$816 52

(Balance due on premium notes subject to assessment, \$238,956.00.)

LIABILITIES.

Losses adjusted and not paid	\$6,866 00
Losses reported, not adjusted (estimated)	1,025 00
Gross liabilities	\$7,891 00

INCOME.

Cash premiums on policies written or renewed	\$2,548 89
Assessments on premium notes	14,253 20
Cash loaned to the company, to pay losses or expenses	5,550 50
Income from all other sources	8 98
Gross cash income	\$22,361 57

EXPENDITURES.

Losses paid during the year	\$13,480 86
Adjusting losses	45 00
Collecting assessments	142 03
Return premiums on policies cancelled	67 38
Salaries of officers and directors	837 62
Salaries of agents and employes	4 50
Traveling expenses of officers, directors and employes	283 69
Borrowed money repaid	7,775 00
Interest	204 18
Rent, 2.00; advertising, \$1.50	3 50
Postage, \$249.17; blank books, \$12.50	261 67
Stationery and printing, \$78.25; express charges, \$1.90	80 15
Miscellaneous expenditures	19 02
Gross cash expenditures	\$23,204 60

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$5,826,913 00	\$294,337 12
Written and renewed during the year	1,651,220 00	85,022 85
Total	\$7,478,133 00	\$379,359 97
Deduct amount terminated during the year	1,430,286 00	72,003 36
Amount in force, Dec. 31, 1903	\$6,047,847 00	\$307,356 61
Losses incurred during the year		\$13,480 86
Assessments, laid or ordered to be laid, on premium notes during the year		14,253 20
Date of last assessment, July 30, 1903, amount collected		14,253 20
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 SCOTT, *President.*

LORE H. FORD, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 54, Windsorville, Maine.

ASSETS.

Cash in office	\$25 96
Cash deposited in bank.....	334 46
Assessments on premium notes unpaid	26 40
Cash in the hands of officers or agents.....	84 03
Cash premiums due on policies issued.....	13 14
Gross assets, not including premium notes.....	\$483 99

(Balance due on premium notes subject to assessment, \$28,185.57.)

LIABILITIES.

Due officers for services, \$20.00; and expenses, \$2.00	\$22 00
All other debts, claims and demands against the company.....	8 96
Gross liabilities.....	\$30 96

INCOME.

Cash premiums on policies written or renewed.....	\$392 29
Policy fees.	80 00
Assessments on premium notes.....	1,812 84
Interest from all other sources	10 73
Income from all other sources.....	70
Gross cash income	\$2,296 56

EXPENDITURES.

Losses paid during the year..	\$2,251 92
Collecting assessments.....	10 00
Return premiums on policies cancelled	7 59
Salaries of officers and directors	80 00
Stationery, \$7.50; advertising, \$1.50	9 00
Printing, \$9.00; postage, \$14.00	23 00
All other expenditures.....	4 00
Gross cash expenditures.....	\$2,385 51

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$355,082 00	\$30,671 96
Written and renewed during the year	133,800 00	11,584 00
Total	\$488,882 00	\$42,255 96
Deduct amount terminated during the year	132,070 00	11,015 80
Amount in force Dec. 31, 1903	\$356,812 00	\$31,240 16
Losses incurred during the year.	\$2,251 92	
Assessments, laid or ordered to be laid, on premium notes during the year	1,837 96	
Date of last assessment, July 13, 1903, amount collected	1,812 84	
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	\$85 36
(Balance due on premium notes subject to assessment, \$8,583.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$72 15
Policy fees.....	34 00
Gross cash income.....	\$106 15

EXPENDITURES.

Commissions for collecting cash premiums.....	\$34 00
Return premiums on policies cancelled	56
Salaries of officers and directors	10 00
Traveling expenses of officers, directors and employes	10 00
Stationery, \$.75; postage, \$.90	1 65
Gross cash expenditures.....	\$56 21

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$88,050 00	\$8,805 00
Written and renewed during the year.....	24,050 00	2,405 00
Total	<u>\$112,100 00</u>	<u>\$11,210 00</u>
Deduct amount terminated during the year.....	16,950 00	1,695 00
Amount in force Dec. 31, 1903.....	\$95,150 00	\$9,515 00
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.....	\$134 00
Cash deposited in bank	1,756 39
Cash premiums due on policies issued	4 75
Gross assets, not including premium notes	\$1,895 14

(Balance due on premium notes subject to assessment, \$9,509.67.)

LIABILITIES.

Due officers for services	\$1 00
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INCOME.

Cash premiums on policies written or renewed.....	}	\$341 19
Policy fees		
Interest from all sources		81 98
Gross cash income		\$423 17

EXPENDITURES.

Losses paid during the year.....	\$15 00
Adjusting losses	2 00
Salaries of officers and directors	89 00
Traveling expenses of officers, directors and employes	3 10
Postage and stationery, \$0.55; blank books, \$1.30.....	1 85
Gross cash expenditures.....	\$110 95

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$203,535 00	\$10,388 80
Written and renewed during the year	69,375 00	3,468 75
Total	\$272,910 00	\$13,857 55
Deduct amount terminated during the year.....	65,825 00	3,291 25
Amount in force Dec. 31, 1903	\$207,085 00	\$10,566 30
Losses incurred during the year.....		\$15 00
Largest sum insured in a single risk		1,200 00

WELLS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.

HORACE S. MILLS, *President.*

LEWIS WEST, *Secretary.*

P. O. Address of the Secretary, North Berwick, Maine.

ASSETS.

Assessments on premium notes unpaid.....	\$18 55
(Balance due on premium notes subject to assessment, \$13,708.42.)	

LIABILITIES.

Due for borrowed money and interest..	\$954 62
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INCOME.

Cash premiums on policies written or renewed	\$77 57
Policy fees.	31 00
Assessments on premium notes.....	91 86
Cash loaned to the company, to pay losses or expenses.....	800 00
Extra premiums	1 59
Gross cash income.....	\$1,002 02

EXPENDITURES.

Losses paid during the year	\$810 00
Adjusting losses.....	7 50
Collecting assessments.....	5 00
Salaries of officers and directors	175 10
Borrowed money repaid	391 49
Interest	15 77
Rent, \$5.00; printing, \$6.50; postage, \$5.89	17 39
Gross cash expenditures	\$1,422 25

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$259,372 75	\$16,044 74
Written and renewed during the year.....	42,500 00	2,585 75
Total	\$301,872 75	\$18,630 49
Deduct amount terminated during the year	46,045 75	2,698 80
Amount in force Dec. 31, 1903	\$255,827 00	\$15,936 69
Losses incurred during the year.....		\$810 00
Date of last assessment, October 9, 1902, amount collected		2,397 33
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	\$29 64
Cash deposited in bank.....	82 30
Gross assets, not including premium notes.....	<u>\$111 94</u>
(Balance due on premium notes subject to assessment, \$14,932.23.)	

LIABILITIES.

Due officers for services	\$25 00
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INCOME.

Policy fees.....	\$55 00
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EXPENDITURES.

Salaries of officers and directors.....	\$56 00
Traveling expenses of officers, directors and employes	6 00
Printing, \$3.00; postage, \$0.70; stationery, \$0.30.....	4 00
Gross cash expenditures.....	<u>\$66 00</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$151,625 00	\$15,162 50
Written and renewed during the year.....	39,500 00	3,950 00
Total.....	<u>\$191,125 00</u>	<u>\$19,112 50</u>
Deduct amount terminated during the year	35,665 00	3,568 50
Amount in force Dec. 31, 1903.....	\$155,460 00	\$15,546 00
Date of last assessment, March 1, 1901, amount collected.....		\$326 28
Largest sum insured in a single risk.....		1,550 00

WEST GARDINER MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.*

B. M. SMALL, *Secretary.*

P. O. Address of the Secretary, Litchfield, Maine, R. F. D. No. 17.

ASSETS.

Cash in office.....	\$73 34
(Balance due on premium notes subject to assessment, \$5,211.53.)	

INCOME.

Cash premiums on policies written or renewed	\$26 17
Policy fees	21 00
Assessments on premium notes	528 82
Interest from all sources	3 00
Gross cash income	<u>\$578 99</u>

EXPENDITURES.

Losses paid during the year.....	\$500 00
Collecting assessments	14 27
Return premiums on policies cancelled	50
Salaries of officers and directors	12 60
Salaries of agents and employes.....	21 00
Making assessments	3 00
Printing, \$2.75; postage, \$1.02	3 77
Gross cash expenditures	<u>\$555 14</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902.....	\$112,800 00	\$5,851 00
Written and renewed during the year	25,125 00	1,308 25
Total	<u>\$137,925 00</u>	<u>\$7,159 25</u>
Deduct amount terminated during the year	25,175 00	1,380 75
Amount in force Dec. 31, 1903	\$112,750 00	\$5,778 50
Losses incurred during the year		\$500 00
Assessments, laid or ordered to be laid, on premium notes during the year		\$528 82
Date of last assessment, March 27, 1903, amount collected		528 82
Largest sum insured in a single risk		1,200 00

WILTON MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.
HERMAN SANBORN, *President*,J. E. HISCOCK, *Secretary*.

P. O. Address of the Secretary, Wilton, Maine.

 ASSETS.

Cash in office.	\$100 52
(Balance due on premium notes subject to assessment, \$15,480.96.)	

INCOME.

Cash premiums on policies written or renewed.....	\$63 71
Policy fees	30 00
Transfer fees	4 75
Gross cash income	<u>\$98 46</u>

EXPENDITURES.

Adjusting losses	\$10 00
Salaries of officers and directors.....	61 50
Printing \$16.00; postage, \$.30; stationery, \$.50	16 80
Gross cash expenditures.....	<u>\$88 30</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902...?	\$240,285 02	\$15,062 85
Written and renewed during the year.....	<u>48,650 00</u>	<u>3,031 00</u>
Total	\$288,915 00	\$18,093 85
Deduct amount terminated during the year	<u>37,510 00</u>	<u>2,296 95</u>
Amount in force Dec. 31, 1903.....	\$251,405 00	\$15,796 90
Date of last assessment, September 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	\$182 90
Cash in the hands of officers or agents.....	36 33
Gross assets, not including premium notes	<u>\$169 23</u>

(Balance due on premium notes subject to assessment, \$17,392.26.)

INCOME.

Cash premiums on policies written or renewed	\$178 14
Policy fees	64 25
Gross cash income	<u>\$242 39</u>

EXPENDITURES.

Return premiums on policies cancelled.....	\$1 08
Salaries of officers and directors	63 75
Traveling expenses of officers, directors and employes	50
Borrowed money repaid	50 00
Interest	2 00
Stationery, \$.40; postage, \$.75.....	1 15
Gross cash expenditures	<u>\$118 48</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$227,611 00	\$16,061 22
Written and renewed during the year	77,116 00	5,570 63
Total	<u>\$304,727 00</u>	<u>\$21,631 85</u>
Deduct amount terminated during the year	59,781 00	4,239 59
Amount in force Dec. 31, 1903	\$244,946 00	\$17,392 26
Date of last assessment, July, 1901, amount collected		\$901 01
Largest sum insured in a single risk		1,700 00

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

J. SUMNER BAILEY, *President.*

WINSHIP R. LILLY, *Secretary.*

P. O. Address of the Secretary, Woolwich, Maine.

ASSETS.

Cash in office	\$21 56
Cash deposited in bank	192 67
Assessments on premium notes unpaid.....	4 60
Books, blanks, etc.	5 00
Gross assets, not including premium notes.....	\$223 83

(Balance due on premium notes subject to assessment, \$10,347.18.)

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	\$92 55
Policy fees	24 75
Assessments on premium notes	429 58
Interest from all sources	4 14
Income from all other sources	1 40
Gross cash income	\$552 42

EXPENDITURES.

Losses paid during the year	\$400 00
Collecting assessments	26 05
Return premiums on policies cancelled	2 72
Salaries of officers and directors	39 75
Making assessments	8 00
Printing, \$1.50; postage, \$0.23; stationery, \$0.52.	2 25
All other expenditures	3 25
Gross cash expenditures	\$477 02

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$161,400 00	\$10,888 37
Written and renewed during the year	27,150 00	1,857 70
Total	\$188,550 00	\$12,746 07
Deduct amount terminated during the year	23,955 00	1,677 80
Amount in force Dec. 31, 1903	\$164,595 00	\$11,068 27
Losses incurred during the year		\$400 00
Assessments, laid or ordered to be laid, on premium notes during the year		434 18
Date of last assessment, February 21, 1903, amount collected		429 55
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	\$184 59
Assessments on premium notes unpaid ..	376 56
Typewriter	81 05
Safe, \$46.00; desk, \$25.00; office supplies, \$310.92.....	381 92
Stationery and postage.....	55 12

Gross assets, not including premium notes \$1,079 24

(Balance due on premium notes subject to assessment, \$180,761.63.)

LIABILITIES.

Due for borrowed money and interest.....	\$1,286 00
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INCOME.

Cash premiums on policies written or renewed	\$2,049 68
Policy fees.. ..	361 50
Assessments on premium notes	5,003 51
Interest from all sources.....	19 00
Cash loaned to the company, to pay losses or expenses.	3,000 00
Vacancy permits.....	117 38

Gross cash income \$10,551 07

EXPENDITURES.

Losses paid during the year	\$4,720 50
Adjusting losses.....	48 41
Return premiums on policies cancelled ..	68 09
Salaries of officers and directors	1,110 00
Salaries of agents and employes	1,025 50
Traveling expenses of officers, directors and employes ..	53 39
Borrowed money repaid ..	2,900 00
Interest	145 62
Rent, \$50.00; advertising, \$26.51	76 51
Printing, \$63.39; postage, \$261.13; blank books, \$3.60 ..	328 12
Stationery, \$1.67; express charges, \$9.90.....	11 57
Miscellaneous expenditures	273 79

Gross cash expenditures \$10,761 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1902	\$1,903,230 00	\$190,323 00
Written and renewed during the year	683,230 00	68,323 00
Total	\$2,586,460 00	\$258,646 00
Deduct amount terminated during the year	565,795 00	56,579 50
Amount in force Dec. 31, 1903	\$2,020,665 00	\$202,066 50

Losses incurred during the year.....	\$4,720 50
Assessments, laid or ordered to be laid, on premium notes during the year	4,851 55
Date of last assessment, November 1, 1903, amount collected ...	4,474 99
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, 1903.

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	\$295,417 75	
Dividends applied to purchase paid-up additions and annuities		31,572 92
Surrender values applied to purchase paid-up insurance and annuities.		12,978 96
Consideration for original annuities involving life contingencies		3,000 00
Total new premiums	\$342,969 63	
Renewal premiums	1,602,714 55	
Dividends applied to pay renewal premiums	28,271 87	
Surrender values applied to pay renewal premiums	4,332 60	
Total renewal premiums	\$1,635,319 02	
Total premium income		\$1,978,288 65
Consideration for supplementary contracts <i>not</i> involving life contingencies		5,000 00
Interest on mortgage loans	\$57,637 66	
Interest on collateral loans	37,153 62	
Interest on bonds and dividends on stocks	241,607 20	
Interest on premium notes, policy loans or liens	4,995 77	
Interest on other debts due the company	2,389 87	
Discount on claims paid in advance	340 27	
Rents—including company's own occupancy	56,602 76	400,726 65
Profit on sale or maturity of ledger assets		2,113 72
From other sources		498 11
Total income	\$2,386,627 13	
Ledger assets Dec. 31, 1902		8,993,769 13
Total		\$11,380,396 26

DISBURSEMENTS.

Death claims and additions	\$605,965 65	
Matured endowments and additions.	166,327 19	
Total death claims and endowments		\$772,292 84
Annuities involving life contingencies		1,268 95
Short time notes voided by lapse		13,365 92
Surrender values paid in cash		75,881 54
Surrender values applied to pay renewal premiums		4,332 60
Surrender values applied to purchase paid-up insurance and annuities		12,978 96
Collateral loan on policy notes voided by lapse		6,971 76
Dividends paid policy holders in cash		13,745 96
Dividends applied to pay renewal premiums		28,271 87
Dividends applied to purchase paid-up additions and annuities		31,572 92
Total paid policy holders ... \$960,683 32		
Supplementary contracts <i>not</i> involving life contingencies		3,943 31
Commissions and bonuses to agents		287,610 40
Commuting renewal commissions		4,749 45
Salaries and allowances for agencies, including managers, agents and clerks		94,367 93
Agency supervision, traveling and all other agency expenses		25,656 39
Medical examiners fees		33,432 00
Salaries and all other compensation of officers and home office employees		75,442 27
Rent—including company's own occupancy		28,124 32
Advertising, printing, stationery and postage		40,159 30
Legal expenses		5,362 20
Furniture, fixtures and safes		5,056 13
Insurance taxes, licenses and department fees		39,147 53
Taxes on real estate		10,150 56
Repairs and expenses (other than taxes) on real estate		12,741 30
Loss on sale or maturity of ledger assets		3,500 00
Miscellaneous expenditures		63,677 32
Total disbursements		\$1,693,503 73
Balance		\$9,686,592 53

LEDGER ASSETS.

Book value of real estate	\$1,282,002 93
Mortgage loans on real estate	1,151,622 22
Loans secured by collateral	647,056 11
Loans on company's policies assigned as collateral	121,045 66
Premium notes on policies in force, including \$55,447.11 short time notes taken in settlement of premiums	148,229 11
Book value of stocks and bonds—excluding interest	6,146,673 06
Deposited in trust companies and banks on interest	120,544 66
Cash in office and deposited in banks, not on interest	59,297 89
Bills receivable	1,894 25
Agents' balances	6,207 45
Cash in transit Dec. 31, 1903 (since received)	2,019 19
Total ledger assets	\$9,686,592 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$17,633 38	
Interest accrued on stocks and bonds	39,487 08	
Interest accrued on collateral loans	2,728 60	
Interest due and accrued on premium notes, loans or liens	5,111 41	
Interest due and accrued on other assets	4,099 61	
Rents accrued on company's property	2,902 36	\$71,962 44
Market value of stocks and bonds over book value		235,960 41

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$5,083 05	\$119,825 93	
Gross deferred premiums	21,932 22	115,488 05	
Total	\$27,015 27	\$235,313 98	
Deduct loading	5,403 05	47,062 80	
Net uncollected and deferred premiums	\$21,612 22	\$188,251 18	\$209,863 40
All other assets, viz: Forborne premiums to be deducted in settlement of policy claims, included in liabilities			348 25
Gross assets			\$10,204,737 03

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$6,207 45	
Bills receivable and interest	2,160 23	\$8,367 68
Total admitted assets		\$10,196,369 35

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, 1903.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Central Wharf, Portland, Me., 9 shares	\$9,000	\$9,000 00	\$4,200 00
Portland Water Co., Me., 52 shares	5,200	6,500 00	5,000 00
Portland Railroad Co., Me., 90 shares	9,000	10,800 00	9,500 00
Mt. Vernon Water Co., 6s.	1,000	1,000 00	681 17
State Publishing Association, Me., 50 shares	5,000	5,000 00	3,500 00
Sandy River R. R. Co., 5s	12,000	13,200 00	10,000 00
P. H. & J. M. Brown Co., Me., 300 shares	30,000	30,000 00	15,000 00
Rockland Building Syndicate, Me., 400 shares	40,000	40,000 00	15,000 00
Certificate of Deposit, Chapman National Bank, Me.	1,218	1,218 42	1,000 00
Aroostook Trust & Banking Co., Me., 8 shares	800	1,120 00	750 00
First National Bank, Portland, Me., 4 shares	400	440 00	100 00
Maine Steamship Co., Me., 6s.	500	550 00	500 00
Merchants National Bank, Portland, Me., 200 shares.	15,000	21,000 00	18,000 00
John Bird Co., Rockland, Me., 25 shares	25,000	25,000 00	20,000 00
The Lewiston Journal Co., Me., 120 shares	12,000	12,000 00	10,000 00
The Torrington Co., Class A, 150 shares	3,750	4,500 00	}
United States Steel Corp., Preferred, 200 shares	20,000	11,400 00	
Amalgamated Copper Co., 100 shares	10,000	5,000 00	}
Rockland-Rockport Lime Co., Preferred, 10 shares	1,000	1,000 00	
International Paper Co., Preferred, 10 shares	1,000	635 00	} 24,870 96
Union Electric Co., 6s	500	525 00	
Sanford Power Co., 5s.	500	515 00	}
Kennebec Light and Heat Co., 5s	500	530 00	
Hackensack Meadows Co., 200 shares	20,000	4,600 00	}
The Torrington Co., Class A, 50 shares	1,250	1,500 00	
" " " " B, 40 shares	1,000	1,000 00	} 205 00
Athol Water Co., 40 shares	4,000	4,000 00	
Hawkes Brick Works, 200 shares	2,000	2,000 00	} 3,450 00
United States Steel Corp., Common, 75 shares	7,500	825 00	
Bar Harbor Electric Lt. Co., 4½s	4,000	4,000 00	} 12,000 00
Springfield Water Works Co., 6s	11,000	11,000 00	
Portland R. R. Co., 50 shares	5,000	6,000 00	} 5,000 00
Rockland-Rockport Lime Co., Preferred, 50 shares	5,000	5,000 00	
" " " " Common, 30 shares	3,000	1,500 00	} 6,320 00
Mousam Water Co., 5s.	1,000	1,000 00	
Rockland-Rockport Lime Co., Preferred, 10 shares	1,000	1,000 00	} 775 00
Portland K. R. Co., 12 shares	1,200	1,440 00	
United States Steel Corp., Preferred, 370 shares	37,000	21,690 00	} 1,200 00
Amalgamated Copper Co., 50 shares	5,000	2,500 00	
Oxford Paper Co., 5s.	10,000	10,500 00	} 45,610 00
American Realty Co., 1st Mort., 5s.	4,000	4,200 00	
United States Steel Corp., Common, 300 shares	30,000	3,300 00	}
Rockland-Rockport Lime Co., 5s	5,000	5,250 00	
Consolidated Electric Lt. Co. of Me., 5s	1,500	1,500 00	} 5,000 00
Standish Water & Cons. Co., 5s	3,500	3,780 00	
Goodall Worsted Co., 5 shares	500	550 00	} 500 00
York Light & Heat Co., Preferred, 21 shares	2,100	2,100 00	
United States Steel Corp., Preferred, 110 shares	11,000	6,270 00	} 5,705 11
Leadville, Colorado, Warrants	500	500 00	
Central Oil Co., 25 shares	625	175 00	}
United States Steel Corp., Common, 41 shares	4,100	451 00	
Rockport Water Works Co., Me., 6s	1,900	1,000 00	} 4,375 00
Leadville Water Co., Warrant	500	500 00	
United States Steel Corp., Common, 125 shares	12,500	1,375 00	}
Amalgamated Copper Co., 25 shares	2,500	1,250 00	
Pennsylvania R. R. Co., 70 shares	3,500	8,330 00	} 4,362 50
United States Steel Corp., Preferred, 17 shares	1,700	969 00	
" " " " 50 shares	5,000	2,850 00	} 2,575 00
Springfield Water Works Co., 6s	1,000	1,000 00	
Bar Harbor Electric Light Co., 4½s	1,000	1,000 00	} 1,700 00
United States Steel Corp., Preferred, 25 shares	2,500	1,425 00	
Amalgamated Copper Co., 10 shares	1,000	500 00	} 3,451 25
Camden & Rockland Water Co., 19 shares	1,900	1,900 00	
United States Steel Corp., Preferred, 60 shares	6,000	3,420 00	} 8,040 00
" " " " 5s	4,000	2,840 00	
" " " " Preferred, 100 shares	10,000	5,700 00	} 4,537 50
Amalgamated Copper Co., 25 shares	2,500	1,250 00	
N. Y. C. & H. R. R. Co., 5 shares	500	600 00	} 3,000 00
American Realty Co., 5s	1,000	1,050 00	
Rockland Water Co., 5s	500	535 00	

STOCKS, BONDS, ETC.—CONCLUDED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Lowell, Lawrence & Haverhill St. Ry. Co., 5s	\$1,000	\$1,060 00	} \$8,978 62
Oxford Paper Co., Gold, 5s.	1,000	1,050 00	
United States Steel Corp., Preferred, 25 shares	2,500	1,425 00	
Amalgamated Copper Co., 25 shares	2,500	1,250 00	
Metropolitan St. Ry. Co., 25 shares	2,500	3,000 00	
N. Y. & N. E. R. R. Co., 7s	1,000	1,030 00	
Rockland Building Syndicate, 500 shares	50,000	50,000 00	20,000 00
Rockland-Rockport Lime Co., Preferred, 33 shares.	3,300	3,300 00	3,000 00
Portland R. R. Co., 154 shares	15,400	18,480 00	15,400 00
Kokomo Water Works Co., 6s	1,000	1,000 00	800 00
Bar Harbor Electric Lt. Co., 4½s	500	500 00	} 1,200 00
Winterport Water Co., 4s	750	750 00	
Seattle Electric Light Co., Common, 75 shares	7,500	5,625 00	
" " " Preferred, 28 shares	2,800	2,800 00	
York Lt. & Heat Co., Preferred, 42 shares	4,200	4,200 00	
Hawkes Brick Works, 200 shares.	2,000	2,000 00	} 10,000 00
Lime Rock R. R. Co., 4s	1,000	1,000 00	
Bar Harbor Electric Lt. Co., 4½s	500	500 00	
Berlin Mills Co., 5s	1,000	1,000 00	
Bar Harbor Electric Lt. Co., 4½s	2,000	2,000 00	
Bar Harbor Electric Lt. Co., 4½s	500	500 00	
Raton Water Works Co., 6s	1,000	1,000 00	} 10,000 00
Calumet & Arizona Mining Co., 50 shares	500	4,750 00	
Western Telephone & Telegraph Co., 5s	1,000	1,000 00	
Certificate of deposit Michigan Telephone Co., 5s	6,000	4,800 00	
Rensselaer Water Co., 4½s	1,000	1,000 00	
American Realty Co., 5s	20,000	21,000 00	20,000 00
First National Bank, Boothbay Harbor, Me., 10 shares	1,000	1,000 00	800 00
Limerick National Bank, Limerick, Me., 140 shares	14,000	24,500 00	20,000 00
Portland & Rumford Falls Ry., 500 shares	50,000	100,000 00	50,000 00
Rensselaer Water Co., 4½s	31,000	31,600 00	27,483 75
Portland R. R. Co., 22 shares	2,200	2,640 00	5,000 00
Illinois Valley Traction Co., 5s.	4,000	4,000 00	
Dana Warp Mills, 5s.	35,000	35,000 00	16,096 25
Bangor & Aroostook R. R., 5s	6,000	6,900 00	
Indianapolis Water Co., 5s	3,000	3,000 00	
Cleveland City Cable Ry., 5s	2,000	2,100 00	
Scranton Suburban Ry. Co., 6s	2,000	2,200 00	
Akron Water Works Co., 5s.	1,000	1,050 00	} 20,000 00
Sterling Water Co., 5s	1,000	1,000 00	
Maine Water Co., 5s	2,000	2,000 00	
Ellsworth Electric Illuminating Co., 5s	1,500	1,500 00	
Clifton Forge Lt. & Water Co., 6s	1,500	1,800 00	
United States Steel Corp., Preferred, 100 shares.	10,000	5,700 00	
Hudson Valley R. R. Co., 5s.	2,000	2,000 00	} 8,425 00
Municipal Water Works Co., 4s	2,000	2,000 00	
Portland Trust Co., 17 shares.	1,700	3,400 00	2,500 00
Oxford Paper Co., 5s.	2,000	2,100 00	1,500 00
Rockland, Thomaston & Camden St. Ry., 4s	3,500	3,500 00	3,000 00
Rochester Water Co., 5s.	4,000	4,200 00	
Leadville Water Co., 4s.	2,500	2,500 00	
Hudson Water Works Co. (N. H.), 5s.	1,000	1,050 00	} 10,000 00
Waterville Water Co., 5s	500	525 00	
Seattle Electric Co., 5s	1,000	1,000 00	
Canton-Massillon Electric Ry. Co., 5s	1,000	1,000 00	
Omaha St. Ry. Co., 5s	1,000	1,000 00	
Springfield Water Works Co., 4,000 shares.	400,000	100,000 00	40,000 00
Casco National Bank, Portland, Me., 43 shares	4,300	4,730 00	5,000 00
Merchants National Bank, Portland, Me., 14 shares.	1,050	1,470 00	
Portland Water Co., 12 shares	1,200	1,500 00	2,000 00
National Traders Bank, Portland, Me., 10 shares.	1,000	1,050 00	
Westbrook Trust Co., 17 shares	1,700	1,785 00	1,600 00
Rockland-Rockport Lime Co., Preferred, 283 shares.	28,300	28,300 00	
" " " Common, 56 shares.	5,600	2,800 00	} 25,500 00
Camden & Rockland Water Co., 100 shares	10,000	10,000 00	
Glencoe Lime and Cement Co., 165 shares.	16,500	33,000 00	25,900 00
Rockland-Rockport Lime Co., Preferred, 159 shares.	15,900	15,900 00	15,900 00
Camden & Rockland Water Co., 163 shares	16,300	16,300 00	
Rockland-Rockport Lime Co., Preferred, 50 shares.	5,000	5,000 00	
" " " Common, 56 shares.	5,600	2,800 00	} 9,500 00
Camden & Rockland Water Co., 36 shares.	3,600	3,600 00	

\$1,285,643 \$970,588 42 \$647,056 11

BONDS AND STOCKS OWNED BY THE COMPANY, DECEMBER 31, 1903.

Description.	YEAR OF		Book value.	Par value.	Market value. (ex interest.)
	Maturity.	Option.			
United States, Gold	1925		\$293,900 07	\$242,000	\$339,120 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		30,432 50	30,000	32,400 00
Montreal Harbour (Debentures)	1918				
Province of Ontario, Annuities, 1904 to 1925, \$7,000 payable semi-annually ...			332,018 81	335,943	335,943 44
Province of Ontario, Annuities, 1904 to 1932, \$4,000 payable semi-annually ...					
Province of Manitoba, Gold	1930		106,000 00	100,000	110,000 00
National War Loan of Great Britain	1910		8,645 36	8,645	8,645 36
British Consols			45,584 25	45,584	41,025 82
Berlin, N. H. (Funding)	1917		7,306 25	7,000	7,420 00
Connor Plantation, Me. (Notes)	1904				
Connor Plantation, Me. (Notes)	1910		1,500 00	1,500	1,500 00
Caswell Plantation, Me. (Notes)			600 00	600	600 00
Cheboygan, Mich. (Water Works)	1914		18,846 00	18,000	19,620 00
Cote St. Antoine, Can.	1934		48,773 50	45,000	48,600 00
Colorado Springs, Colo. (City Hall) Gold	1916	1911	27,510 30	27,000	27,000 00
Fort Kent, Me.	1922		6,240 00	6,000	6,240 00
Helena, Mont. (Funding)	1911	1901	26,937 50	25,000	25,000 00
Morris, Ill. (Water Works)	1905	1904		2,000	
Morris, Ill. (Water Works)	1906	1904		3,600	
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.)	1904		5,212 50	5,000	5,000 00
Piqua, Ohio (Street Imp.)	1905				
Pueblo, Colo. (Deficiency)	1906		11,325 00	10,000	10,200 00
Richmond, Va. (Currency, Registered)	1926		10,735 00	11,000	11,440 00
Richmond, Va. (Currency, Registered)	1927				
Rockland, Me.	1916		1,580 55	1,500	1,500 00
Shelburne, N. H. (Notes)	1904		1,000 00	1,000	1,000 00
Shelburne, N. H. (Notes)	1905				
St. Henri, Can. (Debentures)	1949		82,662 36	76,000	83,600 00
St. John, N. B.	1957		110,653 59	100,000	107,000 00
Salt Lake City, Utah (Refunding)	1921		25,250 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	71,404 00
West Duluth, Minn. (General Fund) Gold	1911		27,875 00	25,000	25,000 00
RAILROAD BONDS.					
Augusta-Aiken Ry. & Electric Co., Coll. Trust Gold, 1st Mortg.	1953		20,000 00	20,000	20,000 00
Bridgton & Saco River, 1st Mortg., Gold	1928		10,000 00	10,000	10,200 00
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		225,570 00	225,570	232,337 10
Chicago, Wisconsin & Minn. R. R., 1st Mortg., Gold	1916		4,740 00	4,000	4,400 00
Hudson Valley Ry. (Con. Mortg.) Gold.	1951		70,000 00	70,000	70,000 00
Joliet, Ill., Railroad Co., 1st Con. Mortg. Gold	1918		5,000 00	5,000	5,000 00
Lime Rock R. R. Co., 1st Mortg.	1929		99,980 00	99,000	103,950 00
Louisiana & Nashville, 5-20 Bond, Synd.			22,631 75	22,631	22,631 75
Middlesex Valley R. R., 1st Mortg., Gold	1942		1,950 00	2,000	2,000 00
Norway & Paris St. Ry., 1st Mortg., Gold	1916		18,900 00	18,000	18,000 00
Rockland, Thomaston & Camden St. Ry	1921		80,000 00	80,000	80,000 00

BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book value.	Par value.	Market value. (ex-interest.)
	Maturity.	Option.			
Rumford Falls & Rangeley Lakes R. R., Mortg.....	1923		\$10,000 00	\$10,000	\$10,000 00
Sanford & Cape Porpoise Ry. Co., 1st Mortg.....	1928		9,500 00	10,000	10,000 00
Schenectady, N. Y., Ry. Co., 1st Mortg., Gold.....	1941	1911	10,500 00	10,000	10,500 00
Seaboard Air Line Ry., 1st Mortg., Gold	1950		21,575 00	25,000	18,750 00
Toronto, Hamilton & Buffalo R. R. Co., 1st Mortg., Gold.....	1946		45,000 00	45,000	45,000 00
CORPORATION BONDS.					
American Realty Co., 1st Mortg., Gold.	1941	1903	93,000 00	93,000	97,650 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., 20 year, Gold.....	1925		29,640 00	30,000	30,000 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
Kennebec Light & Heat Co., 1st Mortg., Gold.....	1918		24,990 00	25,000	26,500 00
Maine Water Co., 1st Con. Mortg.....	1921		21,000 00	21,000	21,000 00
Mousam Water Co.....	1921		35,000 00	35,000	35,000 00
Municipal Water Works Co., Me.....	1922		20,250 00	20,250	20,250 00
Mallison Power Co., 1st Mortg., Gold..	1923		19,000 00	20,000	20,000 00
New England Elevator Co., 1st Mortg., Gold.....	1904	}	119,000 00	119,000	119,000 00
Portland Elevator Co., Gold, G'd by G. T. Ry. Co.....	1904				
	1933				
Rumford Falls Power Co., (Coll. Trust) Gold.....	1922		235,000 00	235,000	235,000 00
Rumford Falls Realty Co., 1st Mortg...	1922		97,500 00	100,000	105,000 00
Rumford Falls Lt. & Water Co., Refund., Gold.....	1922		18,900 00	21,000	21,000 00
Standish Water & Con. Co., 1st Mortg., Gold.....	1929	}	100,700 00	95,000	100,700 00
Stevens Electric Co., 1st Mortg.....	1904				
	1917				
Sagadahoc Light & Power Co., 1st Mortg., Gold.....	1922		33,000 00	33,000	33,000 00
Umbagog Paper Co., 1st Mortg., Gold..	1918	1903	51,000 00	51,000	51,000 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. Sinking Fund.....	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	15,640 00
Berlin, N. H., Water Co., 1st Mortg., Gold	1917	1902	25,000 00	25,000	26,250 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	35,000 00
Central Foundry Co., Sinking Fund, Gold, Deb.....	1919	1901	31,521 50	35,000	31,500 00
Cascade Electric Lt. & Power Co., 1st Mortg.....	1921		9,800 00	10,000	10,000 00
Council Bluffs Gas & Electric Co., 1st Mortg., Gold.....	1928		20,200 00	20,000	20,600 00
Kalspel Water & Electric Co., 1st Mortg., Gold.....	1912		1,500 00	3,000	3,000 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

BONDS AND STOCKS OWNED BY THE COMPANY—CONCLUDED.

Description.	YEAR OF		Book value.	Par value.	Market value. (ex-interest.)
	Maturity	Option.			
Lancaster & Jefferson Electric Co., 1st Mortg.	1922	1907	\$9,800 00	\$10,000	\$10,000 00
Manitowoc Water Works Co. (Wis.), 1st Mortg., Gold	1922		25,003 75	25,000	25,000 00
Norfolk Ry. & Lt. Co., 1st Mortg., Gold.	1949		33,750 00	35,000	33,250 00
New England Cotton Yarn Co., 1st Mortg., Gold.....	1929		3,000 00	3,000	3,000 00
Richmond Water & Lt. Co., Income ...	1951	1906	3,600 00	3,600	3,600 00
Richmond Water & Lt. 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
United States Steel Corp., Gold Sinking Fund	1963	1913	82,400 00	100,000	71,000 00
Western Union Telegraph Co., Funding Gold	1950		26,000 00	26,000	26,520 00
RAILROAD STOCK.					
Boston & Maine R. R., Common, with dividend, 2523 Sh.			457,026 88	252,300	428,910 00
New York Central & Hudson River R. R. Co., with dividend, 2872 Sh.			401,950 50	287,200	344,640 00
Maine Central R. R. Co., with dividend, 2786 Sh.			477,179 11	278,600	501,480 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., 1500 Sh.			119,281 25	75,000	89,250 00
CORPORATION STOCK.					
Biddeford & Saco Water Co., 31 Sh.			3,193 00	3,100	3,100 00
Rockland-Rockport Line 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.			61,000 00	50,000	30,000 00
Portland Water Co., 300 Sh.			36,550 00	30,000	37,500 00
Union Mills, Pref., 500 Sh.			47,500 00	50,000	50,000 00
Massachusetts Gas. Co., Pref., 1500 Sh.			136,800 00	150,000	123,000 00
Standish Water & Con. Co., 388 Sh.			39,410 00	38,800	41,128 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	3,103 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	1,785 00
Portland National Bank, Portland, Me., 1480 Sh.			193,955 00	148,000	259,000 00
Union Safe Deposit & Trust Co., Portland, Me., 2185 Sh.			218,500 00	218,500	382,375 00
Biddeford National Bank, Biddeford, Me., 20 Sh.			2,400 00	2,000	2,000 00
First National Bank, Wiscasset, Me., 15 Sh.			1,300 00	1,500	1,500 00
First National Bank, Bangor, Me., 12 Sh.			1,560 00	1,200	1,300 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 50	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., 53.5 Sh.			560 00	560	560 00
Rumford Falls Trust Co., Rumford Falls, Me., 50 Sh.			5,000 00	5,000	10,000 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	27,500 00
National Bank of Commerce, Omaha, Neb., 20 Sh.			2,000 00	2,000	400 00
Sioux Falls National Bank, Sioux Falls, Dak., 20 Sh.			2,000 00	2,000	1,400 00
National Shoe & Leather Bank, Auburn, Me., 55 Sh.			5,500 00	5,500	5,000 00
			\$6,146,673 06	\$5,449,583	\$6,382,633 47

LIABILITIES.

Net present value of outstanding policies.	\$9,293,424 00	
Same for reversionary additions.....	209,531 00	
Same for annuities.	8,927 00	
	<hr/>	
Total	\$9,511,882 00	
Deduct net value of risks re-insured.....	3,445 00	
	<hr/>	
Net reserve.		\$9,508,437 00
Present value of supplementary contracts, <i>not</i> involving life contingencies ..		29,233 00
Death losses in process of adjustment.....	\$31,084 78	
Death losses reported, no proofs received	54,459 44	
Matured endowments due and unpaid.....	4,963 47	
Death losses and other policy claims resisted.....	3,500 00	
	<hr/>	
Total policy claims.....		\$94,007 69
Premiums paid in advance, including surrender values so applied...		3,128 52
Commissions due agents on premium notes, when paid.....		1,000 00
Dividends or other profits due policy holders.....		5,334 23
Other liabilities.....		21 00
Unassigned funds (surplus).....		555,197 91
	<hr/>	
Total liabilities.....		\$10,196,359 35

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902.....	\$103,110 00	
Received during the year on old policies.....	2,160 00	
Restored by revival of policies.....	293 00	\$105,563 00
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Deductions during the year as follows:		
Used in payment of losses and claims	\$9,091 00	
Used in purchase of surrendered policies.....	307 00	
Voided by lapse.....	293 00	
Used in payment of dividends to policyholders	2,975 00	
Redeemed by maker in cash.....	115 00	
	<hr/>	
Total reduction of premium note account.. ..		12,781 00
	<hr/>	
Balance, note assets at end of the year.....		\$92,782 00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	23,157	\$32,688,250 00		
Endowment.....	9,259	13,131,853 00		
All other.....	4,262	8,004,891 18		
Additions by dividends	-	313,631 40	36,678	\$54,118,625 58
	<hr/>	<hr/>		

NEW POLICIES ISSUED.

Whole life.....	3,184	\$4,061,790 00		
Endowment.....	2,044	2,348,785 00		
All other.....	901	1,939,861 55		
Additions by dividends.....	-	51,915 95	6,129	\$5,402,352 50
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	42	\$50,000 00		
Endowment.....	16	18,000 00		
All other.	10	14,000 00		
Additions by dividends.	-	96 33	68	\$82,096 33
Old policies increased... ..			2	-
Total.....			42,877	\$62,603,074 41
Policies terminated during the year			3,550	5,217,876 64
* Policies in force Dec. 31, 1903.....			39,327	\$57,385,197 77

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	8,419	\$9,326,554 23
Policies issued during the year.....	1,678	1,667,033 24
Total	10,097	\$10,993,587 47
Deduct policies ceased to be in force.....	1,026	1,046,471 10
Policies in force in Maine, December 31, 1903.....	9,071	\$9,947,116 37
Losses and claims unpaid December 31, of the previous year	6	\$6,729 20
Losses and claims incurred during the year.....	51	48,623 34
Total... ..	57	\$55,352 54
Losses and claims settled during the year.....	48	47,209 05
Losses and claims unpaid Dec. 31, 1903.....	9	\$8,143 49
Premiums received		\$410,125 08
Policies re-insured, 12, \$90,000.		

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, 1903.

ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies.....	\$1,109,846 34	
Surrender values applied to pay first year's premiums....	6,902 87	
Total first year's premiums on original policies.	\$1,116,749 21	
Dividends applied to purchase paid-up additions and annuities	15,011 81	
Surrender values applied to purchase paid-up insurance and annuities.	290,710 76	
Consideration for supplementary contracts involving life contingencies	5,000 00	
Total new premiums.....	\$1,427,471 78	
Renewal premiums.....	6,982,364 23	
Dividends applied to pay renewal premiums.	486,163 52	
Surrender values applied to pay renewal premiums....	453 30	
Total renewal premiums.....	\$7,468,981 05	
Total premium income.....	\$8,896,452 83	
Consideration for supplementary contracts <i>not</i> involving life contingencies.	4,464 00	
Interest on mortgage loans.....	\$1,414,461 23	
Interest on collateral loans	46,528 18	
Interest on bonds and dividends on stocks.....	1,036,889 42	
Interest on premium notes, policy loans or liens.....	205,082 86	
Interest on other debts due the company.....	62,383 62	
Discount on claims paid in advance.	1,017 52	
Rents—including company's own occupancy.....	46,335 35	2,812,698 16
Profit on sale or maturity of ledger assets.....		8,199 03
Profit and loss		259 50
Total income, life department		\$11,722,073 52
Premium income, accident department		2,836,801 04
Total income		\$14,558,874 56
Ledger assets Dec. 31, 1902.....	\$59,768,964 76	
Increase of capital during the year.....	250,000 00	60,018,964 76
Total.....		\$74,577,839 3

DISBURSEMENTS.

Death claims.....	\$2,825,461 92
Matured endowments.....	1,607,639 00
Total death claims and endowments.....	\$4,433,100 92
Annuities involving life contingencies.....	814 99
Surrender values paid in cash.....	193,587 64
Surrender values applied to pay new premiums.....	6,902 87
Surrender values applied to pay renewal premiums.....	453 30
Surrender values applied to purchase paid-up insurance and annuities	290,710 76
Dividends paid policy holders in cash.....	177,980 61
Dividends applied to pay renewal premiums.....	486,163 52
Dividends applied to purchase paid-up additions and annuities.....	15,011 81
Total paid policy holders.....	\$5,604,726 42
Supplementary contracts <i>not</i> involving life contingencies.....	6,345 00
Dividends to stockholders.....	193,750 60
Commissions and bonuses to agents.....	1,014,900 91
Salaries and allowances for agencies, including managers, agents and clerks.....	33,477 02
Agency supervision, traveling and all other agency expenses.....	19,531 01
Medical examiners fees and inspection of risks.....	95,782 03
Salaries and all other compensation of officers and home office em- ployes.....	186,961 91
Rent—including company's own occupancy.....	48,868 08
Advertising, printing, stationery and postage.....	76,377 87
Legal expenses.....	26,842 33
Furniture, fixtures and safes.....	8,047 24
Insurance taxes, licenses and department fees.....	296,271 76
Taxes on real estate.....	10,688 94
Repairs and expenses (other than taxes) on real estate.....	23,051 89
Miscellaneous expenditures.....	48,925 80
Total disbursements, life department.....	\$7,694,548 21
Total disbursements, accident department.....	2,171,454 98
Total disbursements.....	\$9,866,003 19
Balance.....	\$64,711,836 13

LEDGER ASSETS.

Book value of real estate.....	\$620,945 24
Mortgage loans on real estate.....	29,894,208 23
Loans secured by collateral.....	1,181,769 19
Loans on company's policies assigned as collateral.....	2,945,678 00
Premium notes on policies in force.....	359,858 60
Book value of stocks and bonds—excluding interest.....	23,561,648 67
Deposited in trust companies and banks on interest.....	3,257,569 79
Cash in office and deposited in banks, not on interest.....	2,831,888 84
Bills receivable.....	30,158 54
Agents' balances.....	28,111 03
Total ledger assets.....	\$64,711,836 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$460,058 94	
Interest due and accrued on stocks and bonds	137,134 69	
Interest due and accrued on collateral loans.	15,081 21	
Interest due on premium notes, loans or liens	240,667 27	
Interest accrued on other assets.	154 07	
Rents due and accrued on company's property	2,262 00	\$855,358 18
Market value of stocks and bonds over book value.		1,924,228 96

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.	\$10,040 13	\$414,379 21	
Gross deferred premiums.	44,861 90	325,569 24	
Total.	\$54,902 03	\$740,448 45	
Deduct loading.	10,980 41	148,089 69	
Net uncollected and deferred premiums.	\$43,921 62	\$592,358 76	\$636,280 38
Gross assets.			\$68,127,703 65

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$28,794 89	
Bills receivable	30,158 54	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	887 57	\$59,841 00
Total admitted assets		\$68,067,862 65

LIABILITIES.

Net present value of outstanding policies	\$57,622,073 00	
Same for annuities.	15,000 00	
Total	\$57,637,073 00	
Deduct net value of risks re-insured	51,052 00	
Net reserve		\$57,586,021 00
Present value of supplementary contracts <i>not</i> involving life contingencies		62,863 00
Surrender values claimable on policies cancelled		7,942 00
Death losses in process of adjustment.	\$97,429 00	
Death losses reported, no proofs received	55,754 00	
Matured endowments due and unpaid.	45,092 00	
Death losses and other policy claims resisted	24,000 00	
Total policy claims		\$222,275 00
Premiums paid in advance, including surrender values so applied.		34,764 67
Commissions due agents on premium notes when paid		1,992 52
Salaries, rents, commissions and other accounts, due or accrued		10,000 00
Dividends or other profits due policy holders		86,506 12
Dividends apportioned, payable to policy holders during 1904		338,559 97
Dividends apportioned, payable to policy holders subsequent to 1904, viz:		
1905	\$170,189 38	
1906	102,638 40	
1907	76,750 40	
1908	50,863 80	
1909	1,695 36	
1910	461 80	402,569 14
Special reserve		2,156,188 00
Liabilities, accident department.		1,456,394 68
Cash capital		2,000,000 00
Unassigned funds (surplus)		3,671,756 55
Total liabilities		\$68,067,862 65

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$396,153 38	
Received during the year on new policies.....	15,158 43	
Received during the year on old policies.....	12,720 79	\$424,032 60
Deductions during the year as follows:		
Used in payment of losses and claims	\$21,298 62	
Used in purchase of surrendered policies	8,336 78	
Used in payment of dividends to policyholders	9,718 37	
Redeemed by maker in cash.....	24,220 23	
Total reduction of premium note account.....		64,174 00
Balance, note assets at end of the year		\$359,858 60

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	43,420	\$69,131,384		
Endowment	63,382	119,335,553		
All other	10,200	22,715,128	123,002	\$211,182,065

NEW POLICIES ISSUED.

Whole life.....	507	\$702,841		
Endowment	13,701	23,424,219		
All other	949	2,085,025	15,157	\$26,212,085

OLD POLICIES REVIVED.

Whole life	4	\$5,611		
Endowment.....	53	85,000		
All other	7	18,000	64	\$108,611

OLD POLICIES INCREASED.

Whole life	-	\$6,799		
Endowment.....	-	303,067		
All other	-	1,300	-	\$311,166

Total			138,223	\$237,813,927
Policies terminated during the year			8,125	14,511,050
*Policies in force Dec. 31, 1903			130,098	\$223,302,877

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,620	\$2,144,506 00
Policies issued during the year	48	55,954 00
Total	1,668	\$2,200,460 00
Deduct policies ceased to be in force	76	109,632 00
Policies in force in Maine, December 31, 1903.	1,592	\$2,090,828 00
Losses and claims unpaid December 31, of the previous year	6	\$1,279 00
Losses and claims incurred during the year	50	68,389 00
Total	56	\$69,668 00
Losses and claims settled during the year.....	53	69,292 00
Losses and claims unpaid Dec. 31, 1903.....	3	\$376 00
Premiums received		\$73,734 03

* Policies re-insured, 37, \$190,387.

CONNECTICUT GENERAL LIFE INSURANCE
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

R. W. HUNTINGTON, JR., *President.* JAMES A. TURNBULL, *Secretary.*

Cash Capital, \$150,000.

INCOME.

First year's premiums on original policies.....	\$130,576 20	
Surrender values applied to pay first year's premiums....	421 62	
Total first year's premiums on original policies	\$131,297 82	
Dividends applied to purchase paid-up insurance and additions ...	2,012 91	
Surrender values applied to purchase paid-up insurance..	4,742 61	
Consideration for original annuities involving life contingencies	5,000 00	
Total new premiums.....	\$143,053 34	
Renewal premiums.....	639,663 15	
Dividends applied to pay renewal premiums.....	18,258 17	
Surrender values applied to pay renewal premiums.	339 05	
Total renewal premiums.....	\$658,260 37	
Total premium income	\$801,313 71	
Interest on mortgage loans.....	\$134,725 76	
Interest on collateral loans.....	24 18	
Interest on bonds and dividends on stocks.....	53,452 00	
Interest on premium notes, policy loans or liens.	22,326 27	
Interest on other debts due the company	4,389 78	
Discount on claims paid in advance.....	24 10	
Rents.....	4,891 62	219,833 71
Profit on sale or maturity of ledger assets.....		3,027 10
Total income..		\$1,024,174 52
Ledger assets Dec. 31, 1902.....		4,385,912 61
Total.....		\$5,410,087 13

DISBURSEMENTS.

Death claims	\$190,021 00	
Matured endowments.....	78,341 00	
Total death claims and endowments.....	\$268,362 00	
Annuities involving life contingencies.....	223 92	
Premium notes voided by lapse ...	175 11	
Surrender values paid in cash and premium notes.....	49,016 12	
Surrender values applied to pay new premiums..	421 62	
Surrender values applied to pay renewal premiums.....	339 05	

Surrender values applied to purchase paid-up insurance....	\$4,742 61
Dividends paid policy holders in cash.....	13,318 10
Dividends applied to pay renewal premiums.....	18,258 17
Dividends applied to purchase paid-up insurance and additions.....	2,012 91
Total paid policy holders.....	\$356,872.61
Dividends to stockholders.....	12,000 00
Commissions and bonuses to agents.....	95,873 86
Salaries and allowances for agencies, including managers, agents and clerks.....	14,697 04
Agency supervision, traveling and all other agency expenses	30,995 48
Medical examiners fees and inspection of risks	10,109 95
Salaries and all other compensation of officers and home office em- ployes.....	35,921 37
Rent	2,934 41
Advertising, printing, stationery and postage	8,608 75
Legal expenses.	1,490 93
Furniture, fixtures and safes.....	804 75
Insurance taxes, licenses and department fees.	13,051 42
Taxes on real estate.....	1,422 68
Repairs and expenses (other than taxes) on real estate.....	1,279 23
Loss on sale or maturity of ledger assets.....	6,645 31
Miscellaneous expenditures.....	3,222 09
Premiums on securities purchased.	199 75
Reduction in book value of securities.....	83,234 75
Total disbursements.....	<u>\$678,464 88</u>
Balance	\$4,731,622 75

LEDGER ASSETS.

Book value of real estate.....	\$71,418 08
Mortgage loans on real estate.....	2,728,567 71
Loans on company's policies assigned as collateral	356,550 13
Premium notes on policies in force	43,935 48
Book value of stocks and bonds—excluding interest.....	1,410,190 37
Deposited in trust companies and banks on interest.....	113,737 46
Cash in office	7,210 13
Agents' balances.....	13 39
Total ledger assets.	<u>\$4,731,622 75</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$55,648 54
Interest due and accrued on stocks and bonds.....	17,984 69
Interest due and accrued on premium notes, loans or liens	10,800 15
Market value of stocks and bonds over book value.....	37,458 63
Gross premiums due and unreported.	\$1,264 72
Gross deferred premiums.....	20,930 64
Total	<u>\$22,195 36</u>
Deduct loading.	3,768 10
Net uncollected and deferred premiums.. . . .	<u>\$18,427 26</u>
Gross assets.....	<u>\$4,970,184 12</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.	\$32 30
Total admitted assets.	<u>\$4,970,151 82</u>

LIABILITIES.

Net present value of outstanding policies.	\$4,373,071 00
Same for reversionary additions.	1,238 00
Same for annuities.	6,561 00
Total	<u>\$4,380,870 00</u>
Deduct net value of risks re-insured.	71,758 00
Net reserve.	\$4,309,112 00
Surrender values claimable on policies cancelled	2,635 95
Death losses in process of adjustment.	\$28,100 00
Death losses reported, no proofs received	23,808 00
Matured endowments due and unpaid.....	<u>11,746 00</u>
Total policy claims.	\$63,654 00
Premiums paid in advance, including surrender values so applied...	6,513 04
Salaries, rents, commissions and other accounts, due or accrued	2,000 00
Dividends or other profits due policy holders	820 50
Dividends apportioned, payable to policy holders during 1904	164,858 73
Dividends apportioned, payable to policy holders subsequent to 1904 }	
Cash capital	150,000 00
Unassigned funds (surplus).	<u>270,557 60</u>
Total liabilities	\$4,970,151 82

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$44,518 84	
Received during the year on old policies.....	10,297 62	\$54,816 46
Deductions during the year as follows:		
Used in purchase of surrendered policies	\$648 55	
Voided by lapse	178 11	
Used in payment of dividends to policyholders	444 15	
Redeemed by maker in cash.....	<u>9,610 17</u>	
Total reduction of premium note account		10,880 98
Balance, note assets at end of the year		<u>\$43,935 48</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life..	7,415	\$11,457,955		
Endowment	6,605	8,087,468		
All other	383	844,000		
Additions by dividends	-	202	14,403	\$20,389,625

NEW POLICIES ISSUED.

Whole life.....	1,058	\$1,752,768		
Endowment.....	1,163	1,463,367		
All other	255	737,506		
Additions by dividends	-	2,229	2,476	\$3,955,870

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life	19	\$23,000		
Endowment	24	26,300		
All other	1	2,500	44	\$51,800

OLD POLICIES INCREASED.

Whole life	3	\$8,500		
Endowment	1	12,000		
All other	1	200	5	\$20,700
Total			16,928	\$24,417,995
Policies terminated during the year			942	1,451,853
*Policies in force Dec. 31, 1903			15,986	\$22,966,142

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	42	\$49,438 00
Deduct policies ceased to be in force	1	266 00
Policies in force in Maine, December 31, 1903	41	\$49,172 00
Losses and claims incurred during the year	1	\$266 00
Losses and claims settled during the year	1	266 00
Premiums received		\$2,024 53

* Policies re-insured, 76, \$456,791.

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	\$389,279 33	
Surrender values applied to pay first year's premiums....	1,033 22	
Total first year's premiums on original policies	\$390,312 55	
Surrender values applied to purchase paid-up insurance and annuities.	65,481 96	
Consideration for original annuities involving life con- tingencies.....	13,635 66	
Total new premiums.....	\$469,430 17	
Renewal premiums.....	3,748,357 17	
Dividends applied to pay renewal premiums	1,101,132 25	
Surrender values applied to pay renewal premiums	6,162 47	
Total renewal premiums	\$4,855,651 89	
Total premium income	\$5,325,082 06	
Premium notes, loans or liens restored by revival of policies		545 38
Interest on mortgage loans	\$1,231,033 70	
Interest on collateral loans	577 71	
Interest on bonds and dividends on stocks	1,122,339 11	
Interest on premium notes, policy loans or liens	36,942 02	
Interest on other debts due the company	11,224 09	
Discount on claims paid in advance	2,486 97	
Rents—including company's own occupancy.	531,940 25	2,936,543 85
Total income	\$8,262,171 29	
Ledger assets Dec. 31, 1902		63,182,791 32
Total		\$71,444,962 61

DISBURSEMENTS.

Death claims	\$4,339,641 75	
Matured endowments	356,434 10	
Total death claims and endowments	\$4,696,075 85	
Annuities involving life contingencies	11,203 57	
Premium notes voided by lapse.	919 00	
Surrender values paid in cash.	506,203 34	
Surrender values applied to pay new premiums	1,033 22	
Surrender values applied to pay renewal premiums	6,162 47	
Surrender values applied to purchase paid-up insurance and annuities	65,481 96	
Dividends paid policy holders in cash	258,679 19	
Dividends applied to pay renewal premiums	1,101,132 25	
Total paid policy holders.....	\$6,646,890.85.	

Commissions and bonuses to agents.....	\$399,220 84
Salaries and allowances for agencies, including managers, agents and clerks	15,100 00
Agency supervision, traveling and all other agency expenses....	13,924 48
Medical examiners fees	22,131 40
Salaries and all other compensation of officers and home office employees	166,363 53
Rents—including company's own occupancy.....	43,003 20
Advertising, printing, stationery and postage	72,491 26
Legal expenses.....	17,897 98
Insurance taxes, licenses and department fees	217,637 32
Taxes on real estate.....	205,007 96
Repairs and expenses (other than taxes) on real estate.....	229,591 93
Loss on sale or maturity of ledger assets	165,585 48
Miscellaneous expenditures.....	18,587 49
Total disbursements.....	\$8,233,433 72
Balance.....	\$63,211,528 89

LEDGER ASSETS.

Book value of real estate	\$11,251,610 60
Mortgage loans on real estate.....	24,836,415 06
Loans secured by collateral.....	30,000 00
Premium notes on policies in force	577,521 21
Book value of stocks and bonds—excluding interest.....	25,906,460 94
Deposited in trust companies and banks on interest.....	352,993 25
Cash deposited in banks, not on interest..	255,935 44
Bills receivable.....	482 06
Agents' balances.....	110 33
Total ledger assets.....	\$63,211,528 89

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$517,137 68	
Interest due and accrued on stocks and bonds.....	263,309 84	
Interest accrued on collateral loans.....	437 50	
Interest due and accrued on premium notes, loans or liens	136,024 52	
Rents due and accrued on company's property....	13,143 55	\$930,053 09
Market value of stocks and bonds over book value. .	433,232 81	
	<i>New</i>	<i>Renewals.</i>
Gross premiums due and unreported..	\$1,764 22	\$56,663 81
Gross deferred premiums.....	31,308 06	339,421 97
Total.....	\$33,072 28	\$396,085 78
Deduct loading.....	6,614 46	79,217 16
Net uncollected and deferred premiums.....	\$26,457 82	\$316,868 62
Gross assets.....		\$64,918,141 23

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$110 33	
Bills receivable	482 06	\$592 39
Total admitted assets		\$64,917,548 84

LIABILITIES.

Net present value of outstanding policies	\$57,790,594 00	
Same for annuities	107,313 00	
	<hr/>	
Net reserve		\$57,897,907 00
Surrender values claimable on policies cancelled.		159,657 00
Death losses due and unpaid	\$33,375 93	
Death losses in process of adjustment.	293,183 00	
Death losses reported, no proofs received.	150,894 00	
Matured endowments due and unpaid.	10,017 00	
Death losses and other policy claims resisted	3,560 00	
	<hr/>	
Total policy claims		\$490,969 93
Premiums paid in advance, including surrender values so applied...		37,431 92
Dividends or other profits due policy holders.....		1,352,028 05
Real estate contingent depreciation account		349,742 39
Unassigned funds (surplus)		4,629,812 55
	<hr/>	
Total liabilities		\$64,917,548 84

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$641,884 78	
Restored by revival of policies	545 38	\$642,430 16
	<hr/>	
Deductions during the year as follows:		
Used in payment of losses and claims	\$18,943 90	
Used in purchase of surrendered policies.	4,008 00	
Voided by lapse	919 00	
Used in payment of dividends to policyholders	31,720 81	
Redeemed by maker in cash	9,317 24	
	<hr/>	
Total reduction of premium note account		\$64,908 95
	<hr/>	
Balance, note assets at end of the year.....		\$577,521 21

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	61,043	\$146,073,814		
Endowment.....	7,710	17,058,951		
All other	786	2,071,160	69,539	\$165,203,925
	<hr/>	<hr/>		

NEW POLICIES ISSUED.

Whole life	2,631	\$7,119,833		
Endowment.....	805	1,969,117		
All other	205	555,715	3,641	\$9,644,665
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

Whole life	18	\$30,008		
Endowment	1	1,000		
All other	1	1,000	20	\$32,008
	<hr/>	<hr/>		

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	-	\$16,411		
Endowment.....	-	4,354		\$20,765
Total.....			73,200	\$174,901,363
Policies terminated during the year			3,241	8,975,977
Policies in force Dec. 31, 1903			69,959	\$165,925,486

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,295	\$3,382,185
Policies issued during the year	35	51,000
Total	2,330	\$3,433,185
Deduct policies ceased to be in force	201	195,703
Policies in force in Maine, December 31, 1903.....	2,129	\$3,237,482
Losses and claims incurred during the year		\$94,146 00
Losses and claims settled during the year		94,146 00
Premiums received		\$104,233 90

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.....	\$9,156,624	88	
Dividends applied to purchase paid-up additions and annuities	771,998	60	
Surrender values applied to purchase paid-up insurance and annuities	1,653,668	00	
Consideration for original annuities involving life contingencies	1,316,360	32	
Consideration for supplementary contracts involving life contingencies.....	66,086	00	
Total new premiums	\$12,964,737	75	
Renewal premiums.....	45,673,151	88	
Total premium income	\$58,637,889	63	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	253,954	00	
Interest on mortgage loans	\$2,951,893	41	
Interest on collateral loans.....	341,629	49	
Interest on bonds and dividends on stocks	7,420,651	82	
Interest on premium notes, policy loans or Hens	930,269	98	
Interest on other debts due the company.....	1,291,411	86	
Rents—including company's own occupancy	1,881,000	96	14,816,857 52
Profit on sale or maturity of ledger assets.			9,649 78
Total income	\$73,718,350	93	
Ledger assets Dec. 31, 1902.	334,049,959	68	
Total.	\$407,768,310	61	

DISBURSEMENTS.

Death claims and additions	\$18,318,482	94	
Matured endowments and additions	2,631,496	74	
Total death claims and endowments.	\$20,949,979	68	
Annuities involving life contingencies	883,278	00	
Surrender values paid in cash	5,780,451	04	
Surrender values applied to purchase paid-up insurance and annuities	1,653,668	00	
Dividends paid policy holders in cash.....	4,910,296	95	
Dividends applied to purchase paid-up additions and annuities.....	771,998	60	
Total paid policy holders.	\$34,949,672.	27.	

Supplementary contracts <i>not</i> involving life contingencies	\$63,661 05
Dividends to stockholders	7,000 00
Commissions and bonuses to agents	7,251,640 35
Commuting renewal commissions	1,036,764 87
Salaries and allowances for agencies, including managers, agents and clerks.....	564,636 87
Agency supervision, traveling and all other agency expenses.....	464,697 94
Medical examiners fees and inspection of risks	830,956 23
Salaries and all other compensation of officers and home office employees.....	1,088,968 22
Rent—including company's own occupancy.....	293,192 00
Advertising, printing, stationery and postage	706,971 80
Legal expenses	165,288 83
Furniture, fixtures and safes.....	38,218 05
Insurance taxes, licenses and department fees	667,483 34
Taxes on real estate	363,148 90
Repairs and expenses (other than taxes) on real estate.....	574,881 65
Miscellaneous expenditures	431,828 78
Total disbursements	<u>\$49,493,011 15</u>
Balance.....	<u>\$358,275,299 46</u>

LEDGER ASSETS.

Book value of real estate	\$37,215,875 67
Mortgage loans on real estate	74,345,110 94
Loans secured by collateral	20,333,500 00
Loans on company's policies assigned as collateral	18,834,127 74
Book value of stocks and bonds—excluding interest	180,399,670 00
Deposited in trust companies and banks on interest	25,617,667 81
Cash in office	8,101 35
Agents' balances	<u>1,521,245 95</u>
Total ledger assets	<u>\$358,275,299 46</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$360,349 28
Interest accrued on stocks and bonds	2,308,021 00
Interest accrued on collateral loans	19,808 00
Interest accrued on other assets	162,464 56
Rents due and accrued on company's property	150,942 37
	<u>\$3,001,585 21</u>
Less paid in advance	460,761 14
Market value of stocks and bonds over book value.	<u>12,747,275 00</u>
	<u>\$2,540,824 07</u>
	<u>\$3,001,585 21</u>
	<u>\$2,540,824 07</u>
	<u>\$4,611,979 00</u>
	<u>2,757,648 00</u>
	<u>\$7,369,627 00</u>
	<u>68,833 00</u>
	<u>1,473,926 00</u>
	<u>\$5,895,701 00</u>
	<u>\$6,171,033 00</u>
Gross assets	<u>\$379,734,431 53</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	<u>\$1,521,245 95</u>
Total admitted assets	<u>\$378,213,185 58</u>

LIABILITIES.

Net present value of outstanding policies.....	\$287,291,640 00	
Same for reversionary additions.....	4,290,449 00	
Same for annuities.....	10,538,222 00	
Net reserve		\$302,120,311 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		1,408,114 00
Death losses due and unpaid.....	\$124,738 00	
Death losses in process of adjustment.....	169,301 00	
Death losses reported, no proofs received	1,604,355 00	
Matured endowments due and unpaid.....	267,355 31	
Death losses and other policy claims resisted	27,500 00	
Annuity claims, involving life contingencies, due and unpaid.....	51,918 45	
Total policy claims.....		\$2,245,167 76
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies		3,491 66
Premiums paid in advance, including surrender values so applied...	300,599 00	
Dividends or other profits due policy holders.....	456,687 08	
Cash capital	100,000 00	
Unassigned funds (surplus).....	71,578,815 08	
Total liabilities		\$378,213,185 58

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	323,870	\$922,840,885		
Endowment.....	114,215	308,765,153		
All other.....	8,596	20,840,110		
Additions by dividends	-	6,603,432	446,681	\$1,259,049,580

NEW POLICIES ISSUED.

Whole life.....	53,955	\$130,444,232		
Endowment.....	36,884	83,467,820		
All other.....	4,885	18,929,363	95,724	\$227,841,415

OLD POLICIES REVIVED.

Whole life.....	434	\$1,238,232		
Endowment.....	244	652,982		
All other.....	12	79,500	690	\$1,970,714

Additions by dividends			-	\$1,166,505
Total.....			543,095	\$1,490,028,214
Policies terminated during the year.....			43,148	119,379,982
Policies in force Dec. 31, 1903.....			499,947	\$1,370,648,232

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	5,963	\$8,942,569 00
Policies issued during the year.....	1,187	1,700,114 00
Total	7,100	\$10,642,683 00
Deduct policies ceased to be in force.	311	453,431 00
Policies in force in Maine, December 31, 1903.....	6,789	\$10,189,252 00
Losses and claims unpaid December 31, of the previous year	5	\$4,205 00
Losses and claims incurred during the year.....	53	99,077 00
Total	58	\$103,282 00
Losses and claims settled during the year.....	55	102,092 00
Losses and claims unpaid Dec. 31, 1903.....	3	\$1,190 00
Premiums received		\$386,557 02

* FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

W. S. CAMPBELL, *Secretary.*

INCOME.

First year's premiums on original policies	\$647,807 04	
Surrender values applied to pay first year's premiums....	525 37	
Total first year's premiums on original policies	\$648,332 41	
Consideration for original annuities involving life con- tingencies.	5,710 68	
Total new premiums	\$654,043 09	
Renewal premiums	2,464,082 55	
Dividends applied to pay renewal premiums.	25,902 07	
Surrender values applied to pay renewal premiums.....	483 56	
Renewal premiums for deferred annuities	1,141 05	
Total renewal premiums	\$2,491,609 23	
Total premium income.	\$3,145,652 32	
Consideration for supplementary contracts.		45,821 55
Interest on mortgage loans.	\$13,621 28	
Interest on collateral loans	9,996 85	
Interest on bonds and dividends on stocks	81,349 39	
Interest on premium notes, policy loans or liens	44,044 99	
Interest on other debts due the company.	39,662 07	
Rent—including company's own occupancy	83,594 21	272,268 79
Profit on sale or maturity of ledger assets		2,793 24
From other sources.		150 25
Total income	\$3,466,686 15	
Ledger assets Dec. 31, 1902	4,462,692 25	
Total	\$7,929,378 40	

DISBURSEMENTS.

Death claims and additions.	\$1,027,544 79	
Amount paid under instalment policies	16,112 36	
Total death claims and endowments	\$1,043,657 15	
Annuities involving life contingencies.	922 11	
Surrender values paid in cash.....	55,164 46	
Surrender values applied to pay new premiums	525 37	
Surrender values applied to pay renewal premiums	483 56	
Dividends paid policy holders in cash.....	19,418 42	
Dividends applied to pay renewal premiums .	25,902 07	
Total paid policy holders.	\$1,146,073 14	

* Re-admitted April 13, 1904.

Commissions and bonuses to agents	\$480,158 63
Commuting renewal commissions	16,305 76
Salaries and allowances for agencies, including managers, agents and clerks.	110,296 98
Agency supervision, traveling and all other agency expenses	54,281 50
Medical examiners fees and inspection of risks	67,290 61
Salaries and all other compensation of officers and home office em- ployes	161,716 41
Rent—including company's own occupancy.....	53,303 35
Advertising, printing, stationery and postage	69,193 85
Legal expenses	2,031 47
Furniture, fixtures and safes	7,569 47
Insurance taxes, licenses and department fees	51,972 38
Taxes on real estate, \$11,941.64; on investments, \$5,679.78.	17,621 42
Repairs and expenses (other than taxes) on real estate	24,967 94
Miscellaneous expenditures.	19,524 97
Total disbursements	\$2,282,307 88
Balance	\$5,647,070 52

LEDGER ASSETS.

Book value of real estate	\$1,328,515 70
Mortgage loans on real estate.	268,203 77
Loans secured by collateral.	123,567 11
Loans on company's policies assigned as collateral	559,553 14
Premium notes on policies in force.....	215,996 27
Book value of stocks and bonds—excluding interest.....	2,541,189 07
Deposited in trust companies and banks on interest	299,962 66
Cash in office and deposited in banks, not on interest	4,707 23
Bills receivable.....	7,220 42
Agents' balances	298,155 15
Total ledger assets	\$5,647,070 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,398 35	
Interest due and accrued on stocks and bonds.....	29,347 91	
Interest due and accrued on collateral loans	430 96	
Rents due on company's property	1,643 14	\$35,820 36
Market value of real estate over book value		40,034 30
Market value of stocks and bonds over book value.....		61,488 28
	<i>New</i>	<i>Renewals.</i>
Gross premiums due and unreported.	\$24,929 95	\$88,437 81
Gross deferred premiums	52,421 77	348,678 48
Total	\$77,351 72	\$437,116 29
Deduct loading	15,470 34	87,423 26
Net uncollected and deferred premiums.....	\$61,881 38	\$349,693 03
Gross assets		\$6,195,987 87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$298,155 15	
Bills receivable	7,220 42	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	6,687 02	\$312,062 59
Total admitted assets.		\$5,883,925 28

LIABILITIES.

Net present value of outstanding policies.....	\$4,784,483 00	
Special surplus.	18,891 43	
Same for annuities.	14,817 00	
Total	\$4,818,191 43	
Deduct net value of risks re-insured	1,910 00	
Net reserve		\$4,816,281 43
Present value of supplementary contracts, <i>not</i> involving life contingencies		108,434 86
Surrender values claimable on policies cancelled		11,661 26
Death losses in process of adjustment.....	\$11,530 50	
Death losses reported, no proofs received.....	59,918 40	
Death losses and other policy claims resisted	4,000 00	
Total policy claims.		\$75,448 90
Premiums paid in advance, including surrender values so applied,..	2,024 76	
Commissions due agents on premium notes, when paid	34,616 67	
Salaries, rents, commissions and other accounts, due or accrued.....	16,600 34	
Dividends or other profits due policy holders.....	799 64	
Unassigned funds (surplus)		818,062 42
Total liabilities		\$5,883,925 28

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$171,054 16	
Received during the year on new policies.....	181,172 10	
Received during the year on old policies.....	433,737 35	\$785,963 61
Deductions during the year as follows:		
Redeemed by maker in cash.....		569,967 34
Balance, note assets at end of the year.....		\$215,996 27

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	20,161	\$38,078,131		
Endowment.....	3,365	5,746,661		
All other.....	20,138	46,272,780	43,664	\$90,097,572

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	5,308	\$9,182,532		
Endowment.....	3,688	5,664,889		
All other.....	2,602	6,548,640	11,598	\$21,396,061

OLD POLICIES REVIVED.

Whole life.....	270	\$579,137		
Endowment.....	67	108,170		
All other.....	199	476,500	536	\$1,163,807

OLD POLICIES INCREASED.

Whole life.....	21	\$15,593		
Endowment.....	7	5,061		
All other.....	10	41,382	38	\$62,036
Total.....			55,836	\$112,719,476
Policies terminated during the year.....			6,137	12,378,929
*Policies in force Dec. 31, 1903.....			49,699	\$100,340,547

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	116	\$170,350 00
Policies issued during the year.....	10	12,500 00
Total.....	126	\$182,850 00
Deduct policies ceased to be in force.....	13	23,000 00
Policies in force in Maine, December 31, 1903.....	113	\$159,850 00
Losses and claims incurred during the year.....	2	\$3,000 00
Losses and claims settled during the year.....	2	3,000 00
Premiums received.....		\$4,648 44

*Policies reinsured, 19; \$215,000.

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	\$469,958 81	
Surrender values applied to pay first year's premiums....	68 00	
Total first year's premiums on original policies	\$460,026 81	
Dividends applied to purchase paid-up additions and annuities	180,045 22	
Consideration for original annuities involving life contingencies.	4,500 00	
Consideration for supplementary contracts involving life contingencies.	6,016 45	
Total new premiums	\$650,588 48	
Renewal premiums	2,023,914 95	
Dividends applied to pay renewal premiums	45,657 87	
Renewal premiums for deferred annuities	27,621 73	
Total renewal premiums	\$2,097,194 55	
Total premium income.	\$2,747,783 03	
Consideration for supplementary contracts <i>not</i> involving life contingencies..		13,435 00
Interest on mortgage loans..	\$189,816 65	
Interest on collateral loans.	1,529 49	
Interest on bonds and dividends on stocks	286,754 30	
Interest on premium notes, policy loans or liens.	85,412 53	
Interest on other debts due the company.	6,645 98	
Discount on claims paid in advance.	998 69	
Rents—including company's own occupancy.	103,153 19	674,310 83
Total income	\$3,435,528 86	
Ledger assets Dec. 31, 1902.		13,756,214 92
Total.	\$17,191,743 78	

DISBURSEMENTS.

Death claims and additions.	\$800,786 56	
Matured endowments and additions.	333,046 10	
Total death claims and endowments.	\$1,133,832 66	
Annuities involving life contingencies.	31,833 55	
Surrender values paid in cash.	151,864 13	
Surrender values applied to pay new premiums	68 00	
Dividends paid policy holders in cash.....	5,047 05	
Dividends applied to pay renewal premiums.	45,657 87	
Dividends applied to purchase paid-up additions and annuities	180,045 22	
Total paid policy holders.	\$1,548,348.48	

Supplementary contracts <i>not</i> involving life contingencies.....	\$4,432 00
Dividends to stockholders.....	15,000 00
Commissions and bonuses to agents.....	386,954 20
Salaries and allowances for agencies, including managers, agents and clerks.....	128,786 91
Agency supervision, traveling and all other agency expenses.....	2,426 91
Medical examiners fees and inspection of risks.....	37,138 48
Salaries and all other compensation of officers and home office em- ployes	113,642 75
Rents—including company's own occupancy	24,000 00
Advertising, printing, stationery and postage.....	36,841 68
Legal expenses	8,579 03
Insurance taxes, licenses and department fees	41,230 05
Taxes on real estate	11,868 89
Repairs and expenses (other than taxes) on real estate.....	45,401 76
Miscellaneous expenditures.....	25,001 47
Total disbursements.....	\$2,429,652 64
Balance	\$14,762,091 14

LEDGER ASSETS.

Book value of real estate.....	\$1,662,933 48
Mortgage loans on real estate.....	4,435,244 19
Loans secured by collateral	25,150 00
Loans on company's policies assigned as collateral.....	849,129 15
Premium notes on policies in force.....	512,470 94
Book value of stocks and bonds—excluding interest.....	6,965,378 76
Deposited in trust companies and banks on interest.....	223,161 28
Cash in office and deposited in banks, not on interest	30,988 39
Agents' balances.....	57,634 95
Total ledger assets	\$14,762,091 14

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$16,481 26
Interest accrued on stocks and bonds.....	54,842 40
Interest accrued on collateral loans	322 59
Interest accrued on other assets.....	500 00
Rents accrued on company's property.....	2,204 60
Market value of real estate over book value.....	95516 68
	<i>New Business. Renewals.</i>
Gross premiums due and unreported.....	- \$145,471 73
Gross deferred premiums	\$22,282 23 143,910 82
Total.....	\$22,282 23 \$289,382 55
Deduct loading.....	4,456 45 57,876 51
Net uncollected and deferred premiums.....	\$17,825 78 \$231,506 04 \$249,331 82
Gross assets.....	\$15,181,293 49

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$57,634 95
Book value of stocks and bonds over market value.....	20,817 94
Total admitted assets	\$15,102,840 60

LIABILITIES.

Net present value of outstanding policies	\$12,407,411 00	
Same for reversionary additions	1,167,145 00	
Same for annuities	358,652 00	
Total	\$13,933,208 00	
Deduct net value of risks re-insured	66,800 00	
Net reserve		\$13,866,408 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		30,464 00
Death losses reported, no proofs received	\$38,619 19	
Death losses and other policy claims resisted	3,000 00	
Total policy claims		\$41,619 19
Premiums paid in advance, including surrender values so applied		31,609 00
Dividends or other profits due policy holders		5,970 68
Cash capital		125,000 00
Unassigned funds (surplus)		1,001,769 73
Total liabilities		\$15,102,840 60

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$504,333 70	
Received during the year on new policies	8 80	
Received during the year on old policies	89,489 72	\$593,832 22
Deductions during the year as follows:		
Used in payment of losses and claims	\$33,034 95	
Used in purchase of surrendered policies	11,902 89	
Used in payment of dividends to policyholders	18,452 71	
Redeemed by maker in cash	17,970 73	
Total reduction of premium note account		81,361 28
Balance, note assets at end of the year		\$512,470 94

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	27,066	\$48,692,548		
Endowment	6,002	9,829,193		
All other	1,551	3,216,238		
Additions by dividends	-	1,575,165	34,619	\$63,313,144

NEW POLICIES ISSUED.

Whole life	4,405	\$7,927,222		
Endowment	2,079	3,068,912		
All other	379	833,167		
Additions by dividends	-	233,660	6,863	\$12,062,961

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	91	\$194,659		
Endowment	23	36,767		
All other	6	17,355	120	\$248,781

OLD POLICIES INCREASED.

Whole life	-	\$9,893		
Endowment	-	7,500		
All other	-	6,337	-	\$23,730
Total			41,602	\$75,645,616
Policies terminated during the year			3,497	6,238,034
*Policies in force Dec. 31, 1903			38,105	\$69,410,582

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	154	\$209,620 00
Policies issued during the year	158	191,600 00
Total	312	\$401,220 00
Deduct policies ceased to be in force.	42	49,500 00
Policies in force in Maine, December 31, 1903	270	\$351,720 00
Premiums received.		\$15,822 91

* Policies reinsured, 52, \$664,778.

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	\$501,544 98	
Surrender values applied to pay first year's premiums....	1,789 55	
Total first year's premiums on original policies	\$503,334 53	
Dividends applied to purchase paid-up additions and annuities	3,904 83	
Surrender values applied to purchase paid-up insurance and annuities.	27,746 69	
Consideration for original annuities involving life contingencies	14,216 00	
Total new premiums	\$549,202 05	
Renewal premiums	1,871,060 37	
Dividends applied to pay renewal premiums	37,737 55	
Surrender values applied to pay renewal premiums	1,224 08	
Total renewal premiums	\$1,910,022 00	
Total premium income	\$2,459,224 05	
Premium notes, loans or liens restored by revival of policies.		3,291 11
Interest on mortgage loans	\$278,549 54	
Interest on collateral loans	31,049 80	
Interest on bonds and dividends on stocks	167,642 87	
Interest on premium notes, policy loans or liens.	75,709 82	
Interest on other debts due the company	9,112 08	
Interest charged to office building account	43,963 38	
Rents	251,879 77	858,207 26
From other sources		784 28
Total income	\$3,321,506 70	
Ledger assets Dec. 31, 1902		16,311,468 25
Total	\$19,632,974 95	

DISBURSEMENTS.

Death claims and additions.	\$1,198,140 67	
Matured endowments and additions	239,719 00	
Total death claims and endowments	\$1,437,859 67	
Annuities involving life contingencies.	10,109 45	
Premium notes voided by lapse	26,287 60	
Surrender values paid in cash	206,895 90	
Surrender values applied to pay new premiums.....	1,789 55	
Surrender values applied to pay renewal premiums	1,224 08	

Surrender values applied to purchase paid-up insurance and annuities	\$27,746 69
Dividends paid policy holders in cash	35,341 10
Dividends applied to pay renewal premiums	37,737 55
Dividends applied to purchase paid-up additions and annuities	3,904 83
Total paid policy holders	\$1,788,896 42
Dividends to stockholders	16,000 00
Commissions and bonuses to agents	389,330 67
Salaries and allowances for agencies, including managers, agents and clerks	133,259 61
Agency supervision, traveling and all other agency expenses	19,196 89
Medical examiners' fees and inspection of risks	43,197 96
Salaries and all other compensation of officers and home office employes	97,574 54
Rent	74,772 76
Advertising, printing, stationery and postage	32,576 21
Legal expenses	21,213 38
Furniture, fixtures and safes	969 19
Insurance taxes, licenses and department fees	39,216 81
Taxes on real estate	47,200 68
Repairs and expenses (other than taxes) on real estate	92,834 90
Loss on sale or maturity of ledger assets	4,085 51
Miscellaneous expenditures	23,201 04
Total disbursements	\$2,823,526 37
Balance	\$16,809,448 38

LEDGER ASSETS.

Book value of real estate	\$5,030,628 35
Mortgage loans on real estate	5,801,410 00
Loans secured by collateral	630,849 04
Loans on company's policies assigned as collateral	1,039,529 66
Premium notes on policies in force	334,787 17
Book value of stocks and bonds—excluding interest	3,577,583 55
Deposited in trust companies and banks on interest	265,522 83
Cash in office	4,517 32
Agents' balances	22,990 37
Commuted commissions	101,630 09
Total ledger assets	\$16,809,448 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$112,571 16		
Interest accrued on stocks and bonds	5,135 42		
Interest accrued on collateral loans	3,130 10		
Interest due and accrued on premium notes, loans or liens	19,838 53		
Interest accrued on other assets	1,032 27		
Rents due and accrued on company's property	11,705 79	\$153,413 27	
Market value of real estate over book value		492,354 36	
Market value of stocks and bonds over book value		84,823 35	
	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	-	\$130,447 97	
Gross deferred premiums	\$6,307 32	83,418 00	
Total	\$6,307 32	\$213,865 97	
Deduct loading	1,387 61	47,050 51	
Net uncollected and deferred premiums	\$4,919 71	\$166,815 46	\$171,735 17
Gross assets			\$17,711,774 53

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions	\$101,630 09	
Agents' debit balances	17,990 37	\$119,620 46
Total admitted assets		\$17,592,154 07

LIABILITIES.

Net present value of outstanding policies.....	\$15,667,354 00	
Same for reversionary additions	30,192 00	
Same for annuities	94,935 00	
Total.....	\$15,792,481 00	
Deduct net value of risks re-insured	48,157 00	
Net reserve		\$15,744,324 00
Surrender values claimable on policies cancelled.....		3,223 00
Death losses in process of adjustment.....	\$5,862 00	
Death losses reported, no proofs received.	21,191 00	
Matured endowments due and unpaid	2,482 00	
Death losses and other policy claims resisted.	11,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	301 19	
Total policy claims.....		\$40,836 19
Premiums paid in advance, including surrender values so applied...		21,238 16
Commissions due agents on premium notes, when paid		9,939 36
Dividends or other profits due policy holders.....		18,262 88
Cash capital.....		100,000 00
Unassigned funds (surplus).....		1,654,330 48
Total liabilities.....		\$17,592,154 07

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$349,858 04	
Received during the year on old policies	294,073 15	
Restored by revival of policies.	756 11	\$644,687 30
Deductions during the year as follows:		
Used in payment of losses and claims	\$28,562 51	
Used in purchase of surrendered policies.	5,102 64	
Voided by lapse	26,287 60	
Used in payment of dividends to policyholders	1,232 46	
Redeemed by maker in cash	248,714 92	
Total reduction of premium note account		309,900 13
Balance, note assets at end of the year.		\$334,787 17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	26,300	\$57,266,020		
Endowment	2,938	6,117,103		
All other	346	838,484		
Additions by dividends	-	756,188	29,584	\$64,977,795

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	4,189	\$10,871,539		
Endowment.....	864	1,644,960		
All other.....	46	155,450	5,099	\$12,671,949

OLD POLICIES REVIVED.

Whole life	142	\$294,426		
Endowment.....	25	121,550		
All other	3	670	170	\$416,646

OLD POLICIES CHANGED AND INCREASED.

Whole life	-	\$18,300		
Endowment.....	-	2,522		
Additions by dividends.....	-	68,225	-	\$89,047
Additions by dividends			-	\$2,672
Total.....			34,853	\$78,158,109
Policies terminated during the year			3,035	8,348,992
*Policies in force Dec. 31, 1903.....			31,818	\$69,809,117

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	252	\$331,297 00
Policies issued during the year	7	9,196 00
Total	259	\$340,493 00
Deduct policies ceased to be in force	61	78,020 00
Policies in force in Maine, December 31, 1903.....	198	\$262,473 00
Losses and claims incurred during the year.....	1	\$1,000 00
Losses and claims settled during the year.....	1	1,000 00
Premiums received.....		\$11,646 99

* Policies reinsured, \$931,670.

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	\$740,819 25	
Dividends applied to purchase paid-up additions and annuities	71,198 17	
Total new premiums	\$812,017 42	
Renewal premiums	4,525,977 09	
Dividends applied to pay renewal premiums	677,016 24	
Total renewal premiums	\$5,202,993 33	
Total premium income		\$6,015,010 75
Consideration for supplementary contracts <i>not</i> involving life contingencies		215,515 87
Premium notes, loans or liens restored by revival of policies		9,192 09
Interest on mortgage loans	\$630,087 46	
Interest on bonds and dividends on stocks	516,332 34	
Interest on premium notes, policy loans or liens	227,800 39	
Interest on other debts due the company	5,121 61	
Discount on claims paid in advance	1,368 85	
Rents—including company's own occupancy	13,786 25	1,394,496 90
Total income		\$7,634,215 61
Ledger assets Dec. 31, 1902		29,000,927 69
Total		\$36,635,143 30

DISBURSEMENTS.

Death claims and additions	\$1,726,024 50	
Matured endowments and additions.	261,910 00	
Total death claims and endowments		\$1,987,934 50
Premium notes voided by lapse and used in purchase of surrendered policies		48,400 30
Surrender values paid in cash		438,485 96
Surrender values applied to pay interest on premium notes, policy loans or liens		1,015 71
Dividends paid policy holders in cash		20,664 44
Dividends applied to pay renewal premiums		677,016 24
Dividends allowed in 1903, subject to the order of the policyholder		53,402 47
Dividends applied to purchase paid-up additions.		71,198 17
Dividends applied in payment of premium notes		59,121 50
Total paid policy holders	\$3,357,239 29	

Dividends allowed prior to 1903, subject to the order of the policyholder	\$105,871 57
Supplementary contracts <i>not</i> involving life contingencies	22,127 50
Commissions to agents	684,430 25
Salaries and allowances for agencies, including managers, agents and clerks	72,776 91
Agency supervision, traveling and all other agency expenses	12,529 83
Medical examiners fees and inspection of risks	57,806 78
Salaries and all other compensation of officers and home office employees	158,519 48
Rent—including company's own occupancy	37,024 56
Advertising, printing, stationery and postage	63,593 76
Legal expenses	5,089 49
Furniture, fixtures and safes	7,217 86
Insurance taxes, licenses and department fees	102,159 72
Taxes on real estate	4,906 01
Repairs and expenses (other than taxes) on real estate	5,456 62
Premiums on securities purchased	81,456 97
Profit and loss	26,881 23
All other disbursements	27,103 63
	\$4,832,196 46
Total disbursements	\$4,832,196 46
Balance	\$31,802,946 84

LEDGER ASSETS.

Book value of real estate	\$398,872 15
Mortgage loans on real estate	14,148,092 97
Loans on company's policies assigned as collateral	3,233,428 00
Premium notes on policies in force	747,252 38
Book value of stocks and bonds—excluding interest	12,571,779 13
Deposited in trust companies and banks on interest	500,311 24
Cash in office and deposited in banks, not on interest	203,210 97
	\$31,802,946 84
Total ledger assets	\$31,802,946 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$221,407 81	
Interest accrued on stocks and bonds	178,484 57	
Interest accrued on premium notes, loans or liens	67,526 37	
Rents accrued on company's property	133 50	\$467,552 25
Market value of stocks and bonds over book value		533,817 12
		\$1,401,808 32
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported	\$4,918 18	\$236,851 60
Gross deferred premiums	60,656 04	581,087 56
	Total	\$817,939 16
Deduct loading	13,114 84	163,587 83
Net uncollected and deferred premiums	\$52,459 38	\$654,351 33
		\$706,810 71
Total admitted assets		\$33,511,126 92

LIABILITIES.

Net present value of outstanding policies	\$30,147,003 00	
Same for reversionary additions.....	532,364 00	
Total.....	\$30,679,367 00	
Deduct net value of risks re-insured.....	427,041 00	
Net reserve..		\$30,252,326 00
Present value of supplementary contracts, <i>not</i> involving life contingencies ..		216,978 05
Death losses and matured endowments in process of adjustment	\$20,500 00	
Death losses reported, no proofs received	37,904 00	
Death losses and other policy claims resisted.....	1,500 00	
Total policy claims.....		\$59,904 00
Premiums paid in advance		23,109 38
Salaries, rents, commissions and other accounts, due or accrued		16,352 41
Dividends or other profits due policy holders		113,417 81
Dividends apportioned, payable to policy holders on demand or at maturity of policy.....		173,610 36
Dividends apportioned, payable to policy holders on payment of future premiums..		25,444 00
Unassigned funds (surplus)		2,029,984 91
Total liabilities		\$33,511,126 92

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$741,076 24	
Received during the year on old policies.....	156,490 10	
Restored by revival of policies.....	9,192 09	\$906,758 43
Deductions during the year as follows:		
Used in payment of losses and claims	\$23,703 21	
Used in purchase of surrendered policies and voided by lapse.....	48,400 30	
Used in payment of dividends to policyholders	59,121 50	
Redeemed by maker in cash.....	23,657 40	
Total reduction of premium note account.. ..		154,882 41
Balance, note assets at end of the year.....		\$751,876 02

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.....	57,231	\$135,358,479		
Endowment	6,947	13,968,181		
All other.....	1,967	5,451,490		
Additions by dividends	-	1,004,732	66,145	\$155,802,882

NEW POLICIES ISSUED.

Whole life.....	8,317	\$17,175,900		
Endowment.....	1,360	2,074,449		
All other.....	441	1,224,650	10,118	\$20,474,999

386 MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	41	\$105,110		
Endowment.....	6	9,200		
All other.....	6	21,000		
Additions by dividends.....	-	8	53	\$135,318

OLD POLICIES INCREASED.

Whole life.....	-	\$73,321		
Endowment.....	-	3,510		
All other.....	-	8,072		
Additions by dividends.....	-	139,996	-	\$224,899
Total.....			76,316	\$176,638,098
Policies terminated during the year.....			4,366	9,587,792
* Policies in force Dec. 31, 1903.....			71,950	\$167,050,306

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,538	\$2,159,853 00
Policies issued during the year.....	159	209,662 00
Total.....	1,697	\$2,450,515 00
Deduct policies ceased to be in force.....	120	182,677 00
Policies in force in Maine, December 31, 1903.....	1,577	\$2,267,838 00
Losses and claims unpaid December 31, of the previous year.....	3	\$6,031 00
Losses and claims incurred during the year.....	21	35,809 00
Total....	24	\$41,840 00
Losses and claims settled during the year.....	24	41,840 00
Premiums received.....		\$82,055 80

* Policies re-insured, \$2,944,615.

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.....	\$6,288,809 17	
Consideration for original annuities involving life contingencies		131,069 31
Total new premiums.....	\$6,419,878 48	
Renewal premiums.....	39,237,082 09	
Total premium income.....		\$45,656,960 57
Interest on mortgage loans.....	\$1,337,645 55	
Interest on bonds and dividends on stocks.....	1,949,057 40	
Interest on premium notes, policy loans or liens.....	77,144 26	
Interest on other debts due the company.....	98,836 88	
Rents—including company's own occupancy	656,195 22	4,118,879 31
Profit on sale or maturity of ledger assets.....		79,879 64
Agents cash deposits in lieu of bonds		32,084 59
Total income ..		\$49,887,804 11
Ledger assets Dec. 31, 1902		85,540,770 54
Total.....		\$135,428,574 65

DISBURSEMENTS.

Death claims and additions.....	\$12,907,617 17	
Matured endowments.....	96,252 43	
Total death claims and endowments.....		\$13,003,870 60
Annuities involving life contingencies.....		70,467 98
Premium notes voided by lapse.....		22,980 34
Surrender values paid in cash		478,156 43
Dividends paid policy holders in cash		603,255 28
Total paid policy holders....	\$14,178,780 63	
Supplementary contracts <i>not</i> involving life contingencies.....		569 00
Dividends to stockholders.		140,000 00
Commissions and bonuses to agents.....		6,834,942 09
Commuting renewal commissions.....		1,632,025 57
Salaries and allowances for agencies, including managers, agents and clerks.....		3,292,352 54
Agency supervision, traveling and all other agency expenses.....		622,905 03
Medical examiners fees and inspection of risks.....		780,411 05
Salaries and all other compensation of officers and home office employees		1,803,427 51

Rent—including company's own occupancy.....	\$522,588 51
Advertising, printing, stationery and postage.....	538,260 51
Legal expenses.....	109,474 45
Furniture, fixtures and safes.....	88,909 05
Insurance taxes, licenses and department fees.....	647,258 57
Taxes on real estate.....	142,842 13
Repairs and expenses (other than taxes) on real estate.....	249,241 39
Miscellaneous expenditures.....	195,961 15
Total disbursements.....	\$31,779,794 18
Balance.....	\$103,648,680 47

LEDGER ASSETS.

Book value of real estate.....	\$14,835,140 61
Mortgage loans on real estate.....	31,814,193 06
Loans on company's policies assigned as collateral.....	1,421,006 27
Premium notes on policies in force.....	675,496 17
Book value of stocks and bonds—excluding interest.....	49,574,248 32
Deposited in trust companies and banks on interest.....	5,062,262 88
Cash in office.....	238,958 02
Agents' balances.....	27,378 14
Total ledger assets.....	\$103,648,680 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$552,313 28
Interest due and accrued on stocks and bonds.....	113,532 87
Interest due and accrued on premium notes, loans or liens.....	4,659 82
Interest accrued on other assets.....	124 22
Rents due and accrued on company's property.....	8,668 13
	\$679,298 32

	<i>New</i>		
	<i>Business.</i>		<i>Renewals.</i>
Gross premiums due and unreported.....	\$85,822 77	\$453,047 72	
Gross deferred premiums.....	647,631 94	1,756,110 97	
Total.....	\$733,454 71	\$2,209,158 69	
Deduct loading.....	139,616 43	420,485 30	
Net uncollected and deferred premiums.....	\$593,838 28	\$1,788,673 39	\$2,382,511 67
Unpaid industrial premiums.....			322,538 63
Gross assets.....			\$107,033,029 09

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$27,378 14
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	246,355 30
Book value of ledger assets over market value.....	1,398,335 05
Total admitted assets.....	\$105,360,960 60

LIABILITIES.

Net present value of outstanding policies	\$92,072,941 00	
Same for annuities	535,299 00	
Total	\$92,608,240 00	
Deduct net value of risks re-insured	72,672 00	
Net reserve		\$92,535,568 00
Present value of supplementary contracts <i>not</i> involving life contingencies		26,512 00
Death losses due and unpaid		
Death losses in process of adjustment {	\$164,310 62	
Death losses reported, no proofs received	146,872 19	
Death losses and other policy claims resisted	55,147 50	
Total policy claims		\$366,330 31
Premiums paid in advance, including surrender values so applied...		226,431 06
Salaries, rents, commissions and other accounts, due or accrued		170,112 22
Dividends or other profits due policy holders		47,230 95
Agents cash deposits in lieu of bonds.....		119,571 50
Special deposit.....		1,177,332 00
Cash capital		2,000,000 00
Unassigned funds (surplus)		8,691,872 56
Total liabilities		\$105,360,960 60

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$654,845 62	
Received during the year on old policies	88,372 43	\$743,218 05
Deductions during the year as follows:		
Used in payment of losses and claims	\$18,726 41	
Used in purchase of surrendered policies	18,143 81	
Voided by lapse	22,980 34	
Used in payment of dividends to policyholders	17 96	
Redeemed by maker in cash	7,853 36	
Total reduction of premium note account		67,721 88
Balance, note assets at end of the year		\$675,496 17

EXHIBIT OF ORDINARY 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	134,816	\$131,015,429		
Endowment	132,648	89,798,889		
All other	1,527	9,181,415	268,991	\$229,995,733

NEW POLICIES ISSUED.

Whole life	35,069	\$35,545,485		
Endowment	66,452	38,245,073		
All other	284	2,620,090	101,805	\$76,410,648

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	3,185	\$2,402,157		
Endowment.....	3,206	1,890,184		
All other	46	57,421	6,437	\$4,349,762

OLD POLICIES INCREASED.

Whole life.....	-	\$38,573		
Endowment.....	-	26,309		
All other	-	972	-	\$65,854
Total			377,233	\$310,821,997
Policies terminated during the year			52,124	37,511,753
*Policies in force Dec. 31, 1903.....			325,109	\$273,310,244

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

Whole life	2,391,420	\$408,027,460		
Endowment	3,519,040	567,807,856		
All other.....	187,831	5,840,990	6,698,291	\$981,676,366

NEW POLICIES ISSUED AND REVISED.

Whole life.....	287,878	\$50,015,801		
Endowment	1,477,361	247,161,927		
All other.....	23,589	791,135	1,788,828	\$297,968,863
Total.....			8,487,119	\$1,279,645,169
Policies terminated during the year.....			1,299,774	219,769,342
Policies in force Dec. 31, 1903.....			7,187,345	\$1,059,875,827

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,941	\$2,565,673 00
Policies issued during the year.....	1,916	1,164,254 00
Total.....	5,857	\$3,729,927 00
Deduct policies ceased to be in force	987	579,498 00
Policies in force in Maine, December 31, 1903.....	4,870	\$3,150,429 00
Losses and claims unpaid December 31, of the previous year	2	\$1,000 00
Losses and claims incurred during the year	20	12,725 00
Total.....	22	\$13,725 00
Losses and claims settled during the year.....	19	11,725 00
Losses and claims unpaid Dec. 31, 1903.....	3	\$2,000 00
Premiums received		\$145,516 10

* Policies re-insured, 32, \$783,148.

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Decemcer 31st of the previous year... ..	49,153	\$8,258,400 00
Policies issued during the year.....	16,658	3,270,592 00
Total.....	65,811	\$11,528,992 00
Deduct policies ceased to be in force.....	13,465	2,630,959 00
Policies in force in Maine, December 31, 1903.....	52,346	\$8,898,033 00
Losses and claims unpaid December 31, of the previous year	4	\$313 75
Losses and claims incurred during the year	763	74,417 83
Total	767	\$74,731 58
Losses and claims settled during the year.....	766	74,666 58
Losses and claims unpaid Dec. 31, 1903	1	\$65 00
Premiums received.....		\$281,155 67

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. MCCURDY, *President*. WILLIAM J. EASTON,
 GRANVILLE M. WHITE, } *Secretaries*.

INCOME.

First year's premiums on original policies	\$8,949,062	79
Surrender values applied to pay first year's premiums....	52,324	82
Total first year's premiums on original policies	\$9,001,387	61
Dividends applied to purchase paid-up additions and annuities.....	2,446,088	67
Consideration for original annuities involving life contingencies.....	3,681,993	75
Consideration for supplementary contracts involving life contingencies	376,159	37
Total new premiums	\$15,505,568	80
Renewal premiums.....	44,061,151	32
Dividends applied to pay renewal premiums	28,756	43
Surrender values applied to pay renewal premiums	526,687	19
Renewal premiums for deferred annuities	28,855	92
Total renewal premiums	\$44,645,450	86
Total premium income	\$60,151,019	66
Consideration for supplementary contracts <i>not</i> involving life contingencies ..		180,743 03
Interest on mortgage loans	\$3,792,698	62
Interest on collateral loans	481,379	86
Interest on bonds and dividends on stocks	8,902,623	40
Interest on premium notes, policy loans or liens	917,977	88
Interest on other debts due the company	530,628	21
Rents—including company's own occupancy.....	1,584,776	31
Profit on sale or maturity of ledger assets		791,865 79
Total income	\$77,333,712	76
Ledger assets Dec. 31, 1902	350,146,965	83
Total	\$427,480,678	59

DISBURSEMENTS.

Death claims and additions	\$18,946,052	67
Matured endowments and additions.	4,630,141	59
Total death claims and endowments	\$23,576,194	26
Annuities involving life contingencies	2,121,305	67
Surrender values paid in cash.	3,384,048	87
Surrender values applied to pay new premiums	52,324	82
Surrender values applied to pay renewal premiums	526,687	19
Dividends paid policy holders in cash	519,798	62
Dividends applied to pay renewal premiums	28,756	43
Dividends applied to purchase paid-up additions and annuities	2,446,088	67
Total paid policy holders	\$32,655,203	93.

Supplementary contracts <i>not</i> involving life contingencies.....	\$72,576 08
Commissions and bonuses to agents.....	8,421,225 79
Salaries and allowances for agencies, including managers, agents and clerks	1,493,433 98
Agency supervision, traveling and all other agency expenses.....	238,028 42
Medical examiners fees and inspection of risks.	788,911 86
Salaries and all other compensation of officers and home office employees	953,916 59
Rents—including company's own occupancy.....	544,814 72
Advertising, printing, stationery and postage	1,196,646 61
Legal expenses.....	347,003 81
Furniture, fixtures and safes	156,440 24
Insurance taxes, licenses and department fees.	767,405 29
Taxes on real estate.....	319,269 73
Repairs and expenses (other than taxes) on real estate.....	643,656 69
Loss on sale or maturity of ledger assets	13,724 38
Miscellaneous expenditures.	195,357 87
Total disbursements.....	\$48,807,615 99
Balance.....	\$378,673,062 60

LEDGER ASSETS.

Book value of real estate	\$34,312,133 60
Mortgage loans on real estate.....	89,224,920 14
Loans secured by collateral.....	14,217,500 00
Loans on company's policies assigned as collateral	18,926,100 64
Book value of stocks and bonds—excluding interest.....	198,072,507 10
Deposited in trust companies and banks on interest.....	22,439,395 88
Cash in office.....	21,154 14
Agents' balances.....	503,290 58
Suspense.....	956,060 52
Total ledger assets.....	\$378,673,062 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$958,212 84
Interest accrued on stocks and bonds.....	1,726,010 48
Interest due and accrued on collateral loans	23,342 78
Interest accrued on policy loans or liens	8,612 51
Interest accrued on other assets	81,272 81
Rents due and accrued on company's property.....	170,949 62
Market value of stocks and bonds over book value. ..	\$2,968,301 04
	16,640,731 27

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported	\$80,288 00	\$3,682,773 79	
Gross deferred premiums	239,252 63	2,491,736 08	
Total	\$319,540 63	\$6,174,509 87	
Deduct loading	71,896 64	1,389,264 72	
Net uncollected and deferred premiums	\$247,643 99	\$4,785,245 15	\$5,032,889 14
Gross assets.....			\$403,314,984 05

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$537,261 87
Suspense	956,060 52
Total admitted assets	\$401,821,661 66

LIABILITIES.

Net present value of outstanding policies	\$297,725,610 00	
Same for reversionary additions	13,554,791 00	
Same for annuities	24,988,386 00	
Total	\$336,268,787 00	
Deduct net value of risks re-insured	22,747 00	
Net reserve		\$336,246,040 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		1,008,980 49
Death losses in process of adjustment	\$1,466,031 69	
Death losses reported, no proofs received	42,772 00	
Matured endowments due and unpaid	300,736 61	
Death losses and other policy claims resisted	96,665 00	
Annuity claims, involving life contingencies, due and unpaid		171,395 23
Total policy claims		\$2,077,600 53
Premiums paid in advance, including surrender values so applied		363,151 47
Dividends or other profits due policy holders		131,045 51
Reserve for contingent guarantee fund		59,184,843 66
Surplus to be apportioned in 1904		2,830,600 00
Total liabilities		\$401,821,661 66

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	439,254	\$1,085,020,307		
Endowment	101,039	225,807,005		
All other	2,901	8,995,223		
Additions by dividends	-	20,926,124	543,194	\$1,340,748,659

NEW POLICIES ISSUED.

Whole life	76,541	\$166,525,271		
Endowment	19,854	38,256,782		
All other	1,520	4,400,797		
Additions by dividends	-	3,584,757	97,915	\$212,777,607

OLD POLICIES REVIVED.

Whole life	652	\$1,769,657		
Endowment	191	325,657		
All other	11	27,953		
Additions by dividends	-	78	854	\$2,123,345

OLD POLICIES INCREASED.

Whole life	71	-		
Endowment	23	\$201,696		
All other	2	-	96	\$201,696
Total			642,059	\$1,555,851,307
Policies terminated during the year			43,087	110,622,626
*Policies in force Dec. 31, 1903.			598,972	\$1,445,228,681

* Policies re-insured, \$4,062,719.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	7,306	\$13,060,584 00
Policies issued during the year	891	1,543,645 00
Total	8,197	\$14,604,229 00
Deduct policies ceased to be in force	210	582,293 00
Policies in force in Maine, December 31, 1903.....	7,987	\$14,021,936 00
Losses and claims unpaid December 31, of the previous year	3	\$1,909 34
Losses and claims incurred during the year	89	246,873 36
Total.....	92	\$248,782 70
Losses and claims settled during the year	85	243,552 80
Losses and claims unpaid Dec. 31, 1903.	7	\$5,229 90
Premiums received.....		\$502,252 91

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.....	\$1,596,001 10	
Surrender values applied to pay first year's premiums....	350 64	
Total first year's premiums on original policies	\$1,596,351 74	
Dividends applied to purchase paid-up additions and annuities	368,029 22	
Consideration for original annuities involving life contingencies	130,321 15	
Total new premiums.....	\$2,094,702 11	
Renewal premiums.....	9,395,117 84	
Dividends applied to pay renewal premiums.....	1,168,466 24	
Surrender values applied to pay renewal premiums.	10,310 37	
Renewal premiums for deferred annuities	4,276 79	
Total renewal premiums	\$10,578,171 24	
Total premium income	\$12,672,873 35	
Interest on mortgage loans.....	\$2,059,978 88	
Interest on collateral loans.....	92,016 74	
Interest on bonds and dividends on stocks.....	856,199 05	
Interest on premium notes, policy loans or liens.	699,312 43	
Interest on other debts due the company	5,039 69	
Discount on claims paid in advance.....	1,781 96	
Rents.....	200,336 99	3,914,665 74
Profit on sale or maturity of ledger assets.....		15,894 84
Total income	\$16,603,433 93	
Ledger assets Dec. 31, 1902.....		79,225,204 23
Total.....	\$95,828,638 16	

DISBURSEMENTS.

Death claims and additions	\$4,877,230 78
Matured endowments and additions	1,147,730 10
Total death claims and endowments.....	\$6,024,960 88
Annuities involving life contingencies.....	110,152 30
Premium notes voided by lapse	8,395 09
Surrender values paid in cash	1,306,376 50
Surrender values applied to pay new premiums.. ..	350 64
Surrender values applied to pay renewal premiums.....	10,310 37
Dividends paid policy holders in cash.....	300,747 66
Dividends applied to pay renewal premiums.....	1,168,466 24
Dividends applied to purchase paid-up additions and annuities	368,029 22
Total paid policy holders.....	\$9,297,788 90

Commissions and bonuses to agents.....	\$1,253,324 65
Salaries and allowances for agencies, including managers, agents and clerks.....	66,801 57
Agency supervision, traveling and all other agency expenses	2,201 39
Medical examiners fees	135,495 93
Salaries and all other compensation of officers and home office employes.....	295,564 32
Advertising, printing, stationery and postage	86,608 07
Legal expenses.	49,749 74
Insurance taxes, licenses and department fees.	393,296 54
Taxes on real estate.....	51,573 45
Repairs and expenses (other than taxes) on real estate.....	57,456 86
Premiums on securities purchased.....	93,237 09
Miscellaneous expenditures.....	113,689 21
Total disbursements.....	\$11,926,787 72
Balance.	\$83,901,850 44

LEDGER ASSETS.

Book value of real estate.....	\$3,154,117 41
Mortgage loans on real estate.....	44,423,316 11
Loans secured by collateral	2,242,450 00
Loans on company's policies assigned as collateral	7,939,084 40
Premium notes on policies in force	4,805,600 54
Par value of bonds—excluding interest	20,234,751 33
Deposited in trust companies and banks on interest.....	485,774 13
Cash in office and deposited in banks, not on interest.....	554,116 27
Agents' balances.....	62,640 25
Total ledger assets.	\$83,901,850 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,005,264 08	
Interest accrued on stocks and bonds.....	181,183 24	
Interest accrued on collateral loans	145 60	
Interest accrued on premium notes, loans or liens	295,105 08	
Market value of stocks and bonds over par value.....	1,062,982 50	
	<i>New</i>	
	<i>Business.</i>	
	<i>Renewals.</i>	
Gross premiums due and unreported.	\$20,068 57	\$335,610 52
Gross deferred premiums.....	104,718 71	736,693 03
Total	\$124,787 28	\$1,072,303 55
Deduct loading.	24,957 46	214,460 71
Net uncollected and deferred premiums..	\$99,829 82	\$857,842 84
Gross assets.....		\$87,404,203 60

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.	\$64,091 27
Total admitted assets..	\$87,340,112 33

LIABILITIES.

Net present value of outstanding policies	\$74,358,707 21	
Same for reversionary additions.	3,094,410 00	
Same for annuities.	957,853 00	
Net reserve.		\$78,410,970 21
Present value of supplementary contracts, <i>not</i> involving life contingencies.		321,989 98
Death losses in process of adjustment.	\$180,460 57	
Death losses reported, no proofs received	300,000 00	
Matured endowments due and unpaid.	29,971 41	
Death losses and other policy claims resisted	5,295 00	
Total policy claims.		\$515,726 98
Premiums paid in advance, including surrender values so applied.		66,118 84
Cost of collection on uncollected and deferred premiums in excess of loading.		27,453 20
Salaries, rents, commissions and other accounts, due or accrued		25,000 00
Dividends or other profits due policy holders		283,703 11
Special reserve on policies issued since 1899 on 3 per cent basis		1,011,243 00
Unassigned funds (surplus)		6,677,907 01
Total liabilities		\$87,340,112 33

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$4,711,527 79	
Received during the year on new policies	27,884 79	
Received during the year on old policies.	680,087 62	
Restored by revival of policies	745 20	\$5,420,245 40
Deductions during the year as follows:		
Used in payment of losses and claims.	\$221,261 29	
Used in purchase of surrendered policies.	179,290 92	
Voided by lapse	9,140 29	
Used in payment of dividends to policyholders	5,030 56	
Redeemed by maker in cash.	199,921 80	
Total reduction of premium note account		614,644 86
Balance, note assets at end of the year		\$4,805,600 54

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount
Whole life.	97,400	\$232,896,611		
Endowment	27,512	62,540,813		
All other	3,740	7,182,966		
Additions by dividends	-	5,427,759	128,652	\$308,048,169

NEW POLICIES ISSUED.

Whole life.	15,008	\$31,145,281		
Endowment	3,642	7,255,204		
All other	1,163	2,385,826		
Additions by dividends.	-	669,370	19,813	\$41,455,681

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	84	\$175,641		
Endowment	18	27,200		
All other	1	1,000		
Additions by dividends	-	3,890	103	\$207,731

OLD POLICIES INCREASED.

Whole life	5	\$8,090		
Endowment	2	29,572		
Additions by dividends	-	1	7	\$37,663
Total			148,575	\$349,749,244
Policies terminated during the year			9,088	19,895,702
Policies in force Dec. 31, 1903			139,487	\$329,853,542

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	3,045	\$4,470,272 00
Policies issued during the year	349	508,042 00
Total	3,394	\$4,978,314 00
Deduct policies ceased to be in force	149	193,209 00
Policies in force in Maine, December 31, 1903	3,245	\$4,785,105 00
Losses and claims unpaid December 31, of the previous year	11	\$6,395 00
Losses and claims incurred during the year	39	43,223 00
Total	50	\$49,618 00
Losses and claims settled during the year	43	42,002 00
Losses and claims unpaid Dec. 31, 1903	7	\$7,616 00
Premiums received		\$185,033 15

MUTUAL RESERVE LIFE INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

F. A. BURNHAM, *President*.

CHAS. W. CAMP, *Secretary*.

INCOME.

First year's premiums on original policies.....	\$395,660 06	
Surrender values applied to purchase paid-up insurance and annuities	14,049 77	
Total new premiums	\$409,709 83	
Renewal premiums.....	3,800,872 36	
Dividends applied to pay renewal premiums.	82,688 36	
Surrender values applied to pay renewal premiums. ...	519 78	
Total renewal premiums.....	\$3,884,080 50	
Total premium income.....		\$4,293,790 33
Premium notes, loans or liens restored by revival of policies.....		2,382 12
Interest on mortgage loans	\$18,725 90	
Interest on bonds and dividends on stocks	17,787 34	
Interest on premium notes, policy loans or liens	210,019 55	
Interest on other debts due the company.....	13,489 65	
Rents—including company's own occupancy	154,806 71	414,829 15
From other sources		250 33
Total income		\$4,711,231 93
Ledger assets Dec. 31, 1902.		4,605,935 91
Total.		\$9,317,167 84

DISBURSEMENTS.

Death claims	\$2,778,384 62
Premium notes voided by lapse	272,855 24
Surrender values paid in cash.....	64,137 38
Surrender values applied to pay renewal premiums.. ..	519 78
Surrender values applied to purchase paid-up insurance and annuities	14,049 77
Dividends paid policy holders in cash.....	4,029 65
Dividends applied to pay renewal premiums.....	82,688 36
Total paid policy holders.....	\$3,218,664.80.
Commissions and bonuses to agents	316,468 77
Commuting renewal commissions	25,000 00
Salaries and allowances for agencies, including managers, agents and clerks.....	114,007 19
Agency supervision, traveling and all other agency expenses.....	65,312 24
Medical examiners fees and inspection of risks	15,860 43
Salaries and all other compensation of officers and home office employees.....	286,016 34
Rent—including company's own occupancy.....	77,464 15
Advertising, printing, stationery and postage	60,176 37
Legal expenses	54,167 12
Furniture, fixtures and safes.....	1,335 74

MUTUAL RESERVE LIFE INSURANCE COMPANY.

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Insurance taxes, licenses and department fees	\$45,998 00
Taxes on real estate	22,956 06
Repairs and expenses (other than taxes) on real estate.....	102,747 14
Miscellaneous expenditures	259,462 56
Total disbursements	\$4,663,636 91
Balance.....	\$4,653,530 93

LEDGER ASSETS.

Book value of real estate	\$682,848 04
Mortgage loans on real estate	505,750 00
Loans on company's policies assigned as collateral	1,872,912 86
Premium notes on policies in force.	135,058 85
Book value of bonds—excluding interest...	535,253 27
Deposited in trust companies and banks on interest	532,245 49
Cash in office and deposited in banks, not on interest	157,657 46
Agents' balances	51,601 32
On deposit with collecting banks and bonded collectors.	180,203 64
Total ledger assets	\$4,653,530 93

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,681 63
Interest due and accrued on stocks and bonds	4,235 29
Interest due and accrued on premium notes, loans or liens	78,587 00
Interest due and accrued on other assets	1,113 69
Rents due on company's property	3,981 23
Market value of real estate over book value	42,673 68

	<i>New Business.</i>	<i>Renewals.</i>	
Gross deferred premiums.. . . .	\$81,243 33	\$1,058,093 33	
Deduct loading	16,248 66	211,618 67	
Net uncollected and deferred premiums.....	\$64,994 67	\$846,474 66	\$911,469 33
Net premiums in transit, reserve charged in liabilities			222,465 00
Gross assets			\$5,921,737 78

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$51,601 32
Premium notes or loans on policies and net premiums in excess of the net value of their policies.	160,173 62
Book value of bonds over market value.	2,650 94
Total admitted assets	\$5,707,311 90

LIABILITIES.

Net present value of outstanding policies	\$4,203,909 00
Surrender values claimable on policies cancelled.	1,142 00
Death losses in process of adjustment.	\$623,016 98
Death losses reported, no proofs received.. . . .	248,583 02
Death losses and other policy claims resisted.	44,400 30
Total policy claims	\$916,000 30
Premiums paid in advance, including surrender values so applied ...	1,381 85
Salaries, rents, commissions and other accounts, due or accrued....	48,106 71
Dividends or other profits due policy holders.	22,610 57
Dividends apportioned, payable to policy holders during 1904.	7,573 58
Unassigned funds (surplus).....	506,587 89
Total liabilities	\$5,707,311 90

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$2,107,199 73	
Excess on reserve Dec. 31, 1902	16,469 22	
Received during the year on new policies	145,265 00	
Received during the year on old policies	150,089 89	
Restored by revival of policies	2,382 12	\$2,421,405 96
Deductions during the year as follows:		
Used in payment of losses and claims	\$92,283 63	
Used in purchase of surrendered policies	32,240 22	
Voided by lapse	272,855 24	
Used in payment of dividends to policyholders	1,725 62	
Redeemed by maker in cash	14,326 54	
Total reduction of premium note account		413,434 25
Balance, note assets at end of the year		\$2,007,971 71

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	23,144	\$34,005,745		
Endowment	814	554,904		
All other	40,743	93,399,539	64,701	\$127,960,188

NEW POLICIES ISSUED.

Whole life	10,689	\$10,285,518		
Endowment	1,121	754,292		
All other	1,343	1,487,478	13,152	\$12,527,288

OLD POLICIES REVIVED.

Whole life	611	\$1,049,696		
Endowment	28	22,339		
All other	389	902,478	1,028	\$1,974,513
Old policies transferred			128	48,476
Total			79,009	\$142,510,465
Policies terminated during the year			18,097	22,913,638
Policies in force Dec. 31, 1903			60,912	\$119,596,827

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	417	\$863,286 00
Policies issued during the year	115	256,894 00
Total	532	\$1,120,180 00
Deduct policies ceased to be in force	135	302,720 00
Policies in force in Maine, December 31, 1903	397	\$817,460 00
Losses and claims incurred during the year	9	\$12,051 23
Losses and claims settled during the year	4	5,151 23
Losses and claims unpaid Dec. 31, 1903	5	\$6,900 00
Premiums received		\$28,418 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.....	\$697,170 96	
Surrender values applied to pay first year's premiums....	607 18	
Total first year's premiums on original policies	\$697,778 14	
Dividends applied to purchase paid-up additions and annuities.....	6,916 10	
Consideration for original annuities involving life contingencies.....	469,494 9C	
Total new premiums.....	\$1,174,189 30	
Renewal premiums.....	3,945,171 32	
Dividends applied to pay renewal premiums.....	104,687 37	
Renewal premiums for deferred annuities.....	399 98	
Total renewal premiums.....	\$4,050,258 67	
Total premium income.....		\$5,224,447 87
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		2,640 00
Interest on mortgage loans.....	\$532,607 52	
Interest on collateral loans.....	1,682 27	
Interest on bonds and dividends on stocks.....	370,574 43	
Interest on premium notes, policy loans or liens.....	199,602 39	
Interest on other debts due the company.....	21,481 39	
Discount on claims paid in advance.....	2,115 24	
Rents—including company's own occupancy.....	122,962 25	1,251,325 49
Profit on sale or maturity of ledger assets.....		2,049 98
Total income.....		\$6,480,463 34
Ledger assets Dec. 31, 1902.....		23,948,256 00
Total.....		\$30,428,719 34

DISBURSEMENTS.

Death claims and additions.....	\$941,382 36	
Matured endowments.....	290,600 00	
Total death claims and endowments.....		\$1,231,982 36
Annuities involving life contingencies.....	91,395 43	
Surrender values paid in cash.....	570,683 02	
Surrender values applied to pay new premiums.....	607 18	
Dividends paid policy holders in cash.....	50,804 39	
Dividends applied to pay renewal premiums.....	104,687 37	
Dividends applied to purchase paid-up additions and annuities.....	6,916 10	
Total paid policy holders.....	\$2,057,075 85	
Supplementary contracts <i>not</i> involving life contingencies.....		729 98
Commissions and bonuses to agents.....		701,500 01
Commuting renewal commissions.....		13,574 19

Salaries and allowances for agencies, including managers, agents and clerks	\$109,790 90
Agency supervision, traveling and all other agency expenses	4,019 18
Medical examiners fees and inspection of risks	58,814 98
Salaries and all other compensation of officers and home office employees	120,872 63
Rent—including company's own occupancy	24,305 00
Advertising, printing, stationery, telegraph, postage and exchange ..	58,705 81
Legal expenses	2,630 13
Furniture, fixtures, safes and office supplies	23,774 49
Insurance taxes, licenses and department fees	102,027 28
Taxes on real estate	24,648 14
Repairs and expenses (other than taxes) on real estate	52,117 32
Premiums on securities purchased	30,499 03
Miscellaneous expenditures	4,931 61
Total disbursements	\$3,389,016 53
Balance	\$27,039,702 81

LEDGER ASSETS.

Book value of real estate	\$1,435,144 13
Mortgage loans on real estate	11,424,871 22
Loans secured by collateral	22,000 00
Loans on company's policies assigned as collateral ..	2,831,841 56
Premium notes on policies in force	995,492 59
Book value of stocks and bonds—excluding interest	9,505,684 08
Deposited in trust companies and banks on interest ..	808,999 88
Cash in office and deposited in banks, not on interest ..	17,221 12
Agents' balances	3,448 23
Total ledger assets	\$27,039,702 81

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$211,162 83		
Interest due and accrued on stocks and bonds	143,645 39		
Interest accrued on collateral loans	1,124 67		
Interest due and accrued on premium notes, loans or liens ..	115,131 11		
Interest accrued on other assets	1,092 00		
Rents accrued on company's property	6,641 43	\$478,737 43	
Market value of stocks and bonds over book value	227,520 92		
	<i>New</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$6,890 06	\$234,721 36	
Gross deferred premiums	47,925 30	352,091 20	
Total	\$54,115 36	\$586,812 56	
Deduct loading	10,823 07	117,362 51	
Net uncollected and deferred premiums	\$43,292 29	\$469,450 05	\$512,742 34
All other assets			3,977 78
Gross assets			\$28,262,681 28

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$3,448 23
Total admitted assets	\$28,259,233 05

LIABILITIES.

Net present value of outstanding policies	\$23,224,059 67	
Same for reversionary additions.	51,182 90	
Same for annuities.....	1,442,194 43	
	<hr/>	
Net reserve		\$24,717,437 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		57,337 75
Surrender values claimable on policies cancelled		13,553 30
Death losses in process of adjustment.....	\$112 00	
Death losses reported, no proofs received.....	61,684 00	
Matured endowments due and unpaid	500 00	
Death losses and other policy claims resisted	50,000 00	
Annuity claims, involving life contingencies, due and unpaid	1,639 44	
	<hr/>	
Total policy claims.		\$113,935 44
Premiums paid in advance, including surrender values so applied,..	11,910 45	
Salaries, rents, commissions and other accounts, due or accrued.....	120,993 63	
Dividends or other profits due policy holders.....	10,226 76	
Extra life rate endowment reserve.....	297,609 75	
Agents' credit balances	3,977 78	
Unassigned funds (surplus)	2,912,251 19	
	<hr/>	
Total liabilities		\$28,259,233 05

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$882,996 51	
Received during the year on old policies..	298,631 21	\$1,181,627 72
	<hr/>	
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,117 65	
Used in purchase of surrendered policies.....	76,000 53	
Used in payment of dividends to policy holders	316 30	
Redeemed by maker in cash	100,700 65	
	<hr/>	
Total reduction of premium note account.		186,135 13
	<hr/>	
Balance, note assets at end of the year.....		\$995,492 59

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	35,433	\$75,407,722		
Endowment.....	19,833	34,646,221		
All other.	1,807	4,740,229		
Additions by dividends	-	78,785	57,073	\$114,872,957
	<hr/>	<hr/>		

NEW POLICIES ISSUED.

Whole life	4,219	\$7,874,930		
Endowment.....	4,551	7,440,668		
All other.	1,267	2,985,509		
Additional by dividends	-	13,239	10,037	\$18,314,286
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	66	\$136,614		
Endowment.....	44	79,459		
All other.....	8	28,500	118	\$244,573

OLD POLICIES INCREASED.

Whole life	-	\$8,600		
Endowment	-	180		\$8,780
Total			67,228	\$133,440,596
Policies terminated during the year.....			5,199	10,366,219
Policies in force Dec. 31, 1903			62,029	\$123,074,377

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,049	\$1,461,272 20
Policies issued during the year	126	178,376 52
Total	1,175	\$1,639,648 72
Deduct policies ceased to be in force	65	57,604 91
Policies in force in Maine, December 31, 1903.....	1,110	\$1,582,043 81
Losses and claims unpaid December 31, of the previous year	1	\$2,000 00
Losses and claims incurred during the year	9	25,779 00
Total	10	\$27,779 00
Losses and claims settled during the year	10	27,779 00
Premiums received.....		\$64,434 49

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	\$643,993 16	
Distributions applied to purchase paid-up additions	38,193 32	
Surrender values applied to purchase paid-up insurance .	15,618 44	
Consideration for supplementary contracts involving life contingencies.	12,416 20	
Total new premiums	\$710,221 12	
Renewal premiums	3,771,637 56	
Distributions applied to pay renewal premiums.	450,229 00	
Total renewal premiums	\$4,221,866 56	
Total premium income		\$4,932,087 68
Consideration for supplementary contracts <i>not</i> involving life contingencies .		31,998 00
Premium notes, loans or liens restored by revival of policies.		846 94
Interest on mortgage loans .	\$401,101 48	
Interest on collateral loans	93,061 95	
Interest on bonds and dividends on stocks .	708,279 98	
Interest on premium notes, policy loans or liens.	148,627 76	
Interest on other debts due the company .	7,032 15	
Discount on claims paid in advance .	2,413 82	
Rents—including company's own occupancy.	184,603 01	1,545,120 15
From other sources		5,454 61
Total income		\$6,515,507 38
Ledger assets Dec. 31, 1902 .		31,845,766 35
Total .		\$38,361,273 73

DISBURSEMENTS.

Death claims and additions.	\$2,088,498 00	
Matured endowments and additions	403,491 00	
Total death claims and endowments		\$2,491,989 00
Premium notes voided by lapse, \$5,989.75; policy loans, \$2,025.00		8,014 75
Surrender values paid in cash .		370,463 98
Surrender values used to pay premium notes, \$5,671.57; policy loans, \$92,871.88		98,543 45
Surrender values applied to purchase paid-up insurance		15,618 44
Distributions paid policy holders in cash, \$59,849.96; notes, \$894.90....		60,744 86
Distributions applied to pay renewal premiums .	450,229 00	
Distributions applied to purchase paid-up additions		38,193 32
Total paid policy holders	\$3,533,796 80	

Supplementary contracts <i>not</i> involving life contingencies	\$18,168 73
Commissions and bonuses to agents	576,953 84
Commuting renewal commissions	10,534 77
Salaries and allowances for agencies, including managers, agents and clerks	66,783 70
Agency supervision, traveling and all other agency expenses	8,057 44
Medical examiners' fees and inspection of risks	57,371 83
Salaries and all other compensation of officers and home office employes	176,151 42
Rent—including company's own occupancy	53,516 30
Advertising, printing, stationery and postage	66,488 76
Legal expenses	7,321 11
Furniture, fixtures and safes	19,052 60
Insurance taxes, licenses and department fees	85,405 13
Taxes on real estate	36,637 99
Repairs and expenses (other than taxes) on real estate	81,314 93
Miscellaneous expenditures	16,247 95
Total disbursements	\$4,813,803 30
Balance	\$33,547,470 43

LEDGER ASSETS.

Book value of real estate	\$2,409,642 50
Mortgage loans on real estate	10,020,275 00
Loans secured by collateral	1,320,940 00
Loans on company's policies assigned as collateral	2,053,770 12
Premium notes on policies in force	196,659 36
Book value of stocks and bonds—excluding interest	17,107,366 00
Deposited in trust companies and banks on interest	438,817 45
Total ledger assets	\$33,547,470 43

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$86,130 40	
Interest accrued on stocks and bonds	53,897 65	
Interest accrued on collateral loans	12,598 43	
Interest due and accrued on premium notes, loans or liens	37,516 18	
Interest accrued on other assets	313 77	
Rents due and accrued on company's property	15,894 91	\$206,351 34
Market value of stocks and bonds over book value		1,395,685 00
	<i>New</i>	<i>Business.</i>
Gross premiums due and unreported	\$50,153 64	\$173,779 45
Gross deferred premiums	94,305 95	474,890 62
Total	\$144,459 59	\$648,670 07
Deduct loading	26,891 92	129,734 01
Net uncollected and deferred premiums	\$115,567 67	\$518,936 06
Total admitted assets		\$634,503 73
		\$35,784,010 50

LIABILITIES.

Net present value of outstanding policies..	\$31,565,320 40	
Same for reversionary additions	370,610 82	
Same for instalments.	13,552 59	
<hr/>		
Net reserve		\$31,949,483 81
Present value of supplementary contracts, <i>not</i> involving life contingencies		58,220 58
Death losses due and unpaid ..	\$167,430 00	
Death losses in process of adjustment..	12,000 00	
Death losses reported, no proofs received.....	100,846 00	
Matured endowments due and unpaid ..	41,210 00	
Death losses and other policy claims resisted	5,500 00	
<hr/>		
Total policy claims.		\$326,986 00
Premiums paid in advance, including surrender values so applied...		22,068 39
Distributions or other profits due policy holders.....		172,264 18
Distributions apportioned, payable to policy holders during 1904.....		4,328 05
Distributions apportioned, payable to policy holders subsequent to 1904, viz:		
1905	\$6,571 90	
1906	10,910 95	
1907	18,572 85	36,055 70
<hr/>		
Unassigned funds (surplus)		3,214,603 79
Total liabilities.....		<u>\$35,784,010 50</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$228,030 17	
Received during the year on old policies	16,175 67	
Restored by revival of policies.....	846 94	\$245,052 78
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims ..	\$22,880 73	
Used in purchase of surrendered policies	5,671 57	
Voided by lapse	5,989 75	
Used in payment of distributions to policyholders	894 90	
Redeemed by maker in cash	13,006 47	
<hr/>		
Total reduction of premium note account		48,398 42
Balance, note assets at end of the year		<u>\$196,659 36</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	24,011	\$61,324,502		
Endowment	26,488	66,387,267		
All other ..	1,908	5,887,981		
Additions by dividends	-	600,197	52,407	\$134,199,947
<hr/>				

NEW POLICIES ISSUED.

Whole life ..	5,401	\$11,962,350		
Endowment ..	2,342	4,206,995		
All other ..	672	2,311,361		
Additions by dividends	-	74,196	8,415	\$18,554,932
<hr/>				

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OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	29	\$77,395		
Endowment	15	24,500		
All other	5	20,500	49	\$122,395

OLD POLICIES INCREASED.

Whole life	-	\$34,456		
Endowment	16	90,767		
All other	26	108,730	42	\$233,953
Total			60,913	\$153,111,227
Policies terminated during the year			3,223	8,925,380
Policies in force Dec. 31, 1903.			57,690	\$144,185,847

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,067	\$3,307,334 00
Policies issued during the year	204	413,197 00
Total	2,271	\$3,720,531 00
Deduct policies ceased to be in force	130	251,116 00
Policies in force in Maine, December 31, 1903	2,141	\$3,469,415 00
Losses and claims unpaid December 31, of the previous year.	7	\$1,109 00
Losses and claims incurred during the year	35	68,654 00
Total	42	\$69,763 00
Losses and claims settled during the year	29	64,455 00
Losses and claims unpaid Dec. 31, 1903	13	\$5,308 00
Premiums received.		\$103,617 28

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. MCCALL, *President.*CHAS. C. WHITNEY,
JOHN CHAPMAN MCCALL, } *Secretaries.*

INCOME.

First year's premiums on original policies.	\$13,906,488	22
Dividends applied to purchase paid-up additions and annuities	594,122	23
Consideration for original annuities involving life contingencies.	1,613,300	44
Consideration for supplementary contracts involving life contingencies.	121,871	00
Total new premiums	\$16,235,781	89
Renewal premiums	56,519,186	88
Dividends applied to pay renewal premiums	587,002	21
Surrender values applied to pay renewal premiums	12,284	38
Renewal premiums for deferred annuities	27,918	74
Total renewal premiums.	\$57,146,392	21
Total premium income.	\$73,382,174	10
Consideration for supplementary contracts <i>not</i> involving life contingencies.	296,862	14
Premium notes, loans or liens restored by revival of policies.	14,730	82
Interest on mortgage loans	\$1,069,639	36
Interest on collateral loans.	195,290	44
Interest on bonds	9,915,237	72
Interest on premium notes, policy loans or liens.	1,578,487	93
Interest on other debts due the company.	582,971	40
Discount on claims paid in advance.	28,736	72
Rents—including company's own occupancy	930,947	39
Profit on sale or maturity of ledger assets	274,453	89
Total income	\$88,269,531	41
Ledger assets Dec. 31, 1902.	308,912,576	63
Total	\$397,182,108	04

DISBURSEMENTS.

Death claims and additions.	\$16,860,081	75
Matured endowments and additions.	4,305,941	31
Total death claims and endowments.	\$21,166,023	06
Annuities involving life contingencies.	1,686,696	07
Surrender values paid in cash.	6,399,951	22
Surrender values applied to pay renewal premiums	12,284	38
Dividends paid policy holders in cash	4,158,167	79
Dividends applied to pay renewal premiums.	587,002	21
Dividends applied to purchase paid-up additions and annuities	594,122	23
Total paid policy holders.	\$34,604,246	96

Supplementary contracts <i>not</i> involving life contingencies.....	\$65,766 93
Commissions and bonuses to agents.....	9,089,747 35
Commuting renewal commissions	606,925 68
Salaries and allowances for agencies, including managers, agents and clerks.....	2,671,979 53
Agency supervision, traveling and all other agency expenses.....	969,248 15
Medical examiners fees and inspection of risks.....	912,421 72
Salaries and all other compensation of officers and home office em- ployes	806,335 13
Rents—including company's own occupancy	649,590 78
Advertising, printing, stationery and postage.....	697,832 44
Legal expenses	254,793 95
Furniture, fixtures and safes	153,271 85
Insurance taxes, licenses and department fees	812,591 89
Taxes on real estate	153,231 32
Repairs and expenses (other than taxes) on real estate	263,439 24
Loss on sale or maturity of ledger assets	12,353 00
Miscellaneous expenditures.....	159,683 53
Total disbursements.....	<u>\$52,883,459 45</u>
Balance	<u>\$344,298,648 59</u>

LEDGER ASSETS.

Book value of real estate.....	\$12,725,000 00
Mortgage loans on real estate.....	24,531,774 34
Loans secured by collateral	5,280,000 00
Loans on company's policies assigned as collateral.....	28,502,073 02
Premium notes on policies in force.....	3,139,284 12
Book value of bonds—excluding interest	247,994,383 06
Deposited in trust companies and banks on interest.....	17,731,710 20
Cash in office and deposited in banks, not on interest.....	4,394,423 85
Total ledger assets	<u>\$344,298,648 59</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$175,018 99
Interest accrued on bonds	1,711,342 83
Interest accrued on collateral loans	66,166 66
Interest accrued on premium notes, loans or liens	163,990 00
Interest accrued on other assets.....	30,654 00
Rents due and accrued on company's property.....	35,499 52
	<u>\$2,185,672 00</u>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	-	\$3,308,322 39	
Gross deferred premiums	\$691,750 00	3,958,285 00	
Total.....	\$691,750 00	\$7,266,607 39	
Deduct loading	155,643 75	1,634,986 66	
Net uncollected and deferred premiums	\$536,106 25	\$5,631,620 73	\$6,167,726 98
Total admitted assets			<u>\$352,652,047 57</u>

LIABILITIES.

Net present value of outstanding policies	\$251,227,489 00	
Same for reversionary additions	3,374,092 00	
Same for annuities	15,760,186 00	
Total	\$300,361,767 00	
Deduct net value of risks re-insured	271,420 00	
Net reserve		\$300,090,347 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		1,041,693 68
Surrender values claimable on policies cancelled		69,663 28
Death losses in process of adjustment	\$575,614 52	
Death losses reported, no proofs received	1,469,421 08	
Matured endowments due and unpaid	413,529 08	
Death losses and other policy claims resisted	5,000 00	
Annuity claims, involving life contingencies, due and unpaid	116,908 48	
Total policy claims		\$2,580,473 11
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies		460 11
Premiums paid in advance, including surrender values so applied		851,905 41
Interest paid in advance on policy loans		524,030 00
Commissions due agents on premium notes, when paid		37,467 72
Dividends or other profits due policy holders		350,960 64
Additional policy reserve		6,859,193 00
Reserve to provide dividends payable to policy holders in 1904 and thereafter as the periods mature, viz :		
To holders of 20 year period policies and longer	\$23,539,923 16	
To holders of 15 year period policies	6,991,284 04	
To holders of 10 year period policies	477,606 72	
To holders of 5 year period policies	375,001 92	
To holders of annual dividend policies	830,915 00	32,214,730 84
Reserve to provide for all other contingencies		8,031,122 78
Total liabilities		\$352,652,047 57

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$2,664,475 59	
Received during the year on old policies	832,607 70	
Restored by revival of policies	14,730 32	\$3,511,813 61
Deductions during the year as follows :		
Used in payment of losses and claims	\$38,973 50	
Used in purchase of surrendered policies	108,459 05	
Used in payment of dividends to policyholders	3,429 51	
Redeemed by maker in cash	221,667 43	
Total reduction of premium note account		372,529 49
Balance, note assets at end of the year		\$3,139,284 12

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	463,992	\$1,003,119,698		
Endowment	228,290	469,929,013		
All other	12,285	76,310,083		
Additions by dividends	-	4,269,232	704,567	\$1,553,628,026

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	98,669	\$191,286,627		
Endowment.....	72,838	123,914,715		
All other.....	111	923,992		
Additions by dividends.....	-	427,113	171,118	\$316,532,447

OLD POLICIES REVIVED.

Whole life.....	923	\$2,077,800		
Endowment.....	599	1,111,000		
All other.....	12	26,900		
Additions by dividends.....	-	1,098	1,534	\$3,216,798

OLD POLICIES INCREASED.

Whole life.....	-	\$1,512,791		
Endowment.....	-	1,340,245		
All other.....	-	7,272,753	-	\$10,125,789
Total.....			877,219	\$1,583,503,060
Policies terminated during the year.....			64,508	138,290,161
*Policies in force Dec. 31, 1903.....			812,711	\$1,745,212,899

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,565	\$6,867,348 00
Policies issued during the year.....	821	1,053,436 00
Total.....	5,386	\$7,920,784 00
Deduct policies ceased to be in force.....	387	482,270 00
Policies in force in Maine, December 31, 1903.....	4,999	\$7,438,514 00
Losses and claims unpaid December 31, of the previous year.....	3	\$2,224 57
Losses and claims incurred during the year.....	51	82,151 68
Total.....	54	\$84,376 25
Losses and claims settled during the year.....	52	80,642 77
Losses and claims unpaid Dec. 31, 1903.....	2	\$3,733 48
Premiums received.....		\$286,222 45
* Policies reinsured, \$4,541,140.00.		

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.	\$2,877,679 30	
Dividends applied to purchase paid-up additions and annuities.	686,150 22	
Consideration for original annuities involving life contingencies.	63,105 17	
Total new premiums.	\$3,626,934 69	
Renewal premiums.	20,455,553 18	
Dividends applied to pay renewal premiums.	2,071,071 44	
Renewal premiums for deferred annuities.	2,090 29	
Total renewal premiums.	\$22,528,714 91	
Total premium income.		\$26,155,649 60
Consideration for supplementary contracts <i>not</i> involving life contingencies.		170,759 00
Premium notes, loans or liens restored by revival of policies.		1,446 25
Interest on mortgage loans.	\$3,491,190 82	
Interest on bonds.	2,657,702 23	
Interest on premium notes, policy loans or liens.	627,056 42	
Interest on other debts due the company.	225,053 98	
Discount on claims paid in advance.	9,013 99	
Rents—including company's own occupancy.	434,731 48	7,444,748 92
Profit on sale or maturity of ledger assets.		61,567 29
From other sources.		1,102 60
Total income.	\$33,835,273 66	
Ledger assets Dec. 31, 1902.		160,558,838 53
Total.		\$194,394,112 19

DISBURSEMENTS.

Death claims and additions.	\$6,149,809 46	
Matured endowments and additions.	1,983,737 63	
Total death claims and endowments.		\$8,133,547 29
Annuities involving life contingencies.		45,885 30
Premium notes voided by lapse.		9,979 31
Surrender values paid in cash.		2,460,634 65
Dividends paid policy holders in cash.		1,698,950 38
Dividends applied to pay renewal premiums.		2,071,071 44
Dividends applied to purchase paid-up additions and annuities.		686,150 22
Total paid policy holders.	\$15,106,218 59	

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Supplementary contracts <i>not</i> involving life contingencies	\$78,410 99
Commissions	2,927,742 60
Commuting renewal commissions	430 74
Traveling and all other agency expenses	11,191 51
Medical examiners fees and inspection of risks	170,822 51
Salaries of officers and home office employes	481,882 42
Rent—including company's own occupancy	41,585 00
Advertising, printing, stationery and postage	136,314 83
Legal expenses	19,575 76
Furniture, fixtures and safes	3,529 30
Insurance taxes, licenses and department fees	577,431 02
Taxes on real estate	93,076 17
Repairs and expenses (other than taxes) on real estate	222,558 74
Miscellaneous expenditures	197,031 40
Adjustment of real estate values	74,655 70
Adjustment of bond values	894,087 87
Total disbursements	<u>\$21,036,545 15</u>
Balance	\$173,357,567 04

LEDGER ASSETS.

Book value of real estate	\$3,611,897 42
Mortgage loans on real estate	85,718,617 07
Loans on company's policies assigned as collateral	13,751,253 00
Premium notes on policies in force	312,311 54
Book value of bonds—excluding interest	67,449,504 09
Deposited in trust companies and banks on interest	2,258,383 09
Cash in office	208,436 75
Agents' balances	47,164 08
Total ledger assets	<u>\$173,357,567 04</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,155,257 47	
Interest accrued on bonds	1,007,404 33	
Interest due and accrued on premium notes, loans or liens	424,009 99	
Rents due and accrued on company's property	31,936 59	\$2,618,608 38
Market value of bonds over book value		18,858 34
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported	\$11,807 00	\$861,895 00
Gross deferred premiums	232,025 00	1,421,243 00
Total	<u>\$243,832 00</u>	<u>\$2,283,138 00</u>
Deduct loading	53,643 04	502,290 36
Net uncollected and deferred premiums	\$190,188 96	\$1,780,847 64
Gross assets		<u>\$177,966,070 36</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$47,164 08
Total admitted assets	<u>\$177,918,906 28</u>

LIABILITIES.

Net present value of outstanding policies.....	\$141,022,798 00	
Same for reversionary additions.....	3,532,041 00	
Same for annuities.....	481,015 00	
		\$145,035,854 00
Net reserve.....		\$145,035,854 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		602,441 94
Death losses due and unpaid.....	\$48,091 12	
Death losses in process of adjustment.....	207,990 58	
Death losses reported, no proofs received.....	300,152 00	
Matured endowments due and unpaid.....	58,992 00	
Death losses and other policy claims resisted.....	40,900 00	
Annuity claims, involving life contingencies, due and unpaid.....	678 82	
		\$656,504 52
Total policy claims.....		\$656,504 52
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,030 00
Premiums paid in advance, including surrender values so applied....		34,705 24
Commissions and other accounts, due or accrued.....		72,841 73
Dividends or other profits due policy holders.....		284,304 87
Dividends apportioned, payable to policy holders during 1904.....		2,218,518 22
Tontine surplus payable to policy holders subsequent to 1904 as the periods of participation mature.....		23,679,360 78
Unassigned funds (surplus).....		5,333,044 98
		\$177,918,906 28

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902.....	\$292,223 25	
Received during the year on old policies.....	143,245 55	
Restored by revival of policies.....	1,446 25	\$436,915 05
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$15,246 74	
Used in purchase of surrendered policies.....	8,855 85	
Voided by lapse.....	9,979 31	
Used in payment of dividends to policyholders.....	35,208 51	
Redeemed by maker in cash.....	53,313 10	
		124,603 51
Total reduction of premium note account.....		124,603 51
Balance, note assets at end of the year.....		\$312,311 54

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.....	177,295	\$416,604,957		
Endowment.....	74,640	166,924,296		
All other.....	10,159	30,148,981		
Additions by dividends.....	-	7,003,049	262,094	\$620,681,283

NEW POLICIES ISSUED.

Whole life.....	15,882	\$38,187,907		
Endowment.....	10,467	20,063,768		
All other.....	3,535	10,341,425		
Additions by dividends.....	-	2,607,963	29,884	\$71,201,065

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	220	\$461,207		
Endowment.. .. .	138	322,100		
All other.....	80	334,500		
Additions by dividends	-	149	447	\$1,117,956

OLD POLICIES TRANSFERRED AND INCREASED.

Whole life	2,300	\$5,067,097		
Endowment	1,324	2,533,952		
All other.....	163	424,472		
Additions by dividends.....	-	10,880	3,787	\$8,036,401
Total.. .. .			296,212	\$701,036,705
Policies terminated during the year.....			15,769	38,185,511
Policies in force Dec. 31, 1903.....			\$280,443	\$662,851,194

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	3,312	\$5,035,669 00
Policies issued during the year.....	503	686,500 00
Total	3,815	\$5,722,169 00
Deduct policies ceased to be in force	164	186,424 00
Policies in force in Maine, December 31, 1903.....	3,651	\$5,535,745 00
Losses and claims unpaid December 31, of the previous year	4	\$24,811 00
Losses and claims incurred during the year.....	33	47,686 00
Total	37	\$72,497 00
Losses and claims settled during the year.....	36	71,497 00
Losses and claims unpaid Dec. 31, 1903.....	1	\$1,000 00
Premiums received		\$226,946 30

PENN MUTUAL LIFE INSURANCE COMPANY,
 PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

HARRY F. WEST, *President.*

WILLIAM H. KINGSLEY, *Secretary.*

INCOME.

First year's premiums on original policies	\$1,734,951 00	
Surrender values applied to pay first year's premiums....	2,315 97	
Total first year's premiums on original policies	\$1,737,266 97	
Dividends applied to purchase paid-up additions and annuities	95,491 00	
Surrender values applied to purchase paid-up insurance and annuities.	163,465 00	
Consideration for original annuities involving life contingencies	284,344 29	
Consideration for supplementary contracts involving life contingencies	5,992 13	
Total new premiums	\$2,289,559 39	
Renewal premiums.....	8,876,302 02	
Dividends applied to pay renewal premiums	650,253 55	
Surrender values applied to pay renewal premiums	31,849 75	
Renewal premiums for deferred annuities	702 18	
Total renewal premiums	\$9,559,107 50	
Total premium income	\$11,848,666 89	
Consideration for supplementary contracts <i>not</i> involving life contingencies ..	201,167 00	
Premium notes, loans or liens restored by revival of policies.	831 34	
Interest on mortgage loans	\$1,040,669 70	
Interest on collateral loans	247,302 97	
Interest on bonds and dividends on stocks	878,796 35	
Interest on premium notes, policy loans or liens	349,882 81	
Interest on other debts due the company	25,775 51	
Rents	196,869 08	2,739,296 42
Profit on sale or maturity of ledger assets	38,896 68	
From other sources	11,860 17	
Total income	\$14,840,718 50	
Ledger assets Dec. 31, 1902	52,111,004 04	
Total	\$66,951,722 54	

DISBURSEMENTS.

Death claims and additions.	\$2,768,424 00	
Matured endowments and additions.....	810,861 00	
Total death claims and endowments	\$3,579,285 00	
Annuities involving life contingencies	168,484 74	
Premium notes voided by lapse	46,645 86	
Surrender values paid in cash.	638,187 44	
Surrender values applied to pay new premiums	2,315 97	

Surrender values applied to pay renewal premiums	\$31,849 75
Surrender values applied to purchase paid-up insurance and annuities	163,465 00
*Dividends paid policy holders in cash	39,586 34
*Dividends applied to pay renewal premiums	650,253 55
*Dividends applied to purchase paid-up additions and annuities . . .	95,491 00
Total paid policy holders	\$5,415,564 65
Supplementary contracts <i>not</i> involving life contingencies.	78,954 05
Commissions and bonuses to agents	1,491,566 90
Salaries and allowances for agencies, including managers, agents and clerks	54,004 61
Agency supervision, traveling and all other agency expenses.	35,662 99
Medical examiners' fees and inspection of risks	133,722 89
Salaries and all other compensation of officers and home office employees	250,703 25
Rents	46,470 29
Advertising, printing, stationery and postage	102,710 48
Legal expenses.....	18,378 84
Furniture, fixtures and safes	5,654 11
Insurance taxes, licenses and department fees	319,468 37
Taxes on real estate.....	31,914 50
Repairs and expenses (other than taxes) on real estate.....	123,184 57
Premiums on bonds and reductions in book value of real estate.....	50,756 85
Miscellaneous expenditures.....	61,628 58
Total disbursements.....	\$8,220,345 93
Balance	\$58,731,376 61

LEDGER ASSETS.

Book value of real estate	\$3,078,240 71
Mortgage loans on real estate.....	22,727,551 43
Loans secured by collateral.....	4,924,348 71
Loans on company's policies assigned as collateral	5,096,912 00
Premium notes on policies in force	1,163,815 88
Book value of stocks and bonds—excluding interest.....	20,418,955 09
Deposited in trust companies and banks on interest.....	913,831 42
Cash in office and deposited in banks, not on interest	77,445 47
Bills receivable	217,919 77
Agents' balances.....	3,088 71
Furniture	9,159 98
Bills receivable for premiums	100,107 44
Total ledger assets.....	\$58,731,376 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$378,203 61
Interest accrued on stocks and bonds.....	121,928 50
Interest accrued on collateral loans ,	12,386 79
Interest accrued on other assets	6,000 00
Rents due and accrued on company's property.....	8,379 09
Market value of stocks and bonds over book value.	201,347 46
Due from other companies for losses or claims on policies reinsured	20,000 00

* In addition to the dividends paid to policy holders in cash, applied to settle running premiums and to purchase paid-up additions and annuities, amounting to \$785,330.89 the company allotted to deferred dividend policies the sum of \$535,755.18, (which is carried in liabilities) making the total apportionment of surplus during 1903, \$1,321,086.07.

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$145,006 84	\$671,175 81	
Gross deferred premiums	95,375 10	743,286 33	
Total	\$240,381 94	\$1,414,462 14	
Deduct loading	48,076 39	282,892 43	
Net uncollected and deferred premiums	\$192,305 55	\$1,131,569 71	\$1,323,875 26
Gross assets.....			\$60,803,497 32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$9,159 98	
Agents' debit balances	3,088 71	
Cash advanced to or in hands of agents	217,919 77	
Bills receivable	100,107 44	\$330,275 90
Total admitted assets		\$60,473,221 42

LIABILITIES.

Net present value of outstanding policies	\$48,628,779 00	
Same for reversionary additions	827,545 00	
Same for annuities	1,612,982 00	
Total	\$51,069,306 00	
Deduct net value of risks re-insured	76,015 00	
Net reserve		\$50,993,291 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		940,890 00
Trust deposits		14,372 00
Death losses in process of adjustment	\$227,306 25	
Death losses and other policy claims resisted	90,000 00	
Total policy claims		\$317,306 25
Premiums paid in advance, including surrender values so applied...	33,822 66	
Commissions due agents on premium notes, when paid	6,550 15	
Dividends or other profits due policy holders.....	124,422 39	
Dividends apportioned, payable to policy holders during 1904	35,703 27	
Dividends apportioned, payable to policy holders subsequent to 1904, viz:		
Accumulated surplus fund	\$2,228,393 00	
Five year option	573,723 83	
Life rate endowment	515,516 19	
Four per cent bond	248,419 95	
Six per cent bond	84,626 02	
Guaranteed dividend	87,972 00	3,738,650 99
Special 3½ % reserve		999,545 00
Unassigned funds (surplus)		3,268,667 71
Total liabilities		\$60,473,221 42

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$1,154,072 60	
Received during the year on new policies	5,628 00	
Received during the year on old policies	219,612 41	
Restored by revival of policies	891 34	\$1,380,144 35

Deductions during the year as follows:

Used in payment of losses and claims	\$43,943 57	
Used in purchase of surrendered policies	30,357 81	
Voided by lapse	46,645 86	
Used in payment of dividends to policy holders	61,625 29	
Redeemed by maker in cash	33,855 94	
Total reduction of premium note account		216,328 47
Balance, note assets at end of the year		\$1,163,815 88

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	68,247	\$162,102,058		
Endowment	30,302	64,902,760		
All other	13,277	40,709,470		
Additions by dividends	-	1,177,485	111,826	\$268,891,773

NEW POLICIES ISSUED.

Whole life	9,121	\$17,839,126		
Endowment	5,008	9,668,277		
All other	4,554	13,336,086	18,683	\$40,843,489

OLD POLICIES REVIVED.

Whole life	1,781	\$3,771,654		
Endowment	1,067	2,133,267		
All other	1,817	5,510,091		
Additions by dividends	-	852	4,665	\$11,415,864

OLD POLICIES INCREASED.

Whole life	14	\$49,300		
Endowment	16	49,668		
All other	220	802,425		
Additions by dividends	-	162,649	250	\$1,064,042

Total			135,424	\$322,215,168
Policies terminated during the year			10,367	23,884,810
*Policies in force Dec. 31, 1903.			125,057	\$298,330,358

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	2,161	\$2,983,270 00
Policies issued during the year	393	554,382 00
Total	2,554	\$3,537,652 00
Deduct policies ceased to be in force	168	265,284 00
Policies in force in Maine, December 31, 1903.	2,386	\$3,272,368 00
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year	10	12,260 00
Total	11	\$13,260 00
Losses and claims settled during the year	10	13,195 00
Losses and claims unpaid Dec. 31, 1903.	1	\$65 00
Premiums received		\$130,009 93

* Policies re-insured, 66—\$1,782,900.00.

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.....	\$426,153 58	
Surrender values applied to pay first year's premiums....	1,460 23	
Total first year's premiums on original policies	\$427,613 81	
Dividends applied to purchase paid-up additions and annuities	58,214 00	
Surrender values applied to purchase paid-up insurance and annuities.	77,527 00	
Consideration for original annuities involving life contingencies	3,146 75	
Total new premiums.....	\$566,501 56	
Renewal premiums.....	2,195,415 99	
Dividends applied to pay renewal premiums	202,829 32	
Surrender values applied to pay renewal premiums	4,859 07	
Total renewal premiums .	\$2,403,104 38	
Total premium income.....	\$2,969,605 94	
Interest on mortgage loans.....	\$487,106 34	
Interest on bonds and dividends on stocks.....	191,840 39	
Interest on premium notes, policy loans or liens.....	63,012 26	
Interest on other debts due the company.....	8,263 31	
Discount on claims paid in advance	671 22	
Rents—including company's own occupancy	35,842 59	786,736 11
Profit on sale or maturity of ledger assets.....		25,710 28
From other sources		823 70
Total income ..	\$3,782,876 03	
Ledger assets Dec. 31, 1902		15,102,249 97
Total.....	\$18,885,126 00	

DISBURSEMENTS.

Death claims and additions.....	\$1,043,493 17	
Matured endowments and additions	141,165 50	
Total death claims and endowments.....	\$1,184,658 67	
Annuities involving life contingencies.....	10,047 79	
Premium notes voided by lapse.....	2,611 48	
Surrender values paid in cash	169,940 93	
Surrender values applied to pay new premiums	1,460 23	
Surrender values applied to pay renewal premiums	4,859 07	
Surrender values applied to purchase paid-up insurance and annuities	77,527 00	
Dividends paid policy holders in cash	4,322 00	
Dividends applied to pay renewal premiums.	202,829 32	
Dividends applied to purchase paid-up additions and annuities.....	55,214 00	
Total paid policy holders... ..	\$1,716,470 49	

Supplementary contracts <i>not</i> involving life contingencies.....	85,510 67
Commissions and bonuses to agents.....	370,056 96
Commuting renewal commissions.....	6,100 00
Salaries and allowances for agencies, including managers, agents and clerks.....	47,583 14
Agency supervision, traveling and all other agency expenses.....	19,482 77
Medical examiners' fees and inspection of risks.....	44,014 17
Salaries and all other compensation of officers and home office em- ployes.....	92,208 96
Rent—including company's own occupancy.....	29,822 86
Advertising, printing, stationery and postage.....	51,117 57
Legal expenses.....	6,429 34
Furniture, fixtures and safes.....	1,777 69
Insurance taxes, licenses and department fees.....	78,059 50
Taxes on real estate.....	11,543 53
Repairs and expenses (other than taxes) on real estate.....	11,126 33
Loss on sale or maturity of ledger assets.....	11,516 05
Miscellaneous expenditures.....	12,235 93
Agents ledger balances charged off.....	754 85
Total disbursements.....	<u>\$2,515,810 81</u>
Balance.....	\$16,369,315 19

LEDGER ASSETS.

Book value of real estate.....	\$723,167 31
Mortgage loans on real estate.....	9,968,748 15
Loans on company's policies assigned as collateral.....	863,930 00
Premium notes on policies in force.....	231,518 70
Book value of stocks and bonds—excluding interest.....	4,126,029 66
Deposited in trust companies and banks on interest.....	455,637 34
Cash in office.....	284 03
Total ledger assets.....	<u>\$16,369,315 19</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$197,746 30	
Interest due on premium notes, loans or liens.....	3,472 55	\$201,218 85
Market value of stocks and bonds over book value.....		151,041 94
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported.....	\$4,009 00	\$108,886 13
Gross deferred premiums.....	22,254 45	163,890 59
Total.....	<u>\$26,263 45</u>	<u>\$272,776 72</u>
Deduct loading.....	5,252 69	54,555 35
Net uncollected and deferred premiums.....	\$21,010 76	\$218,221 37
Total admitted assets.....		<u>\$16,960,808 11</u>

LIABILITIES.

Net present value of outstanding policies	\$15,552,100 00	
Same for reversionary additions.	415,262 00	
Same for annuities.	90,411 00	
Total..	\$16,057,773 00	
Deduct net value of risks re-insured	84,937 00	
Net reserve.	\$15,972,836 00	
Present value of supplementary contracts <i>not</i> involving life contingencies.		25,139 00
Death losses in process of adjustment.....	\$37,909 00	
Death losses reported, no proofs received	17,208 48	
Total policy claims	\$55,117 48	
Premiums paid in advance, including surrender values so applied...		16,226 00
Dividends apportioned, payable to policy holders during 1904		13,162 00
Special policy reserve		169,312 00
Unassigned funds (surplus)		709,015 63
Total liabilities	\$16,960,808 11	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$250,988 55	
Received during the year on new policies	4,932 00	
Received during the year on old policies.....	5,806 00	\$261,726 55
Deductions during the year as follows:		
Used in payment of losses and claims	\$17,915 22	
Used in purchase of surrendered policies.....	4,060 28	
Voided by lapse	2,611 48	
Used in payment of dividends to policyholders	43 48	
Redeemed by maker in cash.....	5,577 39	
Total reduction of premium note account.....	30,207 85	
Balance, note assets at end of the year	\$231,518 70	

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	19,789	\$34,200,563		
Endowment	18,877	28,899,395		
All other	3,159	5,692,841		
Additions by dividends	-	601,265	41,825	\$69,394,064

NEW POLICIES ISSUED.

Whole life	275	\$667,784		
Endowment	5,202	8,177,952		
All other	817	1,893,496		
Additions by dividends	-	99,147	6,294	\$10,898,379

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	12	\$30,094		
Endowment	32	48,756		
All other	1	2,000		
Additions by dividends	-	746	45	\$81,596

OLD POLICIES INCREASED.

Whole life	-	\$10,200		
Endowment	-	15,080		
All other	-	4,920		
Additions by dividends	-	295	-	\$30,495
Total			48,164	\$80,344,534
Policies terminated during the year			3,054	5,200,799
*Policies in force Dec. 31, 1903			45,110	\$75,143,735

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ..	938	\$964,465 00
Policies issued during the year	36	41,022 00
Total	974	\$1,005,487 00
Deduct policies ceased to be in force	49	56,256 00
Policies in force in Maine, December 31, 1903.	925	\$949,231 00
Losses and claims incurred during the year .	16	\$15,656 00
Losses and claims settled during the year.	16	15,656 00
Premiums received.		\$39,769 34
* Policies re-insured, 75—\$770,786.00.		

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*

C. WALTER BORTON, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$735,309 19	
Dividends applied to purchase paid-up additions and annuities ...	144,341 27	
Surrender values applied to purchase paid-up insurance and annuities.....	130,268 00	
Consideration for original annuities involving life contingencies	48,654 50	
Total new premiums.....	\$1,058,572 96	
Renewal premiums.....	4,743,650 18	
Dividends applied to pay renewal premiums.....	589,658 95	
Total renewal premiums	\$5,333,309 13	
Total premium income	\$6,391,882 09	
Consideration for supplementary contracts <i>not</i> involving life contingencies		62,072 52
Interest on mortgage loans.....	\$702,025 48	
Interest on collateral loans.....	343,688 47	
Interest on bonds and dividends on stocks.....	798,189 13	
Interest on premium notes, policy loans or liens.	236,756 21	
Discount on claims paid in advance.....	1,314 42	
Rents.....	121,222 88	2,208,196 59
Profit on sale or maturity of ledger assets.....		99,955 36
Total income .. .	\$8,757,106 56	
Ledger assets Dec. 31, 1902.....		47,206,015 28
Total.....		\$55,963,121 84

DISBURSEMENTS.

Death claims and additions	\$1,645,654 65	
Matured endowments and additions	1,497,372 00	
Total death claims and endowments.....	\$3,143,026 65	
Annuities involving life contingencies.....	74,454 05	
Surrender values paid in cash	392,437 85	
Surrender values applied to purchase paid-up insurance and annuities	130,268 00	
Dividends paid policy holders in cash.....	84,024 21	
Dividends applied to pay renewal premiums.....	589,658 95	
Dividends applied to purchase paid-up additions and annuities	144,341 27	
Total paid policy holders.....	\$4,558,210 98	

Supplementary contracts <i>not</i> involving life contingencies	\$26,940 79
Commissions and bonuses to agents.....	581,529 20
Salaries and allowances for agencies, including managers, agents and clerks.....	20,290 32
Agency supervision, traveling and all other agency expenses	17,467 44
Medical examiners' fees and inspection of risks.....	30,014 75
Salaries and all other compensation of officers and home office employees.....	279,857 99
Rent	21,377 32
Advertising, printing, stationery and postage	51,634 17
Legal expenses.....	32,124 79
Furniture, fixtures and safes.....	197,381 99
Insurance taxes, licenses and department fees.....	95,037 91
Taxes on real estate	12,820 50
Repairs and expenses (other than taxes) on real estate.....	20,020 48
Miscellaneous expenditures.....	35,928 78
Total disbursements.....	<u>\$5,980,637 41</u>
Balance	<u>\$49,982,484 43</u>

LEDGER ASSETS.

Book value of real estate.....	\$3,308,976 23
Mortgage loans on real estate.....	14,184,993 54
Loans secured by collateral	5,192,390 67
Loans on company's policies assigned as collateral	4,416,694 39
Premium notes on policies in force	8,032 24
Book value of stocks and bonds—excluding interest	22,710,990 34
Cash in office and deposited in banks, not on interest.....	160,497 02
Total ledger assets.....	<u>\$49,982,484 43</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$194,104 77
Interest accrued on collateral loans	47,677 49
Interest accrued on premium notes, loans or liens	55,208 67
Rents due and accrued on company's property	27,533 77
	<u>\$324,524 70</u>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$91,463 34	\$227,990 79	
Gross deferred premiums.....	77,021 65	693,194 82	
Total	<u>\$168,484 99</u>	<u>\$921,185 61</u>	
Deduct loading.....	32,012 15	175,025 26	
Net uncollected and deferred premiums.. ..	<u>\$136,472 84</u>	<u>\$746,160 35</u>	\$882,633 19
Gross assets.....			<u>\$51,189,642 32</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	<u>\$38,050 34</u>
Total admitted assets	<u>\$51,151,561 98</u>

LIABILITIES.

Net present value of outstanding policies	\$41,646,075 00	
Same for reversionary additions	1,151,925 00	
Same for annuities	642,756 00	
	<hr/>	
Net reserve		\$43,440,756 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		303,885 00
Surrender values claimable on policies cancelled		150,532 00
Death losses due and unpaid	\$17,234 27	
Death losses in process of adjustment	21,586 00	
Death losses reported, no proofs received	80,610 00	
Matured endowments due and unpaid	24,286 00	
Annuity claims, involving life contingencies, due and unpaid	3,619 94	
	<hr/>	
Total policy claims		\$147,336 21
Premiums paid in advance, including surrender values so applied...	400,074 64	
Salaries, rents, commissions and other accounts, due or accrued ..	280 30	
Dividends or other profits due policy holders	73,077 58	
Cash capital	1,000,000 00	
Unassigned funds (surplus)	5,635,620 25	
	<hr/>	
Total liabilities		\$51,151,561 98

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$8,284 66	
Received during the year on old policies	803 90	\$9,088 56
	<hr/>	
Deductions during the year as follows:		
Used in payment of dividends to policyholders	\$1,037 08	
Redeemed by maker in cash	19 24	
	<hr/>	
Total reduction of premium note account		1,056 32
balance, note assets at end of the year		\$8,032 24

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	5,047	\$16,870,983		
Endowment	41,884	110,958,445		
All other	4,969	18,396,212		
Additions by dividends	-	1,523,431	51,900	\$147,749,071

NEW POLICIES ISSUED.

Whole life	591	\$2,081,869		
Endowment	5,334	11,821,176		
All other	1,010	3,869,938		
Additions by dividends	-	225,680	6,935	\$17,998,661

OLD POLICIES REVIVED.

Whole life	26	\$56,512		
Endowment	157	423,523		
All other	25	149,225		
Additions by dividends	-	3,471	208	\$632,731

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life	-	\$2,204		
Endowment.....	-	3,414		
All other.....	-	2,000	-	\$7,618
Total			59,043	\$166,388,081
Policies terminated during the year			3,188	9,888,793
Policies in force Dec. 31, 1903			55,855	\$156,499,288

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	741	\$1,333,700 00
Policies issued during the year	121	156,885 00
Total	862	\$1,490,585 00
Deduct policies ceased to be in force.....	41	72,175 00
Policies in force in Maine, December 31, 1903.	821	\$1,418,410 00
Losses and claims incurred during the year.....	4	\$4,086 00
Losses and claims settled during the year.....	4	4,056 00
Premiums received		\$49,362 65

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.....	\$767,598 00	
Surrender values applied to purchase paid-up insurance and annuities	37,144 80	
Consideration for original annuities involving life contingencies.....	27,174 00	
Total new premiums	\$831,916 80	
Renewal premiums.....	2,697,207 77	
Dividends applied to pay renewal premiums.	117,096 29	
Total renewal premiums.....	\$2,814,304 06	
Total premium income.....		\$3,646,220 86
Consideration for supplementary contracts <i>not</i> involving life contingencies		\$4,973 70
Premium notes, loans or liens restored by revival of policies.....		1,884 78
Interest on mortgage loans	\$28,361 63	
Interest on collateral loans.	250 00	
Interest on bonds and dividends on stocks	28,964 06	
Interest on premium notes, policy loans or liens	109,565 88	
Interest on other debts due the company.....	26,542 49	
Rents	214,655 52	408,339 58
Profit on sale or maturity of ledger assets.		63,637 99
From other sources		25 00
Total income		\$4,205,081 91
Ledger assets Dec. 31, 1902.		5,543,331 66
Total		\$9,753,413 57

DISBURSEMENTS.

Death claims	\$1,367,902 40	
Matured endowments.....	4,000 00	
Total death claims and endowments.		\$1,371,902 40
Annuities involving life contingencies		10,327 68
Premium notes voided by lapse		7,183 06
Surrender values paid in cash.....		199,825 81
Surrender values applied to purchase paid-up insurance and annuities		37,144 80
Dividends paid policy holders in cash.....		21,610 04
Dividends applied to pay renewal premiums.....		117,096 29
Total paid policy holders.....	\$1,765,090.08.	

Supplementary contracts <i>not</i> involving life contingencies	\$1,250 00
Dividends to stockholders.	6,972 00
Commissions and bonuses to agents	522,518 77
Commuting renewal commissions	72,782 27
Salaries and allowances for agencies, including managers, agents and clerks.....	89,238 20
Agency supervision, traveling and all other agency expenses.....	132,829 64
Medical examiners fees and inspection of risks	79,607 89
Salaries and all other compensation of officers and home office employees.....	250,268 85
Rent	64,280 04
Advertising, printing, stationery and postage	77,696 12
Legal expenses	25,087 72
Furniture, fixtures and safes.....	11,033 58
Insurance taxes, licenses and department fees	66,533 42
Taxes on real estate	28,861 36
Repairs and expenses (other than taxes) on real estate.....	132,413 60
Miscellaneous expenditures	27,204 59
Total disbursements.	\$3,353,668 13
Balance	\$6,399,745 44

LEDGER ASSETS.

Book value of real estate	\$2,026,380 18
Mortgage loans on real estate	583,125 44
Loans secured by collateral.....	8,500 00
Loans on company's policies assigned as collateral	2,088,932 37
Premium notes on policies in force	220,281 32
Book value of stocks and bonds—excluding interest.....	752,572 17
Deposited in trust companies and banks on interest.	310,003 02
Cash in office and deposited in banks, not on interest.....	123,954 43
Bills receivable.	663 28
Agents' balances	235,333 23
Loans to agents, secured	50,000 00
Total ledger assets.	\$6,399,745 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,201 20
Interest accrued on stocks and bonds	9,776 62
Interest accrued on collateral loans	87 80
Interest due and accrued on premium notes, loans or liens	53,097 13
Interest accrued on other assets	4,041 00
Rents accrued on company's property	7,060 04
Market value of real estate over book value	173,619 82
Market value of stocks and bonds over book value	42,524 72
Due from other companies for losses or claims on policies reinsured	37,143 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$6,819 00	\$226,830 00	
Gross deferred premiums	31,845 00	225,166 00	
Total	\$38,664 00	\$451,996 00	
Deduct loading	19,332 00	22,589 00	
Net uncollected and deferred premiums	\$19,332 00	\$429,397 00	\$448,729 00
Premiums in transit Dec. 31, 1903, since received			37,775 00
Gross assets.....			\$7,220,800 77

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$235,333 23	
Bills receivable	663 28	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	32,917 00	\$268,913 51
Total admitted assets		\$6,951,887 26

LIABILITIES.

Net present value of outstanding policies	\$5,969,970 00	
Deduct net value of risks re-insured.....	7,491 00	
Net reserve..		\$5,962,479 00
Present value of supplementary contracts, <i>not</i> involving life contingencies ..		84,473 70
Surrender values claimable on policies cancelled		7,373 57
Death losses in process of adjustment.....	\$41,500 00	
Death losses reported, no proofs received	56,316 00	
Death losses and other policy claims resisted.....	54,072 00	
Total policy claims.....		\$151,888 00
Dividends or other profits due policy holders		2,456 23
Trust funds and accrued interest.....		21,525 23
Cash capital		100,000 00
Unassigned funds (surplus)		621,691 53
Total liabilities.....		\$6,951,887 26

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$181,579 31	
Received during the year on new policies ..	7,832 97	
Received during the year on old policies.....	98,871 28	
Restored by revival of policies.....	1,884 78	\$290,168 34
Deductions during the year as follows:		
Used in payment of losses and claims	\$6,938 63	
Used in purchase of surrendered policies ..	34,812 83	
Voided by lapse.....	7,183 06	
Redeemed by maker in cash.....	20,952 50	
Total reduction of premium note account.. ..		69,887 02
Balance, note assets at end of the year.....		\$220,281 32

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.....	8,014	\$19,958,524		
Endowment	1,652	3,439,354		
All other.....	27,071	67,191,310	36,737	\$90,589,188

NEW POLICIES ISSUED.

Whole life.....	8	\$32,000		
Endowment.....	41	36,300		
All other.....	14,343	27,721,991	14,392	\$27,796,291

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life.....	52	\$116,200		
Endowment.....	9	30,000		
All other.....	111	307,025	172	\$453,225

OLD POLICIES INCREASED.

Whole life.....	7	\$16,265		
Endowment.....	1	-		
All other.....	51	66,613	59	\$82,878
Total.....			51,360	\$118,915,582
Policies terminated during the year ..			10,995	20,973,385
Policies in force Dec. 31, 1903			40,365	\$97,942,197

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ...	164	\$284,964 00
Policies issued during the year.....	52	68,700 00
Total.....	216	\$353,664 00
Deduct policies ceased to be in force.....	61	67,264 00
Policies in force in Maine, December 31, 1903.....	155	\$286,400 00
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims settled during the year.....	1	1,000 00
Premiums received.....		\$8,281 30

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	\$7,058,154 91	
Surrender values applied to pay first year's premiums	4,867 93	
Total first year's premiums on original policies	<u>\$7,063,022 84</u>	
Dividends applied to purchase paid-up additions and annuities	27,900 53	
Surrender values applied to purchase paid-up insurance and annuities	648,000 44	
Consideration for original annuities involving life contingencies	120,055 13	
Consideration for supplementary contracts involving life contingencies	<u>4,383 68</u>	
Total new premiums	\$7,869,452 62	
Renewal premiums	28,090,812 02	
Dividends applied to pay renewal premiums	63,595 34	
Surrender values applied to pay renewal premiums	2,338 89	
Renewal premiums for deferred annuities	<u>2,203 33</u>	
Total renewal premiums	\$28,158,949 58	
Total premium income	<u>\$36,028,402 20</u>	
Consideration for supplementary contracts <i>not</i> involving life contingencies		45,634 00
Premium notes, loans or liens restored by revival of policies		20,119 01
Interest on mortgage loans	\$525,219 92	
Interest on collateral loans	167,278 61	
Interest on bonds and dividends on stocks	1,141,895 59	
Interest on premium notes, policy loans or liens	83,714 17	
Interest on other debts due the company	170,453 17	
Rents—including company's own occupancy	<u>773,357 36</u>	2,861,318 82
Profit on sale or maturity of ledger assets		69,029 22
From other sources		<u>25 00</u>
Total income		<u>\$39,025,128 25</u>
Ledger assets Dec. 31, 1902		<u>56,592,495 58</u>
Total		<u>\$95,617,623 83</u>

DISBURSEMENTS.

Death claims and additions.....	\$9,812,458	25
Matured endowments and additions.....	30,235	00
Total death claims and endowments	\$9,842,693	25
Annuities involving life contingencies.....	30,636	69
Surrender values paid in cash.....	227,482	63
Surrender values applied to pay new premiums	4,867	93
Surrender values applied to pay renewal premiums	2,338	89
Surrender values applied to purchase paid-up insurance and annuities	648,000	44
Dividends paid policy holders in cash	688,893	77
Dividends applied to pay renewal premiums	63,595	34
Dividends applied to purchase paid-up additions and annuities	27,990	53
Total paid policy holders.....	\$11,544,899	47
Supplementary contracts <i>not</i> involving life contingencies.....	22,368	24
Dividends to stockholders.....	200,000	00
Commissions and bonuses to agents	7,138,493	40
Commuting renewal commissions	115,530	68
Salaries and allowances for agencies, including managers, agents and clerks.....	2,786,765	85
Agency supervision, traveling and all other agency expenses	245,726	02
Medical examiners' fees and inspection of risks	584,019	21
Salaries and all other compensation of officers and home office employees	1,232,079	95
Rent—including company's own occupancy.....	642,990	42
Advertising, printing, stationery, postage, exchange and express	589,130	50
Legal expenses	35,484	41
Furniture, fixtures and safes	155,539	31
Insurance taxes, licenses and department fees	600,990	98
Taxes on real estate	161,555	42
Repairs and expenses (other than taxes) on real estate	362,381	72
Loss on sale or maturity of ledger assets	33,233	15
Depreciation in market value of real estate.....	27,494	20
Miscellaneous expenditures.....	170,441	30
Total disbursements	\$26,649,124	23
Balance	\$68,968,499	60

LEDGER ASSETS.

Book value of real estate	\$12,113,230	11
Mortgage loans on real estate.....	13,138,291	49
Loans secured by collateral.....	5,761,775	00
Loans on company's policies assigned as collateral	1,327,895	79
Premium notes on policies in force.....	286,429	29
Book value of stocks and bonds—excluding interest.....	28,728,351	52
Deposited in trust companies and banks on interest	6,801,788	51
Cash in office and deposited in banks, not on interest	808,359	71
Bills receivable	2,378	18
Total ledger assets	\$68,968,499	60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$259,465	17
Interest accrued on stocks and bonds	190,478	34
Interest accrued on collateral loans	18,737	29
Interest due and accrued on premium notes, loans or liens	2,662	76
Rents due and accrued on company's property.....	17,849	89
Market value of stocks and bonds over book value	672,183	98

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.	\$78,447 05	\$881,894 13	
Gross deferred premiums	492,295 41	1,572,090 66	
Total	\$570,742 46	\$2,453,984 79	
Deduct loading	114,866 14	592,527 34	
Net uncollected and deferred premiums.....	\$455,876 32	\$1,861,457 45	\$2,317,333 77
Furniture, fixtures and safes			364,001 26
Stationery and printed matter			107,423 21
Law libraries			7,036 58
Gross assets			\$72,925,071 85

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery	\$107,423 21	
Furniture, fixtures and safes	364,601 26	
Bills receivable	2,378 18	
Book value of real estate over market value	49,472 82	
Law libraries	7,056 58	\$530,312 05
Total admitted assets		\$72,394,759 80

LIABILITIES.

Net present value of outstanding policies	\$57,259,961 00	
Special reserve.	3,489,004 00	
Same for reversionary additions	93,262 00	
Same for annuities	488,494 00	
Total	\$61,330,721 00	
Deduct net value of risks re-insured	200,107 00	
Net reserve		\$61,130,614 00
Present value of supplementary contracts, <i>not</i> involving life contingencies .		116,006 05
Death losses in process of adjustment.	\$278,863 69	
Death losses reported, no proofs received.	115,890 55	
Matured endowments due and unpaid.	2,078 00	
Death losses and other policy claims resisted	52,796 93	
Annuity claims, involving life contingencies, due and unpaid	50 00	
Total policy claims		\$449,679 17
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies	200 00	
Premiums paid in advance, including surrender values so applied...	285,116 84	
Salaries, rents, commissions and other accounts, due or accrued.....	134,751 64	
Dividends or other profits due policy holders .	44,386 41	
Dividends apportioned, payable to policy holders during 1904	857 93	
Unearned interest on policy loans	38,805 17	
Other liabilities.	944 42	
Cash capital .		2,000,000 00
Unassigned funds (surplus)		8,193,398 17
Total liabilities		\$72,394,759 80

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902.	\$179,694 63	
Received during the year on old policies	165,818 09	
Restored by revival of policies.	20,119 01	\$365,631 73
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims	\$2,281 23	
Used in purchase of surrendered policies	55,766 43	
Used in payment of dividends to policyholders	1,313 63	
Redeemed by maker in cash	19,841 15	
<hr/>		
Total reduction of premium note account		79,202 44
Balance, note assets at end of the year		\$286,429 29

EXHIBIT OF ORDINARY 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	165,474	\$194,545,324		
Endowment	42,222	44,657,469		
All other	7,313	12,235,073		
Additions by dividends	-	125,708	215,069	\$251,563,574

NEW POLICIES ISSUED.

Whole life	62,890	\$69,207,884		
Endowment	23,968	20,063,401		
All other	3,168	8,602,871		
Additions by dividends	-	61,439	90,026	\$97,955,595

OLD POLICIES REVIVED.

Whole life.....	3,636	\$3,124,292		
Endowment.....	1,166	849,417		
All other.....	59	127,724	4,861	\$4,101,433

OLD POLICIES INCREASED.

Whole life	-	\$355,380		
Endowment	-	322,831		
All other	-	87,409	-	\$765,620

Total.....			309,896	\$354,386,222
Policies terminated during the year.....			39,045	37,063,319
*Policies in force Dec. 31, 1903			270,851	\$317,322,903

EXHIBIT OF INDUSTRIAL 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.....	4,511,271	\$540,001,723		
Endowment	89,422	7,816,658		
All other	91,489	2,642,125		
Additions by dividends ..	-	3,759	4,692,182	\$550,464,265

* Policies re-insured, 134 \$3,623,641.

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,247,226	\$150,587,175		
Endowment.....	67,621	6,172,291		
All other.....	3,149	99,047	1,317,996	\$156,858,513

OLD POLICIES REVIVED.

Whole life.....	147,380	\$ 8,596,277		
Endowment.....	2,854	258,304		
Additions by dividends.....	-	2	150,234	\$18,854,583

OLD POLICIES INCREASED.

Whole life.....	-	-	-	\$14,673,198
Total.....			6,160,412	\$740,850,559
Policies terminated during the year.....			983,956	126,914,649
Policies in force Dec. 31, 1903.....			5,176,456	\$613,935,910

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	554	\$505,269 00
Policies issued during the year.....	507	439,203 00
Total.....	1,061	\$944,472 00
Deduct policies ceased to be in force.....	219	185,169 00
Policies in force in Maine, December 31, 1903.....	842	\$759,303 00
Losses and claims incurred during the year.....	7	\$6,476 27
Losses and claims settled during the year.....	6	5,476 27
Losses and claims unpaid Dec. 31, 1903.....	1	\$1,000 00
Premiums received.....		\$33,497 88

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,486	\$622,116 00
Policies issued during the year.....	3,990	530,848 00
Total.....	8,476	\$1,152,964 00
Deduct policies ceased to be in force.....	2,434	318,409 00
Policies in force in Maine, December 31, 1903.....	6,042	\$834,555 00
Losses and claims unpaid December 31, of the previous year.....	1	\$308 00
Losses and claims incurred during the year.....	60	6,049 45
Total.....	61	\$6,357 45
Losses and claims settled during the year.....	61	6,357 45
Premiums received.....		\$29,687 16

RELIANCE LIFE INSURANCE COMPANY,
PITTSBURGH, PENN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

JAS. H. REED, *President.*

L. C. ROBENS, *Secretary*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies	\$128,049 42	
Interest on bonds and dividends on stocks	12,072 02	
Interest on premium notes, policy loans or liens.....	616 50	
Interest on other debts due the company	26,805 77	\$39,494 29
Subscribed surplus		1,000,000 00
From other sources		35 74
Total income		\$1,167,579 45
Capital paid up in cash		1,000,000 00
Total		\$2,167,579 45

DISBURSEMENTS.

Commissions and bonuses to agents.....		\$19,232 72
Salaries and allowances for agencies, including managers, agents and clerks		3,505 83
Agency supervision, traveling and all other agency expenses		2,737 34
Medical examiners' fees and inspection of risks.....		6,343 65
Salaries and all other compensation of officers and home office employes		36,897 93
Rent.....		8,718 24
Advertising, printing, stationery and postage		19,261 56
Legal expenses		540 00
Furniture, fixtures and safes.....		8,136 58
Insurance taxes, licenses and department fees.....		3,696 11
Miscellaneous expenditures		4,774 52
Total disbursements		\$113,844 48
Balance		\$2,053,734 97

LEDGER ASSETS.

Loans on company's policies assigned as collateral		\$22,689 00
Book value of bonds—excluding interest		962,673 90
Deposited in trust companies and banks on interest.....		1,014,543 72
Cash in office		5,559 06
Accounts receivable		1,698 28
Agents' balances		46,571 01
Total ledger assets.....		\$2,053,734 97

NON-LEDGER ASSETS.

Interest accrued on stocks and bonds.....	\$7,552 45	
Interest due and accrued on bank deposits	498 56	\$8,051 01
		<hr/>
	<i>New Business.</i>	
Gross premiums due and unreported	\$1,767 76	
Gross deferred premiums	5,144 57	
		<hr/>
Total	\$6,912 33	
Deduct loading	1,725 08	
		<hr/>
Net uncollected and deferred premiums		\$5,184 25
All other assets, viz: Office furniture		8,136 58
		<hr/>
Gross assets.....		\$2,075,106 81

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$8,136 58	
Agents' debit balances	46,571 01	
Accounts receivable	1,698 28	\$56,405 87
		<hr/>
Total admitted assets.....		\$2,018,700 94

LIABILITIES.

Net present value of outstanding policies.....	\$108,184 00	
Deduct net value of risks re-insured.....	1,118 00	
		<hr/>
Net reserve.....		\$107,066 00
Premiums paid in advance, including surrender values so applied...		338 71
Cost of collection on uncollected and deferred premiums in excess of loading.....		469 75
Cash capital		1,000,000 00
Unassigned funds (surplus).....		910,826 48
		<hr/>
Total liabilities.....		\$2,018,700 94

EXHIBIT OF POLICIES.

POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	224	\$899,650		
Endowment	81	268,500		
All other	20	147,500	325	\$1,315,650
				<hr/>
Policies terminated during the year			1	1,000
				<hr/>
*Policies in force Dec. 31, 1903			324	\$1,314,650

* Policies reinsured, 7—\$206,000.

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	\$340,960 26	
Consideration for original annuities involving life contingencies.		2,400 00
Total new premiums	\$343,360 26	
Renewal premiums	863,516 51	
Dividends applied to pay renewal premiums	4,585 00	
Surrender values applied to pay renewal premiums	346 57	
Total renewal premiums.	\$868,448 08	
Total premium income.		\$1,211,808 34
Consideration for supplementary contracts <i>not</i> involving life contingencies.		13,435 25
Premium notes, loans or liens restored by revival of policies.		79 12
Interest on mortgage loans	\$16,471 61	
Interest on collateral loans.	1,060 13	
Interest on bonds and dividends on stocks	17,574 26	
Interest on premium notes, policy loans or liens.	9,625 10	
Interest on other debts due the company	2,913 55	
Rents	4,975 22	52,619 87
Policy exchange		543,458 30
Registration.		1,944 44
Exchange		8,133 00
Total income		\$1,831,478 32
Ledger assets Dec. 31, 1902.		1,337,198 08
Total		\$3,168,676 40

DISBURSEMENTS.

Death claims and additions.	\$384,563 96
Premium notes voided by lapse	2,091 62
Surrender values paid in cash.	22,171 80
Surrender values applied to pay renewal premiums	346 57
Dividends applied to pay renewal premiums.	4,585 00
Total paid policy holders. \$413,758.95	
Supplementary contracts <i>not</i> involving life contingencies.	1,125 00
Commissions and bonuses to agents.	315,211 40
Salaries and allowances for agencies, including managers, agents and clerks.	84,031 41
Agency supervision, traveling and all other agency expenses.	20,213 26
Medical examiners' fees and inspection of risks	52,171 26
Salaries and all other compensation of officers and home office employes	57,768 12

Rent	\$12,280 78
Advertising, printing, stationery and postage.	19,440 80
Legal expenses	2,288 08
Furniture, fixtures and safes	1,273 12
Insurance taxes, licenses and department fees	22,358 75
Taxes on real estate	1,575 82
Repairs and expenses (other than taxes) on real estate	1,631 70
Loss on sale or maturity of ledger assets	3,427 75
Miscellaneous expenditures.	45,617 27
Profit and loss.	15,876 57
Total disbursements.....	\$1,069,999 99
Balance	\$2,098,676 41

LEDGER ASSETS.

Book value of real estate.	\$99,706 45
Mortgage loans on real estate.	843,079 21
Loans secured by collateral	43,200 00
Loans on company's policies assigned as collateral	683,762 43
Premium notes on policies in force.	14,124 53
Book value of stocks and bonds—excluding interest	590,735 00
Deposited in trust companies and banks on interest.	186,422 24
Cash in office and deposited in banks, not on interest	13,231 56
Agents' balances	154,414 99
Total ledger assets	\$2,098,676 41

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$6,392 90	
Interest accrued on stocks and bonds	3,574 58	
Interest accrued on collateral loans	425 93	
Interest accrued on premium notes, loans or liens	18,032 76	
Rents due and accrued on company's property.	847 98	\$29,274 15
Market value of real estate over book value		3,093 55
	<i>New</i>	<i>Renewals.</i>
	<i>Business.</i>	
Gross premiums due and unreported.	\$3,371 26	\$74,366 31
Gross deferred premiums	33,495 68	56,545 24
Total	\$36,866 94	\$130,911 55
Deduct loading	7,373 38	26,182 31
Net uncollected and deferred premiums	\$29,493 56	\$104,729 24
Gross assets.		\$2,265,266 91

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$154,414 99	
Premium notes or loans on policies and net premiums in excess of the net value of their policies	99,646 91	
Book value of bonds over market value.	22,335 00	\$276,396 90
Total admitted assets		\$1,988,870 01

LIABILITIES.

Net present value of outstanding policies		\$1,284,578 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		62,543 29
Death losses in process of adjustment	\$18,253 00	
Death losses reported, no proofs received.....	5,000 00	
Death losses and other policy claims resisted	3,000 00	
Total policy claims.		\$26,253 00
Premiums paid in advance, including surrender values so applied,...		4,530 20
Salaries, rents, commissions and other accounts, due or accrued.....		19,251 45
Unassigned funds (surplus)		591,714 07
Total liabilities		\$1,988,870 01

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$9,263 67	
Received during the year on new policies	2,474 17	
Received during the year on old policies..	4,399 19	
Restored by revival of policies.	79 12	\$16,216 15
Deductions during the year as follows:		
Voided by lapse	2,014 84	
Redeemed by maker in cash	76 78	
Total reduction of premium note account.		2,091 62
Balance, note assets at end of the year.....		\$14,124 53

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	3,486	\$5,874,550		
Endowment.....	1,253	1,561,310		
All other.....	14,855	28,901,006	19,594	\$36,336,866

NEW POLICIES ISSUED.

Whole life	9	\$2,544		
Endowment.....	786	968,294		
All other..	6,150	9,157,603	6,945	\$10,128,441

OLD POLICIES REVIVED.

Whole life	296	\$445,321		
Endowment	54	49,450		
All other	20	53,000	370	\$547,771

OLD POLICIES INCREASED.

Whole life	-	\$3,750		
Endowment.....	-	1,500		
All other	-	525		
Additions by dividends	-	569,051	-	\$574,326

Total.....			26,909	\$47,587,904
Policies terminated during the year			4,835	5,201,120
Policies in force Dec. 31, 1903			22,071	\$42,386,784

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	152	\$210,825 00
Policies issued during the year	55	56,404 00
	<hr/>	<hr/>
Total	207	\$267,229 00
Deduct policies ceased to be in force	32	36,940 00
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1903	175	\$230,289 00
Losses and claims incurred during the year.	1	\$2,500 00
Losses and claims settled during the year.	1	2,500 00
Premiums received.		\$8,288 23

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	\$450,528 05	
Dividends applied to purchase paid-up additions and annuities	107,827 47	
Total new premiums	\$558,355 52	
Renewal premiums	2,760,297 23	
Dividends applied to pay renewal premiums	333,531 72	
Total renewal premiums	\$3,093,828 95	
Total premium income		\$3,652,184 47
Consideration for supplementary contracts <i>not</i> involving life contingencies		46,100 75
Interest on mortgage loans	\$147,194 47	
Interest on collateral loans	36,371 70	
Interest on bonds and dividends on stocks	587,844 73	
Interest on premium notes, policy loans or liens.	89,940 76	
Interest on other debts due the company	19,383 33	
Discount on claims paid in advance	45 70	
Rents—including company's own occupancy	110,293 94	991,074 63
Profit on sale or maturity of ledger assets		107,505 65
Total income		\$4,796,865 50
Ledger assets Dec. 31, 1902		20,020,044 58
Total		\$24,816,910 08

DISBURSEMENTS.

Death claims and additions	\$1,163,884 34	
Matured endowments and additions.	181,508 00	
Total death claims and endowments		\$1,345,392 34
Premium notes voided by lapse		274 00
Surrender values paid in cash		390,859 67
Dividends paid policy holders in cash		14,154 93
Dividends applied to pay renewal premiums		333,531 72
Dividends applied to purchase paid-up additions and annuities		107,827 47
Total paid policy holders	\$2,192,040 13	
Supplementary contracts <i>not</i> involving life contingencies		2,177 00
Commissions and bonuses to agents		444,613 23
Commuting renewal commissions.		9,721 93
Salaries and allowances for agencies, including managers, agents and clerks		62,440 42
Agency supervision, traveling and all other agency expenses		6,106 00
Medical examiners' fees and inspection of risks.		35,087 50
Salaries and all other compensation of officers and home office employes		70,619 74

Rent—including company's own occupancy	\$44,718 50
Advertising, printing, stationery and postage	29,364 61
Legal expenses	8,697 33
Furniture, fixtures and safes	7,299 95
Insurance taxes, licenses and department fees	65,078 37
Taxes on real estate	20,744 00
Repairs and expenses (other than taxes) on real estate	34,467 82
Loss on sale or maturity of ledger assets	27,023 69
Miscellaneous expenditures	43,682 75
Total disbursements	\$3,103,882 97
Balance	\$21,713,027 11

LEDGER ASSETS.

Book value of real estate.....	\$1,691,150 00
Mortgage loans on real estate	3,386,343 00
Loans secured by collateral	551,032 00
Loans on company's policies assigned as collateral	1,942,760 00
Book value of stocks and bonds—excluding interest	13,527,660 00
Deposited in trust companies and banks on interest	452,818 25
Cash in office	2,513 86
Loans to corporations	158,750 00
Total ledger assets	\$21,713,027 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$45,139 24	
Interest accrued on stocks and bonds	189,365 92	
Interest due and accrued on collateral loans	7,209 66	
Interest due and accrued on premium notes, loans or liens	33,236 63	
Rents due and accrued on company's property	10,906 62	\$286,458 07
Market value of stocks and bonds over book value		714,651 00
	<i>New</i>	<i>Renewals.</i>
Gross premiums due and unreported	\$9,136 89	\$252,416 20
Gross deferred premiums	35,615 91	302,823 03
Total	\$44,752 80	\$555,239 23
Deduct loading	8,950 56	111,047 85
Net uncollected and deferred premiums	\$35,802 24	\$444,191 38
Total admitted assets		\$479,993 62
Total admitted assets		\$23,194,129 80

LIABILITIES.

Net present value of outstanding policies	\$19,919,566 00
Same for reversionary additions	904,738 00
Total	\$20,824,304 00
Deduct net value of risks re-insured	103,910 00
Net reserve	\$20,720,394 00
Present value of supplementary contracts, <i>not</i> involving life contingencies	55,332 00
Death losses reported, no proofs received	\$68,456 00
Death losses and other policy claims resisted	4,500 00
Total policy claims	\$72,956 00

Premiums paid in advance, including surrender values so applied . . .	\$49,339 00
Dividends or other profits due policy holders	37,160 00
Dividends apportioned, payable to policy holders during 1904	41,376 00
Dividends apportioned, payable to policy holders subsequent to 1904, viz:	
On 5 year dividend policies issued in 1900	\$18,655 00
On 5 year dividend policies issued in 1901	13,963 00
On 5 year dividend policies issued in 1902	11,473 00
Unassigned funds (surplus)	2,173,481 80
Total liabilities	\$23,194,129 80

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	13,288	\$35,517,251		
Endowment	19,949	51,322,547		
All other	1,574	4,647,713		
Additions by dividends	-	1,471,471	34,811	\$92,958,982

NEW POLICIES ISSUED.

Whole life	2,929	\$7,592,927		
Endowment	1,801	3,519,480		
All other	594	1,812,664		
Additions by dividends	-	199,596	5,324	\$13,123,957

OLD POLICIES REVIVED.

Whole life	22	\$70,805		
Endowment	5	7,000		
All other	4	11,350	31	\$88,655

OLD POLICIES INCREASED.

Whole life	-	\$35,732		
Endowment	1	24,514		
All other	-	1,390	1	\$61,636
Total			40,167	\$106,233,230
Policies terminated during the year			2,628	7,151,852
*Policies in force Dec. 31, 1903			37,539	\$99,081,378

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount</i>
Policies in force December 31st of the previous year	376	\$632,088 00
Policies issued during the year	44	74,994 00
Total	420	\$707,082 00
Deduct policies ceased to be in force	17	26,175 00
Policies in force in Maine, December 31, 1903	403	\$680,907 00
Losses and claims incurred during the year	8	\$2,664 01
Losses and claims settled during the year	8	2,664 01
Premiums received		\$25,530 58

* Policies reinsured, —\$1,151,600.

TRAVELERS INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

S. C. DUNHAM, *President.*JOHN E. MORRIS, *Secretary.*

INCOME.

First year's premiums on original policies	\$628,020 92	
Consideration for original annuities involving life contingencies.....	42,469 41	
Total new premiums.....	\$670,490 33	
Renewal premiums.....	3,632,052 80	
Surrender values applied to pay renewal premiums	328 50	
Renewal premiums for deferred annuities	1,128 02	
Total renewal premiums.....	\$3,633,509 32	
Total premium income		\$4,303,999 65
Consideration for supplementary contracts <i>not</i> involving life contingencies .		408,004 00
Interest on mortgage loans	\$399,507 59	
Interest on collateral loans	35,256 24	
Interest on bonds and dividends on stocks	744,193 84	
Interest on premium notes, policy loans or liens	119,668 43	
Interest on other debts due the company	57,225 04	
Discount on claims paid in advance .	2,112 18	
Rents—including company's own occupancy.	74,615 26	1,432,578 58
Profit on sale or maturity of ledger assets		75,872 55
From other sources.....		1,181 04
Total income		\$6,221,635 82
Ledger assets Dec. 31, 1902		28,140,450 07
Total		\$34,362,085 89

DISBURSEMENTS.

Death claims	\$1,714,689 62	
Matured endowments	377,815 59	
Total death claims.....		\$2,092,505 21
Annuities involving life contingencies		20,087 92
Surrender values paid in cash.		186,261 16
Surrender values applied to pay renewal premiums		328 50
Total paid policy holders.....	\$2,299,182 79	
Supplementary contracts <i>not</i> involving life contingencies.		20,859 61
Commissions and bonuses to agents.....		475,544 67
Commuting renewal commissions.....		5,560 00
Salaries and allowances for agencies, including managers, agents and clerks		53,526 54
Agency supervision, traveling and all other agency expenses....		22,024 76
Medical examiners' fees		49,009 94
Salaries and all other compensation of officers and home office employes		80,560 71
Rent—including company's own occupancy.		17,654 43

Advertising, printing, stationery and postage	\$62,104 06
Legal expenses.....	6,806 01
Furniture, fixtures and safes	4,588 21
Insurance taxes, licenses and department fees	62,661 70
Taxes on real estate.....	22,584 84
Repairs and expenses (other than taxes) on real estate.....	100,542 56
Miscellaneous expenditures.....	12,646 68
Total disbursements.....	<u>\$3,296,457 51</u>
Balance.....	\$31,065,628 38

LEDGER ASSETS.

Book value of real estate	\$790,138 54
Mortgage loans on real estate.....	8,079,606 06
Loans secured by collateral.....	990,737 20
Loans on company's policies assigned as collateral	2,415,925 00
Premium notes on policies in force	7,910 03
Book value of stocks and bonds—excluding interest.....	17,665,393 82
Deposited in trust companies and banks on interest.....	1,080,501 74
Cash in office and deposited in banks, not on interest	28,130 56
Agents' balances.....	7,285 43
Total ledger assets.....	<u>\$31,065,628 38</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$120,004 35	
Interest accrued on stocks and bonds.....	139,851 36	
Interest accrued on collateral loans	8,568 06	\$268,423 77
Market value of stocks and bonds over book value.		131,186 82
	<i>New</i>	<i>Renewals.</i>
Gross premiums due and unreported	\$10,391 85	\$300,067 64
Gross deferred premiums	54,605 51	433,097 79
Total	\$64,997 36	\$733,165 43
Deduct loading	4,777 30	53,687 66
Net uncollected and deferred premiums	\$60,220 06	\$679,277 77
Gross assets.....		<u>\$739,497 83</u>
		\$32,204,736 80

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$7,285 43
Total admitted assets	<u>\$32,197,451 37</u>

LIABILITIES.

Net present value of outstanding policies	\$29,557,613 00
Same for annuities	189,486 00
Total.....	<u>\$29,747,099 00</u>
Deduct net value of risks re-insured	719,151 00
Net reserve	\$29,027,948 00
Present value of supplementary contracts, <i>not</i> involving life contingencies	1,702,367 00
Death losses in process of adjustment	\$34,300 00
Death losses reported, no proofs received	42,399 51
Matured endowments due and unpaid.....	2,456 00
Death losses and other policy claims resisted	3,600 00
Total policy claims	<u>\$82,155 51</u>

Premiums paid in advance, including surrender values so applied...	\$30,766 92
Cost of collection on uncollected and deferred premiums in excess of loading	6,592 14
Salaries, rents, commissions and other accounts, due or accrued	5,000 00
Unassigned funds (surplus)	1,342,621 80
Total liabilities	\$32,197,451 37

PREMIUM NOTE ACCOUNT.

Received during the year on old policies	\$11,989 56
Deductions during the year as follows:	
Redeemed by maker in cash	4,079 53
Balance, note assets at end of the year.	\$7,910 03

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	30,988	\$80,126,605		
Endowment	14,048	31,380,028		
All other	4,892	11,654,188	49,928	\$123,160,821

NEW POLICIES ISSUED.

Whole life	3,670	\$9,448,179		
Endowment	2,552	5,301,460		
All other	1,047	2,138,130	7,269	\$16,887,769

OLD POLICIES REVIVED.

Whole life	32	\$118,024		
Endowment	19	32,855		
All other	6	14,500	57	\$165,379

OLD POLICIES INCREASED.

Whole life	-	\$21,060		
Endowment	-	2,658		
All other	-	809	-	\$24,527

Total			57,254	\$140,238,496
Policies terminated during the year			3,299	7,477,084
*Policies in force Dec. 31, 1903.			53,955	\$132,761,412

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,058	\$1,514,597 00
Policies issued during the year	92	165,133 00
Total	1,150	\$1,679,730 00
Deduct policies ceased to be in force	61	87,844 00
Policies in force in Maine, December 31, 1903.	1,089	\$1,591,886 00
Losses and claims unpaid December 31, of the previous year	2	\$1,082 50
Losses and claims incurred during the year	30	23,718 45
Total	32	\$24,800 95
Losses and claims settled during the year	32	24,800 95
Premiums received		\$47,191 48

* Policies re-insured, 425—\$4,510,220.00.

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.....	\$1,016,306 98	
Dividends applied to purchase paid-up additions and annuities	94,110 64	
Surrender values applied to purchase paid-up insurance and annuities.....	65,716 76	
Consideration for original annuities involving life contingencies	14,932 50	
Total new premiums.....	\$1,191,066 88	
Renewal premiums.....	5,268,385 46	
Dividends applied to pay renewal premiums	187,007 11	
Surrender values applied to pay renewal premiums	20,613 82	
Total renewal premiums	\$5,476,006 39	
Total premium income.....	\$6,667,073 27	
Consideration for supplementary contracts <i>not</i> involving life contingencies		21,500 00
Interest on mortgage loans.....	\$1,767,057 15	
Interest on bonds and dividends on stocks.....	400 00	
Interest on premium notes, policy loans or liens.....	302,373 84	
Interest on other debts due the company.....	20,995 79	
Rents—including company's own occupancy	21,468 48	2,112,295 26
From other sources		4,102 32
Total income	\$8,504,970 85	
Ledger assets Dec. 31, 1902		32,466,456 13
Total.....	\$41,271,426 98	

DISBURSEMENTS.

Death claims and additions.....	\$1,368,353 49	
Matured endowments and additions	425,817 98	
Total death claims and endowments.....	\$1,794,171 47	
Annuities involving life contingencies.....	21,162 90	
Premium notes voided by lapse.....	218,925 29	
Surrender values paid in cash	130,779 33	
Surrender values applied to pay renewal premiums	20,613 82	
Surrender values applied to purchase paid-up insurance and annuities	65,716 76	
Dividends paid policy holders in cash	168,748 36	
Dividends applied to pay renewal premiums	187,007 11	
Dividends applied to purchase paid-up additions and annuities.....	94,110 64	
Total paid policy holders... ..	\$2,701,235 68	

UNION CENTRAL LIFE INSURANCE COMPANY. 453

Supplementary contracts <i>not</i> involving life contingencies.....	\$7,250 00
Dividends to stockholders	10,000 00
Commissions and bonuses to agents.....	874,911 45
Salaries and allowances for agencies, including managers, agents and clerks.....	38,244 48
Agency supervision, traveling and all other agency expenses.....	26,276 24
Medical examiners' fees.....	58,017 70
Salaries and all other compensation of officers and home office em- ployes	144,444 72
Rent—including company's own occupancy.....	25,942 52
Advertising, printing, stationery and postage	49,553 48
Legal expenses.....	9,912 60
Furniture, fixtures and safes	2,585 62
Insurance taxes, licenses and department fees.....	105,748 88
Taxes on real estate....	7,404 00
Repairs and expenses (other than taxes) on real estate.....	3,560 79
Miscellaneous expenditures.....	213,780 41
Profit and loss	35,338 31
Total disbursements.....	\$4,314,206 88
Balance.....	\$36,957,220 10

LEDGER ASSETS.

Book value of real estate.....	\$501,276 90
Mortgage loans on real estate.	31,054,239 43
Loans on company's policies assigned as collateral... ..	3,434,418 87
Premium notes on policies in force.....	1,418,221 79
Book value of bonds—excluding interest	10,000 00
Cash in office and deposited in banks, not on interest.....	394,830 91
Bills receivable.....	36,240 46
Agents' balances.....	107,991 74
Total ledger assets.....	\$36,957,220 10

NON-LEDGER ASSETS.

Interest due and accrued on mortgages. ...	\$1,069,191 58
Interest accrued on stocks and bonds	100 00
Interest due and accrued on premium notes, loans or liens	172,577 80
Rents due and accrued on company's property.....	2,639 37
Market value of real estate over book value	1,822 60
Market value of stocks and bonds over book value.....	775 00
Due from other companies for losses or claims on policies re-insured	5,000 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$28,031 86	\$353,851 18	
Gross deferred premiums.....	8,795 58	90,715 41	
Total.....	\$36,827 44	\$444,566 59	
Deduct loading.....	7,365 49	88,913 32	
Net uncollected and deferred premiums	\$29,461 95	\$355,653 27	\$385,115 22
Gross assets. ...			\$38,594,441 67

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$118,283 65	
Bills receivable.....	36,240 46	
Book value of real estate over market value.....	7,627 69	\$162,151 80
Total admitted assets		\$38,432,289 87

LIABILITIES.

Net present value of outstanding policies	\$31,696,823 00	
Same for reversionary additions.	335,083 00	
Same for annuities.	197,548 00	
Total	\$32,229,454 00	
Deduct net value of risks re-insured	385,681 00	
Net reserve		\$31,843,773 00
Present value of supplementary contracts <i>not</i> involving life contingencies		143,348 00
Death losses in process of adjustment.....	\$20,000 00	
Death losses reported, no proofs received	39,936 00	
Matured endowments due and unpaid.....	6,087 00	
Death losses and other policy claims resisted... ..	39,000 00	
Total policy claims		\$105,023 00
Premiums paid in advance, including surrender values so applied...	97,036 85	
Commissions due agents on premium notes, when paid	193,105 11	
Dividends or other profits due policy holders.....	21,024 64	
Other liabilities	33,635 37	
Cash capital.....		100,000 00
Unassigned funds, viz:		
Accumulations credited to special forms of policies.....	\$4,645,291 00	
General surplus.....	1,250,052 90	5,895,343 90
Total liabilities		\$38,432,289 87

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$1,281,894 77	
Received during the year on new policies	496,837 77	
Received during the year on old policies	1,897,014 67	\$3,675,747 21
Deductions during the year as follows:		
Used in payment of losses and claims	\$9,826 16	
Used in purchase of surrendered policies.	1,765 31	
Voided by lapse	218,925 29	
Used in payment of dividends to policyholders	1,563 86	
Refereemed by maker in cash	2,025,444 80	
Total reduction of premium note account		2,257,525 42
Balance, note assets at end of the year		\$1,418,221 79

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	84,755	\$152,731,385		
Endowment	9,905	16,438,600		
All other	2,337	6,150,860		
Additions by dividends	-	406,057	96,997	\$175,726,902

UNION CENTRAL LIFE INSURANCE COMPANY. 455

NEW POLICIES ISSUED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life	11,255	\$20,586,376		
Endowment	4,066	6,456,144		
All other	858	2,472,496	16,179	\$29,515,016

OLD POLICIES REVIVED.

Whole life.....	289	\$553,370		
Endowment.....	33	55,500		
All other	6	13,000	328	\$621,870
Additions by dividends	-	-	-	182,367
Total			113,504	\$206,046,155
Policies terminated during the year.....			7,259	14,296,096
*Policies in force Dec. 31, 1903			106,245	\$191,750,059

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year ..	343	\$515,991 00
Policies issued during the year.....	8	26,500 00
Total	351	\$542,491 00
Deduct policies ceased to be in force	16	24,500 00
Policies in force in Maine, December 31, 1903.	335	\$517,991 00
Losses and claims unpaid December 31, of the previous year	1	\$2,000 00
Losses and claims incurred during the year	1	1,000 00
Total	2	\$3,000 00
Losses and claims settled during the year.....	2	3,000 00
Premiums received		\$18,390 93

* Policies re-insured, 547—\$6,731,637.00.

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.....	\$233,519 35	
Dividends applied to purchase paid-up additions and annuities ...	2,181 00	
Surrender values applied to purchase paid-up insurance and annuities.....	19,418 80	
Consideration for original annuities involving life contingencies	2,437 92	
Total new premiums.....	\$257,557 07	
Renewal premiums.....	1,149,590 82	
Dividends applied to pay renewal premiums.....	262 67	
Renewal premiums for deferred annuities.	4,075 87	
Total renewal premiums	\$1,153,929 36	
Total premium income	\$1,411,486 43	
Consideration for supplementary contracts <i>not</i> involving life contingencies	50,292 00	
Premium notes, loans or liens restored by revival of policies.	1,757 38	
Interest on mortgage loans.....	\$193,760 29	
Interest on collateral loans.....	13,602 81	
Interest on bonds and dividends on stocks.....	121,282 41	
Interest on premium notes, policy loans or liens.	44,993 09	
Interest on other debts due the company	1,186 89	
Rents.....	61,517 69	436,343 09
Profit on sale or maturity of ledger assets.....	5,406 01	
From other sources	427 80	
Total income .. .	\$1,905,712 71	
Ledger assets Dec. 31, 1902.....	8,147,879 98	
Total.....	\$10,053,592 69	

DISBURSEMENTS.

Death claims and additions	\$597,953 35	
Matured endowments and additions.....	179,450 75	
Total death claims and endowments.....	\$777,404 10	
Annuities involving life contingencies.....	19,292 34	
Premium notes voided by lapse.....	21,630 78	
Surrender values paid in cash	160,301 55	
Surrender values applied to purchase paid-up insurance and annuities	19,418 80	
Dividends paid policy holders in cash.....	108,489 39	
Dividends applied to pay renewal premiums.....	262 67	
Dividends applied to purchase paid-up additions and annuities	2,181 00	
Total paid policy holders.....	\$1,108,980 63	

Supplementary contracts <i>not</i> involving life contingencies	\$5,083 34
Interest to stockholders.	30,800 00
Commissions and bonuses to agents.....	238,841 56
Salaries and allowances for agencies, including managers, agents and clerks.....	92,583 53
Medical examiners' fees.....	19,930 00
Salaries and all other compensation of officers and home office employees.....	70,746 93
Rent—including company's own occupancy..	30,198 54
Advertising, printing, stationery and postage	28,902 41
Legal expenses.	9,869 07
Insurance taxes, licenses and department fees.	25,982 22
Taxes on real estate	10,678 89
Repairs and expenses (other than taxes) on real estate.....	24,491 94
Loss on sale or maturity of ledger assets.....	45,124 00
Miscellaneous expenditures.....	17,236 34
Total disbursements.....	<u>\$1,757,399 40</u>
Balance.	\$8,296,193 29

LEDGER ASSETS.

Book value of real estate.....	\$718,028 05
Mortgage loans on real estate....	3,885,540 80
Loans secured by collateral	391,265 58
Loans on company's policies assigned as collateral	677,786 35
Premium notes on policies in force	76,376 83
Book value of stocks and bonds—excluding interest	2,434,603 07
Deposited in trust companies and banks on interest	109,628 36
Cash in office and deposited in banks, not on interest.....	11,045 01
Bills receivable.....	870 00
Agents' balances	11,049 24
Total ledger assets.	<u>\$8,296,193 29</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$39,085 58	
Interest accrued on stocks and bonds	31,611 48	
Interest accrued on collateral loans	1,818 46	
Interest due and accrued on premium notes, loans or liens	27,777 79	
Interest accrued on other assets.....	1,080 15	
Market value of real estate over book value	119,921 95	
Market value of stocks and bonds over book value.....	105,951 89	
	<i>New</i>	
	<i>Business.</i>	
Gross premiums due and unreported.	\$33,550 68	\$139,839 83
Gross deferred premiums.....	-	41,124 93
Total	\$33,550 68	\$180,964 76
Deduct loading.	6,710 13	36,192 95
Net uncollected and deferred premiums..	\$26,840 55	\$144,771 81
Total admitted assets		<u>\$171,612 36</u>
		<u>\$8,795,052 95</u>

LIABILITIES.

Net present value of outstanding policies	\$7,875,151 00	
Same for reversionary additions.	88,755 00	
Same for annuities.	156,636 00	
Total.....	\$8,120,542 00	
Deduct net value of risks re-insured.....	55,699 00	
Net reserve		\$8,064,843 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		50,292 00
Surrender values claimable on policies cancelled		2,600 00
Death losses in process of adjustment.	\$8,240 00	
Death losses reported, no proofs received	50,140 00	
Matured endowments due and unpaid.....	167 00	
Death losses and other policy claims resisted	5,000 00	
Total policy claims.....		\$63,547 00
Premiums paid in advance, including surrender values so applied...		5,519 24
Commissions due agents on premium notes, when paid		13,178 00
Salaries, rents, commissions and other accounts, due or accrued ...		2,299 21
Dividends or other profits due policy holders		5,693 00
Cash capital		440,000 00
Unassigned funds (surplus)		147,081 50
Total liabilities		\$8,795,052 95

PREMIUM NOTE ACCOUNT.

On hand December 31, 1902	\$623,335 51	
Received during the year on new policies	19,649 00	
Received during the year on old policies.....	441,679 03	
Restored by revival of policies	1,757 38	\$1,086,420 92
Deductions during the year as follows:		
Used in payment of losses and claims.	\$30,116 04	
Used in purchase of surrendered policies.....	12,993 69	
Voided by lapse and cancelled.....	34,901 78	
Used in payment of dividends to policyholders.....	44 00	
Redeemed by maker in cash.....	254,202 23	
Total reduction of premium note account		332,257 74
balance, note assets at end of the year		\$754,163 18

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1902.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.. ..	13,089	\$26,317,578		
Endowment	2,711	4,767,780		
All other	4,467	13,237,972		
Additions by dividends	-	138,133	20,267	\$44,461,463

NEW POLICIES ISSUED.

Whole life.....	1,278	\$2,783,900		
Endowment.....	535	886,500		
All other	1,310	3,545,144	3,123	\$7,215,544

OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	66	\$139,000		
Endowment	12	20,500		
All other	55	202,000	133	\$361,500
Old policies transferred and increased			52	1,000
Total.....			23,575	\$52,039,507
Policies terminated during the year			3,046	8,880,963
*Policies in force Dec. 31, 1903			20,529	\$43,158,544

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	98	\$112,800 00
Policies issued during the year.....	5	8,550 00
Total.....	103	\$121,350 00
Deduct policies ceased to be in force.....	11	10,810 00
Policies in force in Maine, December 31, 1903.....	92	\$110,540 00
Premiums received		\$2,259 60

* Policies reinsured, 34—\$292,375.00.

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.....	\$432,786 88	
Dividends applied to purchase paid up additions and annuities	98,972 00	
Surrender values applied to purchase paid-up insurance and annuities	93,160 62	
Consideration for original annuities involving life contingencies.	26,400 03	
Total new premiums	\$651,319 33	
Renewal premiums.....	2,080,291 18	
Dividends applied to pay renewal premiums.	57,478 57	
Total renewal premiums.....	\$2,137,769 75	
Total premium income.....		\$2,789,089 08
Interest on mortgage loans	\$394,481 30	
Interest on collateral loans.	1,902 63	
Interest on bonds and dividends on stocks	12,453 00	
Interest on policy loans or liens	87,522 51	
Interest on other debts due the company.....	12,055 74	
Discount on claims paid in advance.....	3,140 61	
Rents—including company's own occupancy.....	374,285 50	886,841 29
From other sources		325 44
Total income		\$3,676,265 81
Ledger assets Dec. 31, 1902.		16,013,433 98
Total.		\$19,689,739 79

DISBURSEMENTS.

Death claims and additions.....	\$916,689 10
Matured endowments and additions	952,466 86
Total death claims and endowments.	\$1,869,155 96
Annuities involving life contingencies	58,372 28
Return premiums	8,702 63
Surrender values paid in cash.....	128,207 08
Surrender values applied to purchase paid-up insurance and annuities	93,160 62
Dividends applied to pay renewal premiums.....	57,478 57
Dividends applied to purchase paid-up additions and annuities	98,972 00
Total paid policy holders.....	\$2,314,049.14.

Dividends to stockholders.	\$8,750 00
Commissions and bonuses to agents	362,171 80
Commuting renewal commissions	18,737 51
Salaries and allowances for agencies, including managers, agents and clerks.	162,345 41
Agency supervision, traveling and all other agency expenses.	28,147 47
Medical examiners' fees and inspection of risks	51,714 93
Salaries and all other compensation of officers and home office employees.	120,724 54
Rent—including company's own occupancy.	76,658 25
Advertising, printing, stationery and postage	29,864 20
Legal expenses	3,924 16
Insurance taxes, licenses and department fees	46,427 42
Taxes on real estate	54,523 98
Repairs and expenses (other than taxes) on real estate.	111,012 19
Loss on sale or maturity of ledger assets	12,417 67
Miscellaneous expenditures	31,231 79
Profit and loss	1,507 27
Total disbursements.	<u>\$3,434,207 73</u>
Balance	\$16,255,532 06

LEDGER ASSETS.

Book value of real estate	\$6,142,882 22
Mortgage loans on real estate	7,768,750 00
Loans secured by collateral.	28,000 00
Loans on company's policies assigned as collateral	1,473,246 78
Book value of stocks and bonds—excluding interest.	388,090 58
Deposited in trust companies and banks on interest.	273,365 23
Cash in office and deposited in banks, not on interest.	152,707 86
Agents' balances	19,603 37
Office furniture.	8,886 02
Total ledger assets.	<u>\$16,255,532 06</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.	\$86,572 94		
Interest accrued on stocks and bonds	854 17		
Interest due and accrued on premium notes, loans or liens	25,011 80		
Rents due and accrued on company's property.	17,232 92	\$128,671 83	
Market value of real estate over book value		375,857 53	
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported	\$1,940 23	\$27,520 26	
Gross deferred premiums	18,657 73	195,927 53	
Total	\$20,597 96	\$223,447 79	
Deduct loading	4,119 59	44,689 56	
Net uncollected and deferred premiums	\$16,478 37	\$178,758 23	\$195,236 60
Gross assets.			\$16,955,298 02

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$8,886 02		
Agents' debit balances	19,603 37		
Book value of bonds over market value	18,385 00	\$46,874 39	
Total admitted assets			<u>\$16,908,423 63</u>

LIABILITIES.

Net present value of outstanding policies.....	\$15,355,273 00	
Same for reversionary additions.....	476,015 00	
Same for annuities.....	297,854 00	
Net reserve.....		\$16,129,142 00
Death losses in process of adjustment.....	\$63,013 50	
Death losses reported, no proofs received.....	53,234 00	
Matured endowments due and unpaid.....	26,900 13	
Total policy claims.....		\$143,147 63
Premiums paid in advance, including surrender values so applied...		8,531 30
Cash capital.....		125,000 00
Unassigned funds (surplus).....		502,602 70
Total liabilities.....		\$16,908,423 63

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.....	22,486	\$43,042,294		
Endowment.....	9,396	17,265,672		
Additions by dividends.....	-	722,921	31,882	\$61,030,887

NEW POLICIES ISSUED.

Whole life.....	3,470	\$6,571,746		
Endowment.....	1,195	1,971,226		
Additions by dividends.....	-	113,458	4,665	\$8,656,430

OLD POLICIES REVIVED.

Whole life.....	2,134	\$4,680,723		
Endowment.....	979	1,718,840		
Additions by dividends.....	-	18,869	3,113	\$6,418,432

Total.....			39,660	\$76,105,749
Policies terminated during the year.....			5,839	12,328,382
Policies in force Dec. 31, 1903.....			33,821	\$63,777,367

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	945	\$1,063,615 00
Policies issued during the year.....	229	256,620 00
Total.....	1,174	\$1,320,235 00
Deduct policies ceased to be in force.....	167	189,371 00
Policies in force in Maine, December 31, 1903.....	1,007	\$1,130,864 00
Losses and claims incurred during the year.....	11	\$13,655 70
Losses and claims settled during the year.....	11	13,655 70
Premiums received.....		\$44,980 97

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, 1903.

ÆTNA INDEMNITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

CHAS. N. LINDLEY, *President.*

E. S. PFRAM, *Secretary.*

Cash Capital, \$713,100.

INCOME.

Net premiums received, viz:		
Fidelity	\$46,751 32	
Surety.....	131,586 27	
Plate glass.....	70,186 64	
Burglary.....	45,904 65	
Net premium income.....		\$294,428 88
Interest on bonds and dividends on stocks.....	\$19,601 30	
Interest from all other sources.....	5,621 38	25,222 68
Premium on capital stock		21,310 00
Total income.....		\$340,961 56
Ledger assets Dec. 31, 1902.....	\$619,255 06	
Increase of paid up capital during the year.....	213,100 00	832,355 06
Total		\$1,173,316 62

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity	\$8,246 79	
Surety.....	12,966 51	
Plate glass	25,581 18	
Burglary.....	9,326 25	
Net payments to policy holders.....		\$56,120 73
Commissions or brokerage.....		67,783 39
Salaries, fees and compensation of officers and home office employes.....		58,385 26
Salaries and expenses of agents not paid by commissions		55,910 06
Rents		15,360 63
Taxes, licenses and insurance department fees		12,191 59
Legal expenses		19,218 59
Advertising		1,610 85
Printing and stationery		15,224 09
Postage		9,948 38
Furniture and fixtures.....		5,519 55
Miscellaneous expenditures.....		16,735 12
Total disbursements.....		\$334,008 24
Balance		\$839,308 38

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$554,134 25
Cash in bank	284,695 44
Non-resident stock holders tax account	478 69
Total ledger assets	<u>\$839,308 38</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$4,269 08	
Interest accrued on other assets.....	496 33	\$4,765 41
Market value of stocks and bonds over book value		35,691 41
Gross premiums in course of collection		72,543 92
Gross assets.....		<u>\$952,309 12</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.	\$12,124 13
Total admitted assets.	<u>\$940,184 99</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	
Fidelity	\$5,963 75	
Surety	8,583 25	
Plate glass	1,109 67	
Burglary.....	4,890 35	
Unpaid claims		\$20,547 02
Unearned premiums on outstanding risks.		166,350 52
Commissions due agents and brokers		13,277 22
Salaries and other miscellaneous expenses due or accrued		1,947 68
Due for re-insurance		1,570 89
Premiums paid in advance		599 89
Cash capital	\$713,100 00	
Surplus over all liabilities	22,792 07	
Surplus to policy holders		<u>\$735,892 07</u>
Total liabilities		<u>\$940,184 99</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force Dec. 31, 1902	\$69,340 05	\$95,092 66	\$56,338 86
Written during the year.....	64,520 32	155,910 08	72,990 94
Totals	<u>\$133,860 37</u>	<u>\$251,002 74</u>	<u>\$129,379 80</u>
Expired and canceled	80,815 99	110,694 32	58,997 54
In force December 31, 1903	\$53,044 38	\$140,308 42	\$70,382 26
Deduct amount re-insured.....	-	1,000 00	-
Net premiums in force.....	<u>\$53,044 38</u>	<u>\$139,308 42</u>	<u>\$70,382 26</u>
			<i>Burglary.</i>
Written during the year			\$74,988 93
Expired and canceled			5,751 87
In force December 31, 1903			<u>\$69,237 06</u>
Deduct amount re-insured			2,851 75
Net premiums in force			<u>\$66,385 31</u>

BUSINESS IN MAINE.

Fidelity.....		<i>Premiums Received</i>
Surety		\$68 20
Total.....		<u>162 20</u>
		<u>\$230 40</u>

ÆTNA LIFE INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)
HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

J. L. ENGLISH,
WALTER C. FAXON, } *Secretaries.*

Cash Capital, \$2,000,000.

INCOME.

Net premiums received, viz:		
Accident	\$1,515,704	23
Health	132,756	79
Liability	1,188,340	02
Net premium income		\$2,836,801 04
Interest on mortgage loans	\$1,414,461	23
Interest on collateral loans	46,528	18
Interest on bonds and dividends on stocks	1,036,889	42
Interest from all other sources	268,484	00
Rents—including company's own occupancy	46,335	33
Profit on sale or maturity of ledger assets		8,199 03
Income from all other sources		259 50
Total income, accident department	\$5,657,957	73
Premium income, life department		8,900,916 83
Total income	\$14,558,874	56
Ledger assets Dec. 31, 1902	\$59,768,964	76
Increase of paid-up capital during the year	250,000	00
Total	\$74,577,839	32

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$692,116	66
Health	55,605	93
Liability	210,319	03
Net payments to policy holders		\$958,241 62
Investigation and adjustment of claims		41,885 69
Commissions or brokerage		839,086 58
Interest and dividends to stockholders		43,750 00
Salaries, fees and compensation of officers and home office employes		63,782 52
Salaries and expenses of agents not paid by commissions		38,948 68
Medical examiners' fees and salaries		10,840 29
Inspections		12,365 55

Rents	\$22,682 27
Taxes, licenses and insurance department fees	33,017 16
Legal expenses	1,304 06
Advertising	11,448 26
Printing and stationery	44,601 81
Postage and express	27,298 03
Furniture and fixtures	13,690 97
Miscellaneous expenditures	8,511 49
Total disbursements, accident department	\$2,171,454 98
Total disbursements, life department	7,694,548 21
Total disbursements	\$9,866,003 19
Balance	\$64,711,836 13

LEDGER ASSETS.

Book value of real estate	\$620,945 24
Mortgage loans on real estate	29,894,208 23
Loans secured by collateral	1,181,769 19
Book value of stocks and bonds, excluding interest	23,561,648 67
Cash in office and in bank	6,089,458 63
Bills receivable	30,158 54
Agents' balances	28,111 03
Loans made to policy holders on this company's policies assigned as collateral	2,945,678 00
Premium notes or liens on policies in force	359,888 60
Total ledger assets	\$64,711,836 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$460,058 94	
Interest due and accrued on bonds	137,134 69	
Interest due and accrued on collateral loans	15,081 21	
Interest due and accrued on other assets	240,821 34	
Rents due and accrued on company's property	2,262 00	\$855,358 18
Market value of stocks and bonds over book value	1,924,228 96	
Net amount of uncollected and deferred premiums	636,280 38	
Gross assets	\$68,127,703 65	

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$30,158 54	
Agents' balances, unsecured	28,794 89	
Premium notes, loans or liens in excess of reserve on policies	887 57	\$59,841 00
Total admitted assets	\$68,067,862 65	

LIABILITIES.

Losses and claims, viz:					
	<i>In Process of</i>	<i>Reported.</i>	<i>By</i>	<i>Resisted</i>	
	<i>Adjustment.</i>	<i>No proof.</i>	<i>Company.</i>	<i>For Policy</i>	
				<i>Holder's.</i>	
Accident	\$58,244 12	\$10,000 00	\$104,181 73	-	
Health	5,156 88	1,250 00	780 00	-	
Liability	48,700 00	-	600 00	\$156,600 00	
Unpaid claims	\$112,101 00	\$11,250 00	\$105,561 73	\$156,600 00	\$385,512 73

Unearned premiums on outstanding risks	\$1,068,881 95
Salaries and other miscellaneous expenses due or accrued.....	2,000 00
Liabilities, life department	60,939,711 42
Cash capital	\$2,000,000 00
Surplus over all liabilities	3,671,756 55
Surplus to policy holders	\$5,671,756 55
Total liabilities	\$68,067,862 65

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902.....	\$897,658 15	\$96,517 87	\$228,898 96
Written during the year.....	1,577,512 53	140,680 91	1,248,049 06
Totals.....	\$2,475,170 68	\$237,198 78	\$1,476,948 02
Expired and canceled.....	1,481,750 89	109,943 25	496,181 25
In force December 31, 1903.....	\$993,419 79	\$127,255 53	\$980,766 77
Deduct amount re-insured	12,243 76	1,747 00	6,598 00
Net premiums in force.....	981,176 03	\$125,508 53	\$974,170 77

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$3,117 25	\$1,397 23	\$1,397 23
Health	300 50	206 78	186 78
Liability	6,891 83	884 07	1,984 07
Totals	\$10,309 58	\$2,488 08	\$3,568 08

AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JAMES BOND, *President.*EDWIN W. POE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (fidelity and surety)		\$652,120 63
Interest on mortgage loans.....	\$2,071 15	
Interest on collateral loans.....	8,607 66	
Interest on bonds and dividends on stocks	52,008 86	
Rents	973 62	63,656 29
Trust income		2,385 45
Collateral deposits		126,994 81
Total income		\$845,157 18
Ledger assets Dec. 31, 1902		2,050,669 63
Total		\$2,896,026 81

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity and surety)	\$271,728 24
Commissions or brokerage	144,402 85
Interest and dividends to stockholders	80,000 00
Salaries, fees and compensation of officers and home office employes	65,511 70
Salaries and expenses of agents not paid by commissions.....	42,826 26
Inspections.....	9,520 79
Rents—including company's own occupancy	7,607 78
Repairs and expenses on real estate	513 91
Taxes on real estate	11,182 65
All other taxes, licenses and insurance department fees	19,388 30
Legal expenses	10,131 30
Advertising	21,351 83
Printing and stationery	12,026 07
Postage and express	11,040 82
Furniture and fixtures	3,044 72
Loss on sale or maturity of ledger assets	127 968 00
Miscellaneous expenditures	28,058 33
Total disbursements	\$866,298 55
Balance	\$2,029,728 26

LEDGER ASSETS.

Book value of real estate	\$72,602 22
Mortgage loans on real estate.....	52,523 48
Loans secured by collateral.....	150,990 00
Book value of stocks and bonds, excluding interest.....	1,340,211 38
Cash in office and in bank	281,685 55
Accounts receivable, secured.....	131,715 63
Total ledger assets	\$2,029,728 26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,035 85	
Interest accrued on bonds	14,377 75	
Interest accrued on collateral loans	2,376 12	
Interest due and accrued on other assets.....	2,531 41	\$20,321 13
Gross premiums in course of collection		106,138 36
Gross assets.....		\$2,156,187 75

DEDUCT ASSETS NOT ADMITTED.

Book value of stocks and bonds over market value.	\$13,356 63
Total admitted assets	\$2,142,831 12

LIABILITIES.

Losses and claims, viz:	
Fidelity and surety (reported, no proofs)	\$72,395 44
Unearned premiums on outstanding risks.....	332,548 95
Commissions due agents and brokers	20,336 85
Due for re-insurance	985 83
Collateral and special deposits	483,316 84
Bills payable.....	100,000 00
Cash capital	\$1,000,000 00
Surplus over all liabilities	133,247 21
Surplus to policyholders.....	\$1,133,247 21
Total liabilities	\$2,142,831 12

EXHIBIT OF PREMIUMS.

	<i>Surety.</i>
In force Dec. 31, 1902	\$603,476 14
Written during the year	726,439 88
Total	\$1,329,916 02
Expired and canceled..	649,545 96
In force December 31, 1903	\$680,370 06
Deduct amount re-insured.....	15,272 15
Net premiums in force	\$665,097 91

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Incurred.</i>
Fidelity and surety	\$1,989 98	\$100 00

AMERICAN CREDIT-INDEMNITY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

S. M. PHELAN, *President.*E. M. TREAT, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (credit)		\$1,474,257 54
Interest on bonds and dividends on stocks		43,653 85
Profit on sale or maturity of ledger assets		2,450 00
Premium on \$200,000 increased capital stock		330,000 00
Total income		\$1,850,361 39
Ledger assets Dec. 31, 1902	\$1,841,206 29	
Increase of paid-up capital during the year	200,000 00	2,041,206 29
Total		\$3,891,567 68

DISBURSEMENTS.

Net amount paid for losses and claims (credit)	\$778,405 70
Commissions or brokerage	462,971 41
Interest and dividends to stockholders	130,000 00
Salaries, fees and compensation of officers and home office employes	90,421 70
Rents	16,845 89
Taxes, licenses and insurance department fees	30,817 56
Legal expenses	16,899 79
Advertising	29,521 12
Printing and stationery	6,315 30
Postage and express	6,878 25
Loss on sale or maturity of ledger assets	1,090 00
Miscellaneous expenditures	30,567 45
Paid in liquidation of the American Credit-Indemnity Co. of Louisiana	125,018 14
Total disbursements	\$1,725,752 31
Balance ..	\$2,165,815 37

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$1,656,697 48
Cash in office and in bank	119,145 77
Bills receivable	4,850 84
Certificate of deposit	80,000 00
Premium notes	87,815 67
Furniture and fixtures	35,499 10
Agents' balances	115,907 92
Deposit with attorneys	600 00
Cash in transit Dec. 31 (since received)	65,298 59
Total ledger assets	\$2,165,815 37

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$11,822 90
Market value of stocks and bonds over book value	10,978 15
Gross premiums in course of collection	44,895 00
Accounts owned, purchased on payment of losses, \$495,086.23 (Value based on past experience of company)	56,814 37
Gross assets.....	<u>\$2,290,325 79</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$4,850 84
Furniture and fixtures	35,499 10
Agents' balances.....	115,907 92
Total admitted assets	<u>\$2,134,067 93</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No proofs. by Company.</i>	<i>Resisted</i>	
Credit.....	\$80,524 16	\$186,955 75	\$7,843 00	
Deduct salvage.....	3,220 91	7,478 20	-	
Net unpaid claims	\$77,303 25	\$179,477 55	\$7,843 00	\$264,623 80
Unearned premiums on outstanding risks.....				750,783 28
Commissions due agents and brokers				4,500 00
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities			114,160 85	
Surplus to policy holders.....				\$1,114,160 85
Total liabilities.....				<u>\$2,134,067 93</u>

EXHIBIT OF PREMIUMS.

	<i>Credit.</i>
In force December 31, 1902	\$1,388,981 52
Written during the year	1,465,744 41
Total	<u>\$2,854,725 93</u>
Expired and canceled	1,353,159 36
In force December 31, 1903	<u>\$1,501,566 57</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Credit	\$13,075 00	\$5,347 82	\$5,347 82

AMERICAN FIDELITY COMPANY,
MONTPELIER, VT.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

JAMES W. BROCK, *President*.

HARLAN W. KEMP, *Secretary*.

Cash Capital, \$250,000.

INCOME.

Net premiums received, viz:		
Accident	\$1,941 24	
Liability	311 00	
Surety	8,296 36	
Net premium income		\$13,548 60
Interest on mortgage loans	\$370 29	
Interest on bonds and dividends on stocks	3,889 50	
Interest from all other sources	349 57	4,609 36
Premium on \$150,000 increase in cash capital		30,000 00
Total income		\$48,157 96
Ledger assets Dec. 31, 1902	\$107,734 45	
Increase of paid up capital during the year	150,000 00	257,734 45
Total		\$305,892 41

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident		\$818 49
Commissions or brokerage		2,686 47
Salaries, fees and compensation of officers and home office employes		814 44
Salaries and expenses of agents not paid by commissions		1,115 82
Taxes, licenses and insurance department fees		450 21
Legal expenses		110 00
Advertising		1,485 05
Printing and stationery		1,672 15
Postage and express		169 19
Premiums paid on bonds purchased		7,401 25
Total disbursements		\$16,723 07
Balance		\$289,169 34

LEDGER ASSETS.

Book value of bonds, excluding interest	\$286,000 00
Cash in office and in bank	3,169 34
Total ledger assets	\$289,169 34

NON-LEDGER ASSETS.

Interest accrued on bonds	\$2,614 89	
Interest accrued on other assets	16 75	\$2,631 64
		<hr/>
Market value of stocks and bonds over book value		8,435 00
Gross premiums in course of collection		1,809 02
		<hr/>
Gross assets		\$302,045 00

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.	\$140 00
	<hr/>
Total admitted assets	\$301,905 00

LIABILITIES.

Losses and claims, viz:	
Accident (in process of adjustment)	\$135 00
Unearned premiums on outstanding risks	6,986 73
Commissions due agents and brokers	382 74
Cash capital	\$250,000 00
Surplus over all liabilities	44,400 53
	<hr/>
Surplus to policy holders	\$294,400 53
	<hr/>
Total liabilities	\$301,905 00

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>	<i>Surety.</i>
In force December 31, 1902	\$737 50	-	\$5,569 29
Written during the year	5,701 78	\$392 36	11,583 45
	<hr/>	<hr/>	<hr/>
Totals	\$6,439 28	\$392 36	\$17,152 74
Expired and canceled	1,188 82	45 00	8,782 10
	<hr/>	<hr/>	<hr/>
In force December 31, 1903	\$5,255 46	\$347 36	\$8,370 64

BUSINESS IN MAINE.

Accident	<i>Premiums Received.</i> \$738 89
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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, viz:			
Fidelity	\$637,771	42	
Surety	659,086	59	
Net premium income			\$1,296,808 01
Interest on mortgage loans	\$137	50	
Interest on collateral loans	4,314	63	
Interest on bonds and dividends on stocks	75,583	93	
Interest from all other sources	6,486	10	
Rents—including company's own occupancy	244,589	54	331,111 70
Profit on sale or maturity of ledger assets			58 20
Income from all other sources			245 84
Total income			\$1,628,223 75
Ledger assets Dec. 31, 1902			5,220,764 98
Total			\$6,848,988 73

DISBURSEMENTS.

Net amount paid for losses and claims, viz:			
Fidelity	\$170,409	38	
Surety	182,820	27	
Net payments to policy holders			\$353,229 65
Investigation and adjustment of claims			15,849 78
Commissions or brokerage			76,744 94
Interest and dividends to stockholders			200,000 00
Salaries, fees and compensation of officers and home office employes			210,081 96
Salaries and expenses of agents not paid by commissions			295,595 61
Inspections			3,867 36
Rents—including company's own occupancy			30,000 00
Repairs and expenses on real estate			88,278 36
Taxes on real estate			57,977 08
All other taxes, licenses and insurance department fees			24,435 41
Legal expenses			2,610 00
Advertising			7,667 71
Printing and stationery			20,298 95
Postage and express			14,876 25
Furniture and fixtures			12,330 46
Loss on sale or maturity of ledger assets			6,912 50
Interest			3,693 57
Miscellaneous expenditures			26,756 86
Total disbursements			\$1,451,206 45
Balance			\$5,397,782 28

LEDGER ASSETS.

Book value of real estate	\$3,000,000 00
Mortgage loans on real estate	2,500 00
Book value of stocks and bonds, excluding interest	1,932,871 13
Cash in office and in bank	462,411 15
Total ledger assets	\$5,397,782 28

NON-LEDGER ASSETS.

Interest due on bonds	\$7,637 37
Rents due and accrued on company's property	18,773 50
Market value of stocks and bonds over book value.	63,915 95
Gross premiums in course of collection	264,864 22
Gross assets	\$5,752,973 32

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.	\$125,018 71
Total admitted assets	\$5,627,954 61

LIABILITIES.

Losses and claims, viz :

	<i>In Process of Adjustment.</i>	<i>Reported. No proof.</i>	<i>By Company.</i>	<i>Resisted For Policy Holders.</i>	
Fidelity.....	\$19,760 78	\$113,606 42	\$34,727 93	-	
Surety.	-	84,200 00	-	\$96,789 88	
Unpaid claims	\$19,760 78	\$197,806 42	\$34,727 93	\$96,789 88	\$349,085 01
Unearned premiums on outstanding risks.					750,031 04
Commissions due agents and brokers					3,863 38
Salaries and other miscellaneous expenses due or accrued					12,500 00
Agents credit balances					11,727 35
All other liabilities					1,448 31
Cash capital				\$2,500,000 00	
Surplus over all liabilities				1,999,299 52	
Surplus to policy holders					\$4,499,299 52
Total liabilities					\$5,627,954 61

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1902.	\$596,224 52	\$721,107 49
Written during the year.....	713,408 38	837,298 53
Totals	\$1,309,632 90	\$1,558,406 02
Expired and canceled	734,353 60	657,913 73
In force December 31, 1903.	\$575,279 30	\$900,492 29

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$2,580 06
Surety	2,772 85
Total	\$5,352 91

CASUALTY COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

ANDREW FREEDMAN, *President.*A. M. DAY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:

Accident	}	\$35,131 43	
Health			
Liability		117,233 15	
Plate glass		7,494 44	
Steam boiler		20,169 13	
Net premium income			\$180,028 15
Interest on bonds and dividends on stocks		\$6,625 00	
Interest from all other sources		1,575 17	8,200 17
Profit on sale or maturity of ledger assets			88 75
Surplus paid in on organization of company			250,000 00
Total income			\$438,317 07
Capital paid up in cash			500,000 00
Total			\$938,317 07

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident	}	\$370 38	
Health			
Liability		1,223 00	
Plate glass		36 34	
Net payments to policy holders			\$1,629 72
Investigation and adjustment of claims			428 55
Commissions or brokerage			51,881 64
Salaries, fees and compensation of officers and home office employes } Salaries and expenses of agents not paid by commissions. }			24,632 94
Inspections			714 78
Rents			2,070 00
Taxes, licenses and insurance department fees			3,873 34
Legal expenses			3,763 08
Advertising			2,750 64
Printing and stationery			16,712 93
Postage and express			1,540 35
Furniture and fixtures			7,928 38
Miscellaneous expenditures			6,794 69
Total disbursements			\$124,721 04
Balance			\$813,596 03

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$458,470 49
Cash in office and in bank	292,084 59
Agents debit balances (secured)	63,040 93
Total ledger assets	\$813,596 03

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$3,541 67
Gross premiums in course of collection	117,026 53
Gross assets.....	<u>\$934,164 23</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$9,252 99
Total admitted assets	<u>\$924,881 24</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted By Company.</i>	<i>For Policy Holders.</i>	
Accident	\$1,993 46	\$700 00	-	
Liability.....	-	-	\$409 94	
Plate glass	94 04	-	-	
Totals.....	<u>\$2,087 50</u>	<u>\$700 00</u>	<u>\$409 94</u>	
Deduct re-insurance.....	-	525 00	-	
Net unpaid claims.....	<u>\$2,087 50</u>	<u>\$175 00</u>	<u>\$409 94</u>	\$2,672 44
Special reserve for unpaid losses.....				5,000 00
Estimated expenses incident to settlement of unpaid claims.....				375 50
Unearned premiums on outstanding risks.....				153,437 13
Commissions due agents and brokers.....				17,255 61
Due for re-insurance.....				3,674 58
Cash capital			\$500,000 00	
Surplus over all liabilities.....			<u>242,465 98</u>	
Surplus to policy holders				<u>\$742,465 98</u>
Total liabilities				<u>\$924,881 24</u>

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
Written during the year	\$94,317 09	\$215,259 96
Expired and canceled	12,198 15	32,592 50
In force December 31, 1903	<u>\$82,118 94</u>	<u>\$182,667 46</u>
Deduct amount re-insured	3,177 28	640 26
Net premiums in force.....	<u>\$78,941 66</u>	<u>\$182,027 20</u>
	<i>Steam Boiler.</i>	<i>Plate Glass.</i>
Written during the year	\$23,360 70	\$10,616 27
Expired and canceled	1,894 45	1,242 37
In force December 31, 1903	<u>\$21,466 25</u>	<u>\$9,373 90</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$10,971 48	\$334 99	\$334 99
Health			
Liability	9,490 84	-	-
Plate glass	236 62	-	-
Steam boiler.....	1,160 80	-	-
Totals	<u>\$21,859 74</u>	<u>\$334 99</u>	<u>\$334 99</u>

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHAS. M. SWAIN, *President.* CHAS. H. LAIRD, JR., *Assistant Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$61,440 54	
Surety.....	131,115 73	
Net premium income		\$192,556 27
Interest on mortgage loans.....	\$2,329 82	
Interest on collateral loans.....	83,936 15	
Interest on bonds and dividends on stocks	17,809 00	
Interest from all other sources.....	6,407 27	
Rents	17,613 47	128,095 71
Profit on sale or maturity of ledger assets....		2,322 73
Income from all other sources		9,163 98
Total income		\$332,138 69
Ledger assets Dec. 31, 1902.....		3,073,820 46
Total.....		\$3,405,959 15

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	\$17,678 05	
Surety.....	67,617 02	
Net payments to policy holders.....		\$85,295 07
Investigation and adjustment of claims		14,156 57
Commissions or brokerage.....		14,221 07
Interest and dividends to stockholders		30,087 00
Salaries, fees and compensation of officers and home office employes		67,544 92
Salaries and expenses of agents not paid by commissions.....		44,859 74
Interest paid depositors		48,876 98
Rents		6,229 29
Taxes on real estate.....		5,254 47
All other taxes, licenses and insurance department fees.....		9,357 26
Legal expenses.....		5,152 80
Advertising.....		3,203 32
Printing and stationery.....		6,954 92
Loss on sale or maturity of ledger assets		275 19
Reduction in book value of stocks and bonds		22,909 00
Profit and loss		731 88
Miscellaneous expenditures.....		21,793 32
Total disbursements.....		\$386,902 80
Balance		\$3,019,056 35

LEDGER ASSETS.

Book value of real estate.....	\$513,062 65
Mortgage loans on real estate.....	35,000 00
Loans secured by collateral.....	1,361,966 56
Book value of stocks and bonds, excluding interest.....	353,170 50
Cash in office and in bank.....	297,662 75
Return premiums on fire insurance policies.....	6,141 60
Ledger accounts secured by cash and mortgages of real estate.....	445,358 14
Furniture, fixtures and overdrafts.....	8,183 24
Keystone Ice Manufacturing Co. (Foreclosure).....	510 91
Total ledger assets.....	<u>\$3,019,056 35</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$871 00	
Interest due and accrued on bonds.....	4,902 00	
Interest due and accrued on collateral loans.....	5,489 00	
Interest due and accrued on other assets.....	525 00	\$11,787 00
Appraised value of real estate over book value.....		117,037 35
Gross premiums in course of collection.....		11,694 71
Annual premiums not over three months due.....		7,469 17
Gross assets.....		<u>\$3,167,044 58</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$8,122 43	
Gross premiums in course of collection—written prior to Oct. 1.....	2,496 34	\$10,618 77
Total admitted assets.....		<u>\$3,156,425 81</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No proofs.</i>	<i>By Company.</i>	<i>Resisted For Policy Holders.</i>	
Fidelity.....	-	\$5,577 41	\$460 00	-	
Surety.....	\$7,800 00	-	30,818 50	\$62,870 22	
Unpaid claims.....	\$7,800 00	\$5,577 41	\$31,278 50	\$62,870 22	\$107,526 13
Unearned premiums on outstanding risks.....					113,309 07
Commissions due agents and brokers.....					1,219 02
Salaries and other miscellaneous expenses due or accrued.....					6,254 00
Company sureties.....					3,145 97
Due depositors.....					2,215,087 76
Interest thereon.....					10,640 00
Cash capital.....				\$500,000 00	
Surplus over all liabilities.....				199,243 86	
Surplus to policy holders.....					<u>\$699,243 86</u>
Total liabilities.....					<u>\$3,156,425 81</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1902.....	\$92,197 75	\$198,997 14
Written during the year.....	66,834 42	142,036 91
Totals.....	\$158,532 17	\$341,034 05
Expired and canceled	95,347 69	178,340 10
In force December 31, 1903	\$63,184 48	\$162,693 95
Deduct amount re-insured.....	298 32	213 92
Net premiums in force.....	\$62,886 16	\$162,480 03

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$237 25
Surety	2,932 65
Total....	\$3,169 90

CONTINENTAL CASUALTY COMPANY,
HAMMOND, IND.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

C. H. BUNKER, *President.*

A. A. SMITH, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received, viz:		
Accident	\$1,625,076 32	
Health	205,557 95	
Net premium income		\$1,830,634 27
Interest on mortgage loans	\$11,733 98	
Interest on collateral loans	2,437 50	
Interest on bonds and dividends on stocks	12,356 50	26,527 98
Total income		\$1,857,162 25
Ledger assets Dec. 31, 1902		822,959 77
Total		\$2,680,122 02

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$806,247 05	
Health	76,991 78	
Net payments to policy holders		\$883,238 83
Investigation and adjustment of claims		8,937 26
Commissions or brokerage		304,178 73
Interest and dividends to stockholders		30,000 00
Salaries, fees and compensation of officers and home office employes		133,174 18
Salaries and expenses of agents not paid by commissions		283,278 39
Medical examiners' fees and salaries		7,240 88
Rents		12,841 80
Taxes, licenses and insurance department fees		25,376 72
Legal expenses		7,958 93
Advertising		9,092 99
Printing and stationery		13,957 01
Postage and express		17,891 53
Miscellaneous expenditures		13,145 49
Total disbursements		\$1,750,312 74
Balance		\$929,809 28

LEDGER ASSETS.

Mortgage loans on real estate	\$268,440 05
Loans secured by collateral	175,000 00
Book value of stocks and bonds, excluding interest	206,356 38
Cash in office and in bank	72,820 39

Bills receivable	\$3,733 23
Agents' balances	63,183 89
Furniture and fixtures	15,341 38
Cash in hands of railroad treasurer in process of transmission	132,496 72
Total	\$937,396 04
Deduct ledger liabilities	7,586 76
Ledger assets	\$929,809 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$11,039 71	
Interest accrued on bonds	213 50	
Interest accrued on collateral loans	196 87	\$11,450 08
Gross premiums in course of collection	626,864 29	
Gross assets	\$1,568,123 65	

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$3,733 23
Furniture and fixtures	15,341 38
Book value of ledger assets over market value	15,000 00
Agents' balances	63,183 89
Total admitted assets	\$97,258 50
Total admitted assets	\$1,470,865 15

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No proofs.</i>	<i>Resisted by Company.</i>	
Accident	\$13,626 00	\$74,600 00	\$15,068 00	
Health	-	6,200 00	565 00	
Unpaid claims	\$13,626 00	\$80,800 00	\$15,633 00	\$110,059 00
Estimated expenses incident to settlement of unpaid claims				1,000 00
Unearned premiums on outstanding risks				810,733 23
Commissions due agents and brokers				126,656 36
Salaries and other miscellaneous expenses due or accrued				3,521 15
Cash capital			\$300,000 00	
Surplus over all liabilities			118,895 41	
Surplus to policy holders				\$418,895 41
Total liabilities				\$1,470,865 15

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1902	\$1,182,159 23	\$82,202 07
Written during the year	2,275,741 73	227,627 54
Totals	\$3,457,900 96	\$309,829 61
Expired and canceled	1,853,864 13	270,181 51
In force December 31, 1903	\$1,604,036 83	\$39,648 10
Deduct amount re-insured	22,218 47	-
Net premiums in force	\$1,581,818 36	\$39,648 10

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$5,750 62	\$2,153 59	\$2,193 59
Health	2,125 60	472 12	472 12
Totals	\$7,876 22	\$2,625 71	\$2,665 71

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, viz:		
Accident	\$237,069 76	
Health	27,870 09	
Liability	1,915,226 18	
Fidelity	57,660 49	
Net premium income.....		\$2,237,826 52
Interest on bonds and dividends on stocks	\$50,922 87	
Interest from all other sources.	4,430 21	55,353 08
Profit on sale or maturity of ledger assets.....		207 50
Total income.....		\$2,293,387 10
Ledger assets Dec. 31, 1902		1,674,433 12
Total		\$3,967,820 22

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$117,780 70	
Health	11,317 62	
Liability	727,606 15	
Fidelity	11,862 82	
Net payments to policy holders		\$868,567 29
Investigation and adjustment of claims		177,890 02
Commissions or brokerage		581,615 39
Salaries, fees and compensation of officers and home office employes		41,710 24
Salaries and expenses of agents not paid by commissions.....		14,981 94
Inspections		24,284 84
Rents		20,038 04
Taxes, licenses and insurance department fees		40,283 77
Legal expenses		8,632 32
Advertising		4,215 40
Printing and stationery		15,137 57
Postage and express		15,300 71
Furniture and fixtures		1,322 71

Loss on sale or maturity of ledger assets	\$138 00
Remitted to home office	156,497 14
Profit and loss	1,636 98
Total disbursements	<u>\$1,972,252 36</u>
Balance	<u>\$1,995,567 86</u>

LEDGER ASSETS.

Book value of bonds, excluding interest	\$1,983,968 80
Cash in office and in bank	2,719 06
Agents balances	12,253 43
Cash deposited with trustees	46,686 57
Total ledger assets	<u>\$1,995,567 86</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$15,561 66
Gross premiums in course of collection	423,832 65
Gross assets	<u>\$2,434,962 17</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$23,107 29
Book value of bonds over market value	24,400 05
Agents' balances	12,253 43
Total admitted assets	<u>\$59,760 77</u>
	<u>\$2,375,201 40</u>

LIABILITIES.

Losses and claims, viz:				
	<i>In Process of</i>	<i>By</i>	<i>Resisted</i>	
	<i>Adjustment.</i>	<i>Company.</i>	<i>For Policy</i>	
			<i>Holder's.</i>	
Accident	\$40,115 00	\$17,900 00	-	
Health	3,350 00	-	-	
Liability	74,070 00	2,400 00	\$377,850 00	
Fidelity	9,340 00	-	-	
Totals	<u>\$126,875 00</u>	<u>\$20,300 00</u>	<u>\$377,850 00</u>	
Deduct re-insurance	30 00	-	600 00	
Net unpaid claims	\$126,845 00	\$20,300 00	\$377,250 00	\$524,395 00
Unearned premiums on outstanding risks				932,531 94
Commissions due agents and brokers				104,546 18
Special reserve, liability department				100,000 00
Deposit capital			\$200,000 00	
Surplus over all liabilities			513,728 28	
Surplus to policy holders				<u>\$713,728 28</u>
Total liabilities				<u>\$2,375,201 40</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1902.	\$203,399 33	\$17,948 73
Written during the year.	294,618 12	38,375 28
Totals	\$498,017 45	\$56,324 01
Expired and canceled	277,191 48	25,505 11
In force December 31, 1903	\$220,825 97	\$30,818 90
Deduct amount re-insured	2,451 71	75 00
Net premiums in force	\$218,374 26	\$30,743 90
	<i>Liability.</i>	<i>Fidelity.</i>
In force December 31, 1902.	\$1,433,515 83	\$50,696 22
Written during the year.	2,150,529 72	80,812 18
Totals	\$3,584,045 55	\$131,508 40
Expired and canceled	2,051,861 30	71,821 14
In force December 31, 1903.	\$1,532,184 25	\$59,687 26
Deduct amount re-insured	972 13	209 56
Net premiums in force	\$1,531,212 12	\$59,477 70

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$3,357 37	\$908 67	\$708 67
Health	152 00	-	-
Liability	8,076 86	2,620 21	985 21
Fidelity	1,609 54	-	-
Totals	\$13,195 77	\$3,228 88	\$1,693 88

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, \$500,000.

INCOME.

Net premiums received, viz:

Accident	\$1,286,286 32	
Health	446,352 00	
Liability	1,903,006 76	
Fidelity	291,709 78	
Plate glass	270,892 67	
Steam boiler	335,501 74	
Burglary	415,311 91	
Net premium income		\$4,949,061 18
Interest on collateral loans	\$4,217 50	
Interest on bonds and dividends on stocks	156,165 37	
Interest from all other sources	5,595 12	
Rents—including company's own occupancy	68,175 96	234,153 95
Profit on sale or maturity of ledger assets		101,131 25
Total income		\$5,284,346 38
Ledger assets Dec. 31, 1902		4,223,168 66
Total		\$9,507,515 04

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident	\$434,066 19	
Health	198,652 94	
Liability	849,782 58	
Fidelity	64,041 66	
Plate glass	83,008 48	
Steam boiler	28,689 40	
Burglary	164,517 47	
Net payments to policy holders		\$1,813,758 72
Investigation and adjustment of claims		245,817 42
Commissions or brokerage		1,313,480 20
Interest and dividends to stockholders		77,500 00
Salaries, fees and compensation of officers and home office employes		330,546 99
Salaries and expenses of agents not paid by commissions		210,799 69
Medical examiners' fees and salaries		3,086 50
Inspections		165,549 16
Rents—including company's own occupancy		39,182 77
Repairs and expenses on real estate		38,438 97
Taxes on real estate		7,702 60

* Increase of paid up capital during the year from surplus, \$250,000.

All other taxes, licenses and insurance department fees	\$76,637 79
Legal expenses	8,454 04
Advertising	16,936 23
Printing and stationery	43,094 02
Postage and express	10,993 71
Furniture and fixtures	7,481 80
Loss on sale or maturity of ledger assets	6,473 75
Miscellaneous expenditures.....	57,263 99
Total disbursements	\$4,473,198 35
Balance	\$5,034,316 69

LEDGER ASSETS.

Book value of real estate	\$619,613 01
Loans secured by collateral.....	175,000 00
Book value of stocks and bonds, excluding interest.....	4,029,066 53
Cash in office and in bank	229,698 69
Bills receivable	526 53
Total	\$5,053,904 76
Deduct ledger liabilities.	19,588 07
Ledger assets	\$5,034,316 69

NON-LEDGER ASSETS.

Interest accrued on bonds	\$2,625 39	
Interest accrued on collateral loans	873 62	
Interest accrued on other assets	4,918 72	
Rents accrued on company's property	1,198 43	\$9,616 16
Market value of stocks and bonds over book value	148,543 47	
Gross premiums in course of collection	647,569 75	
Reinsurance reserve deposit (cash in company's possession).....	41,753 95	
Gross assets	\$5,881,800 02	

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$526 53	
Gross premiums in course of collection—written prior to Oct. 1	88,919 74	\$89,446 27
Total admitted assets	\$5,792,353 75	

LIABILITIES.

Losses and claims, viz:					
	<i>In Process of</i>	<i>Reported.</i>	<i>By</i>	<i>Resisted</i>	
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Company.</i>	<i>For Policy</i>	
				<i>Holders.</i>	
Accident.....	\$122,625 50	\$39,200 00	\$82,014 50	-	
Health	4,802 00	-	3,430 00	-	
Liability	134,617 50	-	-	\$527,800 00	
Fidelity	8,772 81	12,500 00	10,693,74	26,976 00	
Plate glass	9,528 15	493 45	-	-	
Steam boiler	39,284 85	-	-	332 50	
Burglary	22,116 15	-	4,369 46	-	
Totals	\$341,746 96	\$52,193 45	\$100,507 70	\$555,108 50	
Deduct re-insurance....	16,914 00	-	1,875 00	2,200 00	
Net unpaid claims.....	\$324,832 96	\$52,193 45	\$98,632 70	\$552,908 50	\$1,028,567 61

Estimated expenses incident to settlement of unpaid claims	\$84,830	19
Unearned premiums on outstanding risks	2,562,567	06
Commissions due agents and brokers	155,113	37
Salaries and other miscellaneous expenses due or accrued	47,482	21
Contingent fund	250,000	00
Cash capital	\$500,000	00
Surplus over all liabilities	1,163,793	31
Surplus to policy holders	\$1,663,793	31
Total liabilities	\$5,792,353	75

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$1,188,318	\$389,869	\$1,531,175
Written during the year	1,987,883	846,912	2,345,312
Totals	\$3,176,201	\$1,236,782	\$3,876,487
Expired and canceled	1,859,395	711,414	2,317,072
In force December 31, 1903	\$1,316,806	\$925,367	\$1,559,415
Deduct amount re-insured	116	-	4,183
Net premiums in force	\$1,316,690	\$925,367	\$1,555,231
		<i>Fidelity.</i>	<i>Plate Glass.</i>
In force December 31, 1902		\$289,161	\$260,096
Written during the year		336,025	316,905
Totals		\$625,176	\$577,002
Expired and canceled		331,745	304,122
In force December 31, 1903		\$293,430	\$272,879
Deduct amount re-insured		783	100
Net premiums in force		\$292,646	\$272,779
		<i>Steam</i>	<i>Burglary.</i>
		<i>Boiler.</i>	
In force December 31, 1902		\$601,088	\$405,463
Written during the year		459,707	525,340
Totals		\$1,060,796	\$930,804
Expired and canceled		414,364	478,649
In force December 31, 1903		\$645,432	\$452,154
Deduct amount re-insured		-	780
Net premiums in force		\$646,432	\$451,373

BUSINESS IN MAINE.

	<i>Premiums</i> <i>Received.</i>	<i>Losses</i> <i>Paid.</i>	<i>Losses</i> <i>Incurred.</i>
Accident	\$6,027	\$623	\$623
Health	962	340	340
Liability	13,423	5,244	5,244
Fidelity	1,160	-	-
Plate glass	1,283	390	390
Steam boiler	4,122	-	-
Burglary	2,257	-	-
Totals	\$29,238	\$6,599	\$6,599

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, viz:		
Fidelity	}	\$1,308,024 37
Surety		
Interest on bonds and dividends on stocks	\$194,980 01	
Rents	45,728 19	240,708 20
Commissions, safe deposit department		7,883 05
Total income		\$1,556,615 62
Ledger assets Dec. 31, 1902		5,687,758 63
Total		\$7,244,374 25

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity	}	\$466,352 87
Surety		
Commissions or brokerage		356,613 64
Interest and dividends to stockholders		279,998 25
Salaries, fees and compensation of officers and home office employes		107,750 24
Salaries and expenses of agents not paid by commissions		54,882 39
Inspections, auditing and adjusting		57,259 57
Rents		10,569 09
Repairs and expenses on real estate		14,274 41
Taxes on real estate		37,417 35
All other taxes, licenses and insurance department fees		29,200 90
Legal expenses		31,643 02
Advertising		9,233 77
Printing and stationery		16,172 31
Postage and express		11,565 18
Furniture and fixtures		4,156 63
Miscellaneous expenditures		29,069 02
Total disbursements		\$1,516,158 64
Balance		\$5,728,215 61

LEDGER ASSETS.

Book value of real estate	\$670,000 00
Book value of stocks and bonds, excluding interest	4,706,938 75
Cash in office and in bank	351,276 86
Total ledger assets	\$5,728,215 61

NON-LEDGER ASSETS.

*Gross premiums in course of collection	\$95,507 36
Gross assets	<u>\$5,823,722 97</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value	\$36,455 75
Total admitted assets	<u>\$5,787,267 22</u>

LIABILITIES.

Losses and claims, viz:					
	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted For Policy Holders.</i>	
Fidelity	} \$724 32	\$45,766 66	\$59,664 73	\$132,606 20	
Surety					
Unpaid claims					\$288,761 91
Unearned premiums on outstanding risks					701,278 18
Cash capital				\$2,000,000 00	
Surplus over all liabilities				<u>2,797,227 13</u>	
Surplus to policy holders					<u>\$4,797,227 13</u>
Total liabilities					<u>\$5,787,267 22</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1902	\$915,140 99	\$519,454 74
Written during the year	<u>1,003,416 54</u>	<u>328,991 51</u>
Totals	\$1,918,557 53	\$848,446 25
Expired and canceled	<u>1,009,436 00</u>	<u>355,011 42</u>
In force December 31, 1903	\$909,121 53	\$493,434 83

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Incurred.</i>
Fidelity	\$2,029 95	\$180 00
Surety	<u>2,726 75</u>	-
Totals	\$4,756 70	\$180 00
* Gross premiums in course of collection	\$124,732 88	
Less unpaid commissions	<u>29,225 52</u>	
Net premiums in course of collection	\$95,507 36	

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, viz:

Accident	}	\$178,214 31	
Health			
Liability.....		174,933 84	
Burglary		36,638 24	
Net premium income.....			\$389,786 39
Interest on mortgage loans		\$1,509 37	
Interest on bonds and dividends on stocks		11,888 50	
Interest from all other sources.....		318 10	
Rents—including company's own occupancy.....		6,440 00	20,155 97
Profit on sale or maturity of ledger assets.....			52 50
Agency contingent deposit forfeited			5,000 00
Bank loan			10,574 53
Total income.....			\$425,569 39
Ledger assets Dec. 31, 1902			498,325 64
Total.....			\$923,895 03

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident	}	\$60,448 38	
Health			
Liability.....		45,370 67	
Burglary		9,487 31	
Net payments to policy holders			\$115,306 36
Investigation and adjustment of claims			29,840 41
Commissions or brokerage			116,992 49
Salaries, fees and compensation of officers and home office employes			32,575 45
Medical examiners' fees and salaries			1,491 00
Inspections			1,939 79
Rents—including company's own occupancy			6,455 00
Repairs and expenses on real estate			241 00
Taxes on real estate			1,021 88
All other taxes, licenses and insurance department fees			7,812 03
Legal expenses.....			804 79
Advertising			306 00
Printing and stationery			9,278 53
Postage and express			6,191 08
Furniture and fixtures			3,587 64

Miscellaneous expenditures	\$7,225 1
Remitted to home office	24,747 50
Total disbursements	<u>\$365,816 06</u>
Balance	\$558,078 97

LEDGER ASSETS.

Book value of real estate	\$98,441 65
Mortgage loans on real estate	36,000 00
Book value of stocks and bonds, excluding interest	427,438 25
Cash in bank	2,199 07
Total ledger assets.....	<u>\$558,078 97</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$314 45
Interest accrued on bonds	3,666 66
Interest accrued on other assets.	65 00
Gross premiums in course of collection	50,222 35
Gross assets.	<u>\$612,347 43</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$1,388 92
Book value of bonds and stocks over market value.	29,732 00
Total admitted assets	<u>\$31,120 92</u>

LIABILITIES.

Losses and claims, viz :				
	<i>In Process of</i>	<i>By</i>	<i>Resisted</i>	
	<i>Adjustment.</i>	<i>Company.</i>	<i>For Policy</i>	
			<i>Holder.</i>	
Accident	\$10,447 00	\$2,250 00	-	
Health	-	-	\$66,535 00	
Liability	-	-	-	
Burglary	1,600 00	5 00	-	
Unpaid claims	<u>\$12,047 00</u>	<u>\$2,255 00</u>	<u>\$66,535 00</u>	\$80,837 00
Estimated expenses incident to settlement of unpaid claims				2,200 00
Unearned premiums on outstanding risks.				160,123 80
Commissions due agents and brokers				11,748 66
Salaries and other miscellaneous expenses due or accrued				4,602 32
Due and to become due for borrowed money.....				10,574 53
Deposit capital.			\$250,000 00	
Surplus over all liabilities.....			<u>61,140 20</u>	
Surplus to policy holders				<u>\$311,140 20</u>
Total liabilities				<u>\$581,226 51</u>

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>	<i>Burglary.</i>
In force December 31, 1902	\$120,662 47	\$186,968 76	\$31,566 90
Written during the year	213,797 93	225,587 41	45,470 41
Totals	\$334,460 40	\$412,556 17	\$77,037 31
Expired and canceled	201,884 09	254,191 90	40,338 17
In force December 31, 1903	\$132,576 31	\$158,364 27	\$36,699 14
Deduct amount re-insured	5,120 83	3,258 24	385 70
Net premiums in force	\$127,455 48	\$155,106 03	\$36,313 44

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$7,517 11	\$6,640 61	\$6,923 61
Health			
Liability	3,303 94	77 00	417 00
Burglary	62 93	-	-
Totals	\$10,883 98	\$6,717 61	\$7,340 61

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, viz:		
Accident	\$166,982 65	
Health	17,803 50	
Net premium income		\$184,786 15
Interest on bonds and dividends on stocks	\$7,378 40	
Interest from all other sources	445 07	7,823 47
Income from all other sources		1,537 82
Total income		\$194,147 44
Ledger assets Dec. 31, 1902		225,719 11
Total		\$419,866 55

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident ..	\$61,099 81	
Health	2,681 61	
Net payments to policy holders		\$63,781 42
Commissions or brokerage		59,460 49
Interest and dividends to stockholders		6,250 00
Salaries, fees and compensation of officers and home office employes		22,649 34
Salaries and expenses of agents not paid by commissions		720 00
Medical examiners' fees and salaries		1,287 00
Rents		1,916 67
Taxes, licenses and insurance department fees		3,963 60
Legal expenses		694 14
Advertising		388 55
Printing and stationery		3,296 45
Postage and express		1,410 27
Furniture and fixtures		162 63
Profit and loss		325 25
Return premiums		2,513 43
Miscellaneous expenditures		7,012 13
Total disbursements		\$175,771 37
Balance		\$244,095 18

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$203,761 67	
Cash in office and in bank	40,333 51	
Total ledger assets		\$244,095 18

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,717 67	
Interest due and accrued on other assets.....	54 89	\$1,772 56
Gross premiums in course of collection.....		20,301 80
Gross assets		\$266,169 54

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$2,059 75	
Book value of bonds and stocks over market value.....	1,566 67	\$3,626 42
Total admitted assets		\$262,543 12

LIABILITIES.

Losses and claims, viz :

	<i>Reported, No Proofs.</i>	<i>Resisted by Company.</i>	
Accident	\$2,710 75	\$2,825 00	
Health	377 92	-	
Unpaid claims.	\$3,088 67	\$2,625 00	\$5,713 67
Unearned premiums on outstanding risks.....			\$4,017 31
Commissions due agents and brokers.....			5,655 03
Cash capital		\$125,000 00	
Surplus over all liabilities.....		42,157 11	
Surplus to policy holders			\$167,157 11
Total liabilities			\$262,543 12

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1902.....	\$158,835 95	-
Written during the year	218,444 60	\$23,320 00
Totals	\$377,280 55	\$23,320 00
Expired and canceled.....	228,193 18	4,372 75
In force December 31, 1903	\$149,087 37	\$18,947 25

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$1,109 14	\$617 68	\$617 68
Health	18 00	-	-
Totals.....	\$1,127 14	\$617 68	\$617 68

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)		\$204,910 36
Interest on bonds and dividends on stocks.....	\$43,027 23	
Interest from all other sources	3,251 44	
Rents—including company's own occupancy.....	3,661 41	49,943 08
Appreciation in book value of securities		2,168 66
Total income.....		\$257,022 10
Ledger assets Dec. 31, 1902		1,134,823 93
Total		\$1,391,846 03

DISBURSEMENTS.

Net amount paid for losses and claims (fidelity)		\$26,857 43
Investigation and adjustment of claims		11,801 34
Commissions or brokerage		7,553 82
Interest and dividends to stockholders		24,363 00
Salaries, fees and compensation of officers and home office employes		42,312 37
Salaries and expenses of agents not paid by commissions		21,433 36
Inspections.....		12,239 69
Rents—including company's own occupancy.....		7,148 12
Repairs and expenses on real estate.....		1,109 72
Taxes on real estate.....		671 44
All other taxes, licenses and insurance department fees.....		5,972 69
Legal expenses		1,233 34
Advertising		1,013 19
Printing and stationery		3,069 67
Postage and express		5,512 07
Miscellaneous expenditures.....		2,613 64
Total disbursements.....		\$174,914 89
Balance		\$1,216,931 14

LEDGER ASSETS.

Book value of real estate	\$63,350 00
Mortgage loans on real estate	350 00
Book value of stocks and bonds, excluding interest	1,035,111 17
Cash in office and in bank	114,483 42
Furniture and safes.....	3,636 55
Total ledger assets	\$1,216,931 14

NON-LEDGER ASSETS.

Interest accrued on bonds	\$6,150 07	
Interest accrued on other assets.....	1,200 00	\$7,350 07
Gross premiums in course of collection		8,433 14
Gross assets.....		<u>\$1,232,714 35</u>

DEDUCT ASSETS NOT ADMITTED.

Fixtures and safes	\$3,636 55	
Book value of stocks and bonds over market value	31,360 00	\$34,996 55
Total admitted assets.....		<u>\$1,197,717 80</u>

LIABILITIES.

Losses and claims, viz :	<i>In Process of</i>	<i>Reported.</i>	<i>Resisted by</i>	
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Company.</i>	
Fidelity.....	\$14,138 00	\$3,229 00	\$27,174 00	
Deduct re-insurance	2,433 00	893 00	13,587 00	
Net unpaid claims.....	\$11,705 00	\$2,336 00	\$13,587 00	\$27,628 00
Unearned premiums on outstanding risks				111,089 31
Commissions due agents and brokers.....				421 65
Salaries and other miscellaneous expenses due or accrued.....				6,290 00
Deposit capital.			\$304,600 00	
Surplus over all liabilities			<u>747,688 84</u>	
Surplus to policy holders				<u>\$1,052,288 84</u>
Total liabilities				<u>\$1,197,717 80</u>

EXHIBIT OF PREMIUMS.

In force Dec. 31, 1902.....	<i>Fidelity.</i>	\$209,975 25
Written during the year		262,393 18
Total		<u>\$472,368 43</u>
Expired and canceled.		222,284 01
In force December 31, 1903		<u>\$250,584 42</u>
Deduct amount re-insured.....		28,405 80
Net premiums in force		<u>\$222,178 62</u>

BUSINESS IN MAINE.

Fidelity	<i>Premiums</i>	
	<i>Received.</i>	\$805 68

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

CHARLES M. BEACH, *Vice-President.*

J. B. PIERCE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (steam boiler)		\$1,304,254 36
Interest on mortgage loans	\$31,574 01	
Interest on bonds and dividends on stocks	95,683 27	
Interest from all other sources	3,770 69	
Rents	783 47	131,811 44
Profit on sale or maturity of ledger assets		18,219 22
Special inspections and expert mechanical service		10,028 61
Total income		\$1,464,313 63
Ledger assets Dec. 31, 1902		2,640,082 73
Total		\$4,104,396 36

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler)	\$157,154 67
Commissions or brokerage	336,503 68
Interest and dividends to stockholders	60,000 00
Salaries, fees and compensation of officers and home office employes	57,900 00
Salaries and expenses of agents not paid by commissions	138,248 85
Inspections	480,724 10
Rents—including company's own occupancy	5,500 00
Repairs and expenses on real estate	697 79
Taxes on real estate	328 67
All other taxes, licenses and insurance department fees	39,570 20
Legal expenses	1,421 74
Advertising	10,552 38
Printing and stationery	17,938 42
Postage and express	2,955 40
Furniture and fixtures	1,775 22
Loss on sale or maturity of ledger assets	1,871 75
Total disbursements	\$1,313,142 87
Balance	\$2,791,253 94

LEDGER ASSETS.

Book value of real estate.....	\$19,090 00
Mortgage loans on real estate	717,520 00
Book value of stocks and bonds, excluding interest	1,916,179 16
Cash in office and in bank	138,464 33
Total ledger assets.....	\$2,791,253 49

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$17,814 14
Market value of stocks and bonds over book value.	100,969 84
Gross premiums in course of collection	336,550 71
Gross assets	\$3,245,588 18

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.	\$118,773 05	
Excess of market value of special deposits over liabilities	4,650 03	\$123,423 08
Total admitted assets.....		\$3,122,165 10

LIABILITIES.

Losses and claims, viz:		
Steam boiler (In process of adjustment)	\$20,415 03	
Unearned premiums on outstanding risks.....	1,851,355 78	
Commissions due agents and brokers	32,516 64	
Cash capital	\$500,000 00	
Surplus over all liabilities	717,877 65	
Surplus to policy holders		\$1,217,877 65
Total liabilities		\$3,122,165 10

EXHIBIT OF PREMIUMS.

		<i>Steam Boiler.</i>
In force December 31, 1902	\$3,358,269 94	
Written during the year	1,461,988 59	
Total ..	\$4,820,258 53	
Expired and canceled	1,298,111 22	
In force December 31, 1903 ..	\$3,522,147 31	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Steam boiler	\$11,920 52	\$481 34	\$484 98

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)		\$433,525 09
Interest on bonds and dividends on stocks	\$14,961 43	
Rents	14,202 65	29,164 08
Total income		\$462,689 17
Ledger assets Dec. 31, 1902		610,420 55
Total		\$1,073,109 72

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)	\$138,613 41
Commissions or brokerage	142,705 83
Interest and dividends to stockholders	40,000 00
Salaries, fees and compensation of officers and home office employes	50,764 80
Salaries and expenses of agents not paid by commissions	1,411 08
Rents	1,134 55
Repairs and expenses on real estate	4,577 25
Taxes on real estate	4,972 62
All other taxes, licenses and insurance department fees	12,465 98
Legal expenses	179 23
Advertising	3,290 22
Printing and stationery	3,302 91
Postage and express	4,521 81
Furniture and fixtures	160 25
Miscellaneous expenditures	5,121 40
Total disbursements	\$413,221 34
Balance	\$659,888 38

LEDGER ASSETS.

Book value of real estate ..	\$245,763 18
Book value of stocks and bonds, excluding interest	382,024 94
Cash in office and in bank	32,100 26
Total ledger assets	\$659,888 38

NON-LEDGER ASSETS.

Market value of real estate over book value		\$19,236 82
Market value of stocks and bonds over book value		18,382 02
Gross premiums in course of collection		73,151 11
Salvage glass on hand.....		5,171 76
Sundry accounts.....		120 00
Gross assets.....		<u>\$775,950 09</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$1,559 16	
Salvage glass on hand.....	5,171 76	
Sundry accounts.....	120 00	\$6,850 92
Total admitted assets		<u>\$769,099 17</u>

LIABILITIES.

Losses and claims, viz:		
Plate glass (in process of adjustment).....		\$3,155 21
Unearned premiums on outstanding risks.....		239,466 41
Commissions due agents and brokers		17,897 99
Salaries and other miscellaneous expenses due or accrued.....		10,813 93
Cash capital	\$250,000 00	
Surplus over all liabilities	247,765 63	
Surplus to policy holders.....		<u>\$497,765 63</u>
Total liabilities		<u>\$769,099 17</u>

EXHIBIT OF PREMIUMS.

		<i>Plate Glass.</i>
In force December 31, 1902		\$468,417 68
Written during the year		456,309 78
Total		<u>\$924,727 46</u>
Expired and canceled		451,387 52
In force December 31, 1903		<u>\$473,339 94</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass	\$2,495 93	\$611 92	\$593 08

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, viz:		
Accident.....	\$161,171 98	
Liability.....	1,033,819 96	
Net premium income.....		\$1,194,991 94
Interest on bonds and dividends on stocks.....	\$37,225 51	
Interest from all other sources.....	1,644 74	38,870 25
Total income.....		\$1,233,862 19
Ledger assets Dec. 31, 1902.....		1,200,398 73
Total.....		\$2,434,260 92

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$100,609 92	
Liability.....	372,811 52	
Net payments to policy holders.....		\$473,421 44
Investigation and adjustment of claims.....		134,765 47
Commissions or brokerage.....		322,406 55
Salaries, fees and compensation of officers and home office employes		55,989 12
Salaries and expenses of agents not paid by commissions.....		12,314 24
Inspections.....		8,223 12
Rents.....		6,471 97
Taxes, licenses and insurance department fees.....		17,348 75
Legal expenses.....		2,630 42
Advertising.....		3,501 55
Printing and stationery.....		10,347 93
Postage and express.....		3,469 49
Furniture and fixtures.....		1,590 06
Miscellaneous expenditures.....		17,829 82
Remitted to home office.....		46,507 18
Total disbursements.....		\$1,116,767 11
Balance.....		\$1,317,493 81

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$1,192,062 89
Cash in office and in bank.....	125,430 92
Total ledger assets.....	\$1,317,493 81

NON-LEDGER ASSETS.

Interest accrued on bonds		\$13,184 81
Gross premiums in course of collection		207,943 82
Gross assets		<u>\$1,538,622 44</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$14,199 98	
Book value of ledger assets over market value.	45,520 11	\$59,720 09
Total admitted assets		<u>\$1,478,902 35</u>

LIABILITIES.

Losses and claims, viz:

	<i>Reported. No Proofs.</i>	<i>Resisted by Company.</i>	
Accident	\$16,963 36	\$7,675 00	
Liability	-	5,200 00	
Unpaid claims	<u>\$16,963 36</u>	<u>\$12,875 00</u>	\$29,838 36
Special reserve for unpaid losses			355,950 00
Unearned premiums on outstanding risks			461,531 49
Commissions due agents and brokers			52,901 71
Salaries and other miscellaneous expenses due or accrued			3,931 73
Due for re-insurance			3,852 81
Reserve for state fees and taxes			20,000 00
Contingent reserve (Liability department)			100,000 00
Deposit capital	\$200,000 00		
Surplus over all liabilities	250,896 25		
Surplus to policy holders			<u>\$450,896 25</u>
Total liabilities			<u>\$1,478,902 35</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>
In force December 31, 1902	\$133,757 03	\$798,934 74
Written during the year	199,798 52	1,199,406 83
Totals	<u>\$333,555 55</u>	<u>\$1,998,341 57</u>
Expired and canceled	208,508 95	1,212,170 49
In force December 31, 1903	\$125,046 60	\$786,171 08

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$191 00	\$11 25	\$11 25
Liability	2,377 06	510 32	510 32
Totals	<u>\$2,568 06</u>	<u>\$521 57</u>	<u>\$521 57</u>

MARYLAND CASUALTY COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*JAMES F. MITCHELL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net premiums received, viz:

Accident	\$236,533 33	
Health	27,876 72	
Liability	1,329,996 04	
Plate glass	105,848 58	
Steam boiler	81,665 23	
Burglary	58,777 01	
Sprinkler	54,915 58	
Net premium income		\$1,895,612 49
Interest on bonds and dividends on stocks	\$92,146 71	
Interest from all other sources	363 62	
Rents	5,487 87	97,998 20
Profit on sale or maturity of ledger assets		3,890 59
Inspections		56,856 10
Total income		\$2,054,357 38
Ledger assets Dec. 31, 1902		2,439,851 35
Total		\$4,494,208 73

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident	\$131,134 00	
Health	18,947 10	
Liability	444,167 54	
Plate glass	46,305 36	
Steam boiler	6,373 96	
Burglary	6,719 47	
Sprinkler	11,294 82	
Net payments to policy holders		\$664,942 25
Investigation and adjustment of claims		230,409 09
Commissions or brokerage		512,252 67
Interest and dividends to stockholders		93,750 00
Salaries, fees and compensation of officers and home office employes		79,010 91
Salaries and expenses of agents not paid by commissions		95,833 56
Inspections		48,221 74

Rents	\$5,806 72
Repairs and expenses on real estate	6,299 57
Taxes, licenses and insurance department fees	43,819 41
Advertising	8,626 91
Printing and stationery	8,925 23
Postage and express	3,996 53
Furniture and fixtures	2,898 88
Miscellaneous expenditures	13,369 20
Total disbursements	\$1,818,162 67
Balance	\$2,676,046 06

LEDGER ASSETS.

Book value of real estate	\$255,500 00
Book value of stocks and bonds, excluding interest	2,252,563 28
Cash in office and in bank	50,100 56
Bills receivable	6,681 16
Furniture	100 00
Agents' balances	11,101 06
Ground rent	100,000 00
Total ledger assets	\$2,676,046 06

NON-LEDGER ASSETS.

Interest accrued on bonds	\$11,496 25
Net premiums in course of collection	295,001 80
Gross assets	\$2,982,544 11

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$6,681 16
Furniture and fixtures	100 00
Book value of ledger assets over market value	5,636 81
Agents' debit balances	11,304 37
Total admitted assets	\$2,958,821 77

LIABILITIES.

Losses and claims, viz:					
	<i>In Process of</i>	<i>Reported.</i>	<i>By</i>	<i>Resisted</i>	
	<i>Adjusted.</i>	<i>No proofs.</i>	<i>Company.</i>	<i>For Policy</i>	
	<i>Adjusted.</i>			<i>Holder's.</i>	
Accident.....	\$3,700 77	-	\$22,891 25	\$15,125 00	-
Health	677 78	-	1,315 00	100 00	-
Liability	-	\$83,269 12	-	-	\$355,948 31
Plate glass..	3,863 22	-	2,495 00	-	-
Steam boiler	-	-	7,275 00	800 00	-
Burglary	-	2,838 00	-	-	-
Sprinkler....	-	-	1,800 00	500 00	-
Unpaid claims..	\$8,241 77	\$86,107 12	\$35,776 25	\$16,525 00	\$355,948 31
Special reserve for unpaid losses					100,000 00
Unearned premiums on outstanding risks					782,830 24
Cash capital					\$750,000 00
Surplus over all liabilities					823,393 08
Surplus to policy holders					\$1,573,393 08
Total liabilities					\$2,958,821 77

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$176,984 86	\$34,037 73	\$1,006,236 90
Written during the year	310,290 85	37,418 52	1,602,841 83
Totals	\$487,275 71	\$71,456 25	\$2,699,078 73
Expired and canceled	287,768 29	46,259 22	1,755,125 02
In force December 31, 1903	\$199,507 42	\$25,197 03	\$943,953 71
Deduct amount re-insured	8,503 38	-	2,472 45
Net premiums in force	\$191,004 04	\$25,197 03	\$941,481 26
		<i>Plate Glass</i>	<i>Steam Boiler.</i>
In force December 31, 1902		\$112,293 69	\$132,034 43
Written during the year		133,604 81	100,168 12
Totals		\$245,898 50	\$232,202 55
Expired and canceled		135,968 69	84,346 00
In force December 31, 1903.		\$108,929 81	\$147,856 55
Deduct amount re-insured		27 45	-
Net premiums in force		\$108,902 36	\$147,856 55
		<i>Burglary.</i>	<i>Sprinkler</i>
In force December 31, 1902		\$10,827 78	\$55,642 75
Written during the year		91,597 91	68,205 57
Totals		\$102,425 69	\$123,848 32
Expired and canceled		24,088 20	66,234 08
In force December 31, 1903		\$78,337 49	\$57,614 24
Deduct amount re-insured		7,556 20	80 00
Net premiums in force		\$70,781 29	\$57,534 24

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$1,963 64	\$2,010 91	\$2,010 91
Health	488 72	259 23	259 23
Liability	17,167 85	19,907 61	19,907 61
Plate glass	503 83	99 77	99 77
Steam boiler	860 55	-	-
Burglary	290 33	-	-
Totals	\$21,274 92	\$22,277 52	\$22,277 52

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)		\$343,156 30
Interest on bonds and dividends on stocks....	\$17,213 43	
Interest from all other sources.....	1,078 28	18,291 71
Total income		\$361,448 01
Ledger assets Dec. 31, 1902		486,107 81
Total		\$847,555 82

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)	\$116,041 48
Commissions or brokerage.....	120,669 91
Interest and dividends to stockholders.....	20,000 00
Salaries, fees and compensation of officers and home office employes	42,500 40
Salaries and expenses of agents not paid by commissions.....	4,617 79
Rents	6,434 90
Taxes, licenses and insurance department fees	10,097 75
Legal expenses.....	94 54
Advertising.....	2,602 63
Printing and stationery.	3,817 74
Postage and express	1,842 57
Furniture and fixtures.....	62 50
Loss on sale or maturity of ledger assets	3,634 68
Miscellaneous expenditures	6,300 21
Total disbursements	\$338,717 10
Balance ..	\$508,838 72

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest..	\$479,231 93
Cash in office and in bank	29,606 79
Total ledger assets.	\$508,838 72

NON-LEDGER ASSETS.

Interest accrued on bonds..	\$3,416 65
Market value of stocks and bonds over book value	18,623 07
Gross premiums in course of collection	58,363 95
Plate glass on hand	1,871 59
Accounts due for glass sold.	699 10
Gross assets.	<u>\$591,813 08</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$8,182 78
Total admitted assets	<u>\$583,630 30</u>

LIABILITIES.

Losses and claims, viz:	
Plate glass (in process of adjustment)	\$4,472 97
Unearned premiums on outstanding risks.	177,990 17
Commissions due agents and brokers	16,727 06
Cash capital.	\$200,000 00
Surplus over all liabilities	<u>184,440 10</u>
Surplus to policy holders.	\$384,440 10
Total liabilities.	<u>\$583,630 30</u>

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1902	\$332,319 68
Written during the year	399,825 12
Total.	<u>\$732,144 80</u>
Expired and canceled	376,164 46
In force December 31, 1903.	<u>\$355,980 34</u>

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>
Plate glass.	\$687 03	\$142 34	\$132 34

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, viz:		
Fidelity.....	}	\$848,508 84
Surety.....		
Interest on mortgage loans.....	\$95 22	
Interest on bonds and dividends on stocks.....	35,688 75	
Interest from all other sources.....	1,715 33	
Rents.....	6,328 80	43,828 10
Profit on sale or maturity of ledger assets.....		375 00
Trust funds.....		9,244 37
Suspense account.....		10,899 39
Total income.....		\$912,855 70
Ledger assets Dec. 31, 1902.....		1,593,159 66
Total.....		\$2,506,015 36

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	}	\$256,488 27
Surety.....		
Investigation and adjustment of claims.....		37,236 13
Commissions or brokerage.....		138,367 15
Interest and dividends to stockholders.....		50,000 00
Salaries, fees and compensation of officers and home office employes.....		128,627 55
Salaries and expenses of agents not paid by commissions.....		57,250 23
Compensation of resident vice-presidents and consulting attorneys.....		11,392 26
Inspections.....		8,375 60
Rents.....		12,926 63
Repairs and expenses on real estate.....		1,975 89
Taxes on real estate.....		2,166 61
All other taxes, licenses and insurance department fees.....		17,034 20
Advertising.....		1,981 75
Printing and stationery.....		25,132 71
Postage and express.....		18,648 14
Furniture and fixtures.....		2,688 69
Miscellaneous expenditures.....		28,998 43
Total disbursements.....		\$799,290 27
Balance.....		\$1,706,725 09

LEDGER ASSETS.

Book value of real estate.....	\$153,008 55
Mortgage loans on real estate.....	4,916 35
Book value of stocks and bonds, excluding interest.....	1,182,309 50
Cash in office and in bank.....	318,243 03

Equipment	\$27,005 83	
Advanced on contracts (secured)	21,099 76	
Tax bills	142 07	
Total ledger assets		\$1,706,725 09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$168 06	
Interest accrued on bonds	6,533 33	\$6,701 39
Gross premiums in course of collection		123,000 20
Gross assets		\$1,836,426 68

DEDUCT ASSETS NOT ADMITTED.

Equipment	\$27,005 83	
Gross premiums in course of collection—written prior to Oct. 1	32,566 19	
Book value of ledger assets over market value	158,983 30	
Tax bills	142 07	
Advanced on contracts	6,173 58	\$224,870 97
Total admitted assets		\$1,611,555 71

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted by Company.</i>	
Fidelity	\$29,248 09	\$28,996 35	
Surety	16,694 15	49,839 21	
Totals	\$45,942 24	\$78,835 56	
Deduct re-insurance	3,621 46	18,374 85	
Net unpaid claims	\$42,320 78	\$60,460 71	\$102,781 49
Unearned premiums on outstanding risks			443,977 90
Commissions due agents and brokers			13,565 10
Due for return premiums			1,439 78
Suspense account			7,044 16
Trust funds			120,730 45
Contingent reserve fund			200,000 00
Cash capital		\$500,000 00	
Surplus over all liabilities		221,966 83	
Surplus to policyholders			\$721,966 83
Total liabilities			\$1,611,555 71

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force Dec. 31, 1902	\$385,386 93	\$363,959 39
Written during the year	603,006 58	440,175 68
Totals	\$988,393 51	\$804,135 07
Expired and canceled	556,694 60	312,820 57
In force December 31, 1903	\$431,698 91	\$491,314 50
Deduct amount re-insured	19,909 42	15,148 19
Net premiums in force	\$411,789 49	\$476,166 31

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Fidelity	\$381 00	\$35 03	\$35 03
Surety			

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, viz:

Accident	}	\$103,082 90	
Health			
Liability		331,084 78	
Plate glass		6,752 68	
Burglary		82,167 93	
Net premium income			\$523,088 29
Interest on bonds and dividends on stocks		\$18,379 00	
Interest from all other sources		1,687 90	20,066 90
Total income			\$543,155 19
Ledger assets Dec. 31, 1902			592,704 24
Total			\$1,135,859 43

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident	}	\$24,165 11	
Health			
Liability		150,656 99	
Plate glass		287 23	
Burglary		20,269 59	
Net payments to policy holders			\$195,378 92
Investigation and adjustment of claims			22,834 74
Commissions or brokerage			141,924 45
Salaries, fees and compensation of officers and home office employes			43,451 84
Salaries and expenses of agents not paid by commissions			23,545 91
Medical examiners' fees and salaries			225 00
Inspections			2,846 52
Rents			5,251 61
Taxes, licenses and insurance department fees			8,636 87
Legal expenses			1,111 68
Advertising			5,894 29
Printing and stationery			10,554 03
Postage and express			3,381 01
Furniture and fixtures			2,064 14
Loss on sale or maturity of ledger assets			156 25
Miscellaneous expenditures			4,472 74
Total disbursements			\$471,730 00
Balance			\$664,129 43

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$567,343 75	
Cash in office and in bank	93,329 30	
Agents' debit balances	3,456 38	
Total ledger assets		\$664,129 43

NON-LEDGER ASSETS.

Interest accrued on bonds	\$3,284 00	
Interest accrued on other assets	2,112 59	\$5,396 59
Gross premiums in course of collection		61,946 40
Gross assets		\$731,472 42

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances (unsecured)	\$910 46	
Gross premiums in course of collection—written prior to Oct. 1	132 28	
Book value of ledger assets over market value	18,293 75	\$19,336 49
Total admitted assets		\$712,135 93

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>By Company.</i>	<i>Resisted For Policy Holders.</i>	
Accident	\$6,962 00	\$300 00	-	
Health				
Liability	15,025 00	-	\$41,995 00	
Plate glass	439 00	-	-	
Burglary	4,880 00	2,927 00	-	
Unpaid claims	\$27,306 00	\$3,227 00	\$41,995 00	\$72,528 00
Unearned premiums on outstanding risks				231,308 98
Commissions due agents and brokers				16,656 80
Salaries and other miscellaneous expenses due or accrued				800 00
Due for re-insurance				483 51
Cash capital			\$314,400 00	
Surplus over all liabilities			75,358 64	
Surplus to policy holders				\$389,758 64
Total liabilities				\$712,135 93

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$70,235 93	\$264,010 16
Written during the year	161,506 42	483,127 91
Totals	\$231,742 35	\$747,138 07
Expired and canceled	128,576 34	487,614 37
In force December 31, 1903	\$103,166 01	\$259,523 79
Deduct amount re-insured	725 00	2,075 53
Net premiums in force	\$102,441 01	\$257,448 17

	<i>Plate Glass.</i>	<i>Burglary.</i>
In force December 31, 1902	-	\$73,405 94
Written during the year	\$13,294 84	99,577 55
Totals	\$13,294 84	\$172,983 49
Expired and canceled	2,547 35	83,222 75
In force December 31, 1903	\$10,747 49	\$89,760 74
Deduct amount re-insured	-	1,370 11
Net premiums in force	\$10,747 49	\$88,390 63

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$696 49	\$57 70	\$57 70
Health	557 42	-	-
Liability	18 21	-	-
Plate glass	141 35	-	-
Burglary	-	-	-
Totals	\$1,413 47	\$57 70	\$57 70

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)		\$166,681 58
Interest on mortgage loans	\$9,605 98	
Interest on collateral loans	25 00	
Interest on bonds and dividends on stocks	100 00	
Interest from all other sources	184 08	9,915 06
Total income ..		\$176,596 64
Ledger assets Dec. 31, 1902		211,661 23
Total ..		\$388,257 87

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$52,262 02
Commissions or brokerage		56,427 71
Interest and dividends to stockholders		8,000 00
Salaries, fees and compensation of officers and home office employes		12,199 22
Salaries and expenses of agents not paid by commissions		2,225 75
Rents—including company's own occupancy		1,000 00
Taxes, licenses and insurance department fees		6,396 81
Legal expenses		160 45
Advertising		350 00
Printing and stationery		564 26
Postage and express		575 76
Miscellaneous expenditures		1,711 44
Profit and loss		464 05
Total disbursements ..		\$142,337 47
Balance		\$245,920 40

LEDGER ASSETS.

Mortgage loans on real estate	\$215,950 00
Loans secured by collateral	1,000 00
Book value of stocks and bonds, excluding interest	14,285 50
Cash in office and in bank	13,243 49
Bills receivable	1,427 03
Agents' balances	14 38
Total ledger assets ..	\$245,920 40

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,750 60	
Interest accrued on bonds	100 00	
Interest accrued on collateral loans	25 00	\$2,875 60
Market value of stocks and bonds over book value		537 50
Gross premiums in course of collection.....		26,348 08
Glass on hand		3,770 96
Gross assets.....		<u>\$279,462 152</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$1,427 08	
Gross premiums in course of collection—written prior to Oct. 1	1,497 65	
Agents' debit balances	14 38	\$2,939 06
Total admitted assets		<u>\$276,513 46</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported, Adjusted. Adjustment. No Proofs.</i>			
	\$329 64	\$2,599 14	\$531 40	
Plate glass				\$3,460 18
Unearned premiums on outstanding risks.....				84,108 83
Commissions due agents and brokers.....				7,455 13
Cash capital			\$100,000 00	
Surplus over all liabilities			81,489 32	
Surplus to policy holders				<u>\$181,489 32</u>
Total liabilities.....				<u>\$276,513 46</u>

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1902	\$150,521 56
Written during the year	169,028 08
Total	<u>\$319,549 64</u>
Expired and canceled	151,775 58
In force December 31, 1903	<u>\$167,774 06</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass	\$1,113 93	\$416 64	\$433 64

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, \$300,000.

INCOME.

Net premiums received (plate glass)		\$447,932 99
Interest on bonds and dividends on stocks	\$17,406 50	
Interest from all other sources	973 68	18,380 13
Profit on sale or maturity of ledger assets		6,861 51
Total income		\$473,174 63
Ledger assets Dec. 31, 1902		442,103 49
Total		\$915,278 12

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)		\$164,187 30
Commissions or brokerage		151,360 33
Interest and dividends to stockholders		10,000 00
Salaries, fees and compensation of officers and home office employes		36,161 51
Salaries and expenses of agents not paid by commissions.		5,497 23
Rents—including company's own occupancy		6,274 92
Taxes, licenses and insurance department fees		10,788 76
Legal expenses		252 84
Advertising		134 30
Printing and stationery		2,031 85
Postage and express		1,086 03
Furniture and fixtures		142 11
Miscellaneous expenditures		8,405 85
Total disbursements		\$396,323 03
Balance		\$518,955 09

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$468,139 80
Cash in office and in bank	50,815 29
Total ledger assets	\$518,955 09

NON-LEDGER ASSETS.

Gross premiums in course of collection	\$92,330 26
Gross assets	\$611,285 35

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$1,251 56	
Book value of stocks and bonds over market value	6,139 80	\$7,391 36
Total admitted assets		\$603,893 99

LIABILITIES.

Losses and claims, viz:		
Plate glass (in process of adjustment)		\$4,372 38
Unearned premiums on outstanding risks		226,482 00
Commissions due agents and brokers		31,709 75
Salaries and other miscellaneous expenses due or accrued		766 79
Dividends due stockholders		6,000 00
Due for return premiums		3,285 55
Cash capital	\$100,000 00	
Surplus over all liabilities	231,277 57	
Surplus to policy holders		\$231,277 57
Total liabilities		\$603,893 99

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1902	\$460,107 82
Written during the year	530,474 73
Total	\$990,582 55
Expired and canceled	536,758 03
In force December 31, 1903	\$453,824 52

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>
Plate glass	\$1,216 97	\$492 55	\$499 05

OCEAN ACCIDENT AND GUARANTEE
CORPORATION,
(LIMITED.)
LONDON, ENGLAND.

INCORPORATED IN 1871. COMMENCED BUSINESS IN UNITED STATES IN 1895.

OSCAR ISING, *Manager*, New York, N. Y.

Deposit Capital, \$250,000.

INCOME.

Net premiums received, viz:		
Accident	\$100,966 08	
Liability	949,903 14	
Steam boiler.....	40,575 07	
Burglary	90,187 03	
Credit	392,639 68	
Net premium income		\$1,574,271 00
Interest on bonds and dividends on stocks	\$64,090 00	
Interest from all other sources.....	1,592 60	65,682 60
Premiums prepaid		11,590 00
Cash recovered for losses paid in previous years.. . . .		6,330 09
Income from all other sources.....		311 68
Total income		\$1,658,185 37
Ledger assets Dec. 31, 1902		2,013,768 78
Total.....		\$3,671,954 15

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$44,842 29	
Liability	338,054 11	
Steam boiler.....	22,060 44	
Burglary.....	50,584 22	
Credit.....	136,377 66	
Net payments to policy holders.....		\$591,918 72
Investigation and adjustment of claims		141,467 89
Commissions or brokerage		855,541 39
Salaries, fees and compensation of officers and home office employes		181,108 15
Salaries and expenses of agents not paid by commissions.....		8,946 85
Inspections		8,780 40
Rents		9,359 89
Taxes, licenses and insurance department fees		34,924 73
Legal expenses		5,448 21

Advertising	\$3,007 79
Printing and stationery	16,587 60
Postage and express	5,779 16
Furniture and fixtures.....	3,066 56
Miscellaneous expenditures.....	21,591 01
Interest on investments and dividends to home office	100,000 00
Total disbursements	<u>\$1,467,528 35</u>
Balance	\$2,204,425 80

LEDGER ASSETS.

Book value of bonds, excluding interest	\$2,044,048 65
Cash in office and in bank	141,675 51
Premium notes.....	18,701 64
Total ledger assets	<u>\$2,204,425 80</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$19,010 40
Gross premiums in course of collection.....	169,434 19
Gross assets	<u>\$2,392,870 39</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$7,890 98	
Book value of ledger assets over market value	86,472 15	\$94,363 13
Total admitted assets		<u>\$2,298,507 26</u>

LIABILITIES.

Losses and claims, viz:		<i>Resisted</i>	
	<i>In Process of</i>	<i>By</i>	<i>For Policy</i>
	<i>Adjustment.</i>	<i>Company.</i>	<i>Holder.</i>
Accident	\$25,197 00	-	-
Liability	-	-	\$252,147 00
Steam boiler ..	1,045 00	-	-
Burglary.....	4,980 00	-	-
Credit.....	3,968 00	\$1,000 00	-
Unpaid claims.....	\$35,190 00	\$1,000 00	\$252,147 00
Unearned premiums on outstanding risks.....			\$288,337 00
Commissions due agents and brokers.....			600,050 81
Salaries and other miscellaneous expenses due or accrued.....			41,274 29
Prepaid premiums.....			40,000 00
Special reserve.....			11,590 00
Deposit capital.....		\$250,000 00	80,000 00
Surplus over all liabilities		<u>987,255 16</u>	
Surplus to policy holders			<u>\$1,237,255 16</u>
Total liabilities			<u>\$2,298,507 26</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>	<i>Steam Boiler.</i>
In force December 31, 1902	\$77,440 82	\$585,882 58	\$56,790 51
Written during the year	138,878 41	1,325,701 32	62,975 87
Totals	\$216,319 23	\$1,911,583 90	\$119,766 38
Expired and canceled	111,238 09	1,343,897 02	46,501 04
In force December 31, 1903	\$105,081 14	\$567,686 88	\$73,265 34
Deduct amount re-insured	2,922 73	3,032 20	238 70
Net premiums in force	\$102,158 41	\$564,654 68	\$73,026 64
		<i>Burglary.</i>	<i>Credit.</i>
In force December 31, 1902		\$101,304 75	\$289,184 59
Written during the year		133,099 86	397,438 83
Totals		\$234,404 61	\$686,623 42
Expired and canceled		132,431 55	311,622 51
In force December 31, 1903		\$101,973 06	\$375,000 91
Deduct amount re-insured		11,101 61	-
Net premiums in force		\$90,871 45	\$375,000 91

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$443 68	\$231 94	\$231 94
Liability	1,723 13	134 28	134 28
Burglary	95 00	-	-
Credit	5,475 00	968 96	968 96
Totals	\$7,736 81	\$1,335 18	\$1,335 18

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, viz:		
Accident	\$992,641 82	
Health	158,954 04	
Net premium income		\$1,151,595 86
Interest on bonds and dividends on stocks	\$24,193 00	
Interest from all other sources	1,923 60	26,116 60
Total income		\$1,177,712 46
Ledger assets Dec. 31, 1902		1,026,848 46
Total		\$2,204,060 92

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$403,791 87	
Health	65,231 56	
Net payments to policy holders		\$469,023 43
Investigation and adjustment of claims		16,526 34
Commissions or brokerage		403,970 07
Interest and dividends to stockholders		12,000 00
Salaries, fees and compensation of officers and home office employes		85,236 05
Salaries and expenses of agents not paid by commissions		85,525 25
Medical examiners' fees and salaries		10,253 75
Inspections		8,675 12
Rents		18,675 00
Taxes, licenses and insurance department fees		22,642 11
Advertising		12,672 50
Printing and stationery		25,882 75
Postage and express		18,575 40
Furniture and fixtures		2,040 38
Total disbursements		\$1,191,698 15
Balance		\$1,012,362 77

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$867,956 99
Cash in office and in bank	144,405 78
Total ledger assets.....	<u>\$1,012,362 77</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.	\$7,138 71
Market value of stocks and bonds over book value.....	11,489 26
Gross premiums in course of collection	127,919 07
Gross assets	<u>\$1,158,909 81</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection--written prior to Oct. 1.....	\$6,580 00
Total admitted assets	<u>\$1,152,329 81</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported No Proofs.</i>	<i>Resisted by Company.</i>	
Accident.	\$28,625 00	\$31,775 00	\$53,404 88	
Health.	300 00	2,900 00	-	
Unpaid claims	<u>\$28,925 00</u>	<u>\$34,675 00</u>	<u>\$53,404 88</u>	\$117,004 88
Estimated expenses incident to settlement of unpaid claims				2,000 00
Unearned premiums on outstanding risks				488,932 48
Commissions due agents and brokers				31,515 27
Reserve for contingent instalment policies				73,268 00
Cash capital			\$200,000 00	
Surplus over all liabilities			<u>239,609 18</u>	
Surplus to policy holders				<u>\$439,609 18</u>
Total liabilities.				<u>\$1,152,329 81</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1902.	\$759,105 14	\$120,702 00
Written during the year.....	1,086,584 65	189,469 45
Totals	<u>\$1,845,689 79</u>	<u>\$310,171 45</u>
Expired and canceled	1,017,939 33	160,056 95
In force December 31, 1903	<u>\$827,750 46</u>	<u>\$150,114 50</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$19,623 00	\$7,363 77	\$12,763 77
Health	3,317 00	1,307 84	1,457 00
Totals	<u>\$22,940 00</u>	<u>\$8,671 61</u>	<u>\$14,220 77</u>

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, viz:		
Accident	\$781,614 13	
Health	86,112 99	
Liability	645,265 09	
Net premium income.....		\$1,512,992 21
Interest on mortgage loans	\$26,164 29	
Interest on bonds and dividends on stocks	32,142 86	
Interest from all other sources.....	2,315 12	
Rents	28 65	60,650 92
Profit on sale or maturity of ledger assets		1,200 00
Income from all other sources		1,137 34
Total income.....		\$1,575,980 47
Ledger assets Dec. 31, 1902		1,328,914 63
Total.....		\$2,904,895 10

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$350,048 79	
Health	35,186 32	
Liability.....	229,318 65	
Net payments to policy holders		\$614,553 76
Investigation and adjustment of claims		55,532 91
Commissions or brokerage		408,002 04
Interest and dividends to stockholders		25,000 00
Salaries, fees and compensation of officers and home office employes		64,557 31
Salaries and expenses of agents not paid by commissions		69,455 46
Inspections		11,980 96
Rents.....		8,117 71
Taxes on real estate		669 60
All other taxes, licenses and insurance department fees		42,051 51
Legal expenses.....		504 88
Advertising		7,326 25
Printing and stationery		10,750 32
Postage and express		7,619 53
Furniture and fixtures.....		1,124 81
Miscellaneous expenditures		10,296 12
Total disbursements		\$1,337,543 17
Balance		\$1,567,351 93

LEDGER ASSETS.

Book value of real estate		\$44,470 00
Mortgage loans on real estate		529,877 00
Book value of bonds, excluding interest.		885,594 00
Cash in office and in bank.....		107,410 93
Total ledger assets.....		<u>\$1,567,351 93</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,413 74	
Interest accrued on bonds	10,136 99	
Interest accrued on other assets.....	285 40	\$18,836 13
Market value of stocks and bonds over book value.....		19,481 00
Gross premiums in course of collection.....		292,477 51
Total admitted assets		<u>\$1,898,146 57</u>

LIABILITIES.

Losses and claims, viz:					
	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>By Company.</i>	<i>Resisted For Policy Holders.</i>
Accident ...	\$5,295 00	\$15,360 00	\$39,545 00	\$34,300 00	-
Health ...	450 00	1,250 00	2,850 00	-	-
Liability ...	12,000 00	18,500 00	37,500 00	-	\$123,480 00
Unpaid claims..	<u>\$17,745 00</u>	<u>\$35,110 00</u>	<u>\$79,895 00</u>	<u>\$34,300 00</u>	<u>\$123,480 00</u>
Special reserve for unpaid losses					108,490 00
Estimated expenses incident to settlement of unpaid claims					46,115 51
Unearned premiums on outstanding risks					665,776 18
Commissions due agents and brokers					80,431 32
Salaries and other miscellaneous expenses due or accrued					7,500 00
Due for return premiums					11,516 30
Due for re-insurance					3,693 84
Reserve for contingencies					50,000 00
Cash capital					\$250,000 00
Surplus over all liabilities.....					<u>384,183 42</u>
Surplus to policy holders					<u>\$634,183 42</u>
Total liabilities					<u>\$1,898,146 57</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$654,166 39	\$73,699 35	\$456,848 45
Written during the year	1,050,755 40	120,801 32	737,765 80
Totals	<u>\$1,704,921 79</u>	<u>\$194,500 67</u>	<u>\$1,194,614 25</u>
Expired and canceled	979,154 09	107,996 65	655,737 37
In force December 31, 1903	\$725,767 70	\$86,504 02	\$538,876 88
Deduct amount re-insured	12,234 55	-	7,361 68
Net premiums in force	<u>\$713,533 15</u>	<u>\$86,504 02</u>	<u>\$531,515 20</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$1,157 78	\$518 27	\$518 27
Health	271 25	-	-
Liability	81 89	-	-
Totals	<u>\$1,510 92</u>	<u>\$518 27</u>	<u>\$518 27</u>

TRAVELERS INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

S. C. DUNHAM, *President.*

JOHN E. MORRIS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, viz:		
Accident	\$2,373,093	58
Health	196,255	11
Liability	2,519,968	66
Net premium income		\$5,089,317 35
Interest on bonds and dividends on stocks	\$319,021	51
Interest from all other sources	9,050	71
Profit on sale or maturity of ledger assets		31,139 18
Profit and loss		725 42
Total income		\$5,449,254 17
Ledger assets Dec. 31, 1902		6,706,533 32
Total		\$12,155,787 49

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$945,514	45
Health	68,624	31
Liability	621,312	31
Net payments to policy holders		\$1,635,451 07
Investigation and adjustment of claims		306,459 82
Commissions or brokerage		1,364,016 29
Interest and dividends to stockholders		250,000 00
Salaries, fees and compensation of officers and home office employes		188,400 78
Salaries and expenses of agents not paid by commissions		268,692 50
Medical examiners' fees and salaries		89,169 99
Inspections		37,677 34
Rents		53,627 65
Taxes on capital stock		26,427 56
All other taxes, licenses and insurance department fees		82,928 34
Legal expenses		23,559 21
Advertising		49,642 61
Printing and stationery		67,634 89
Postage and express		31,892 79
Furniture and fixtures		24,559 95
Miscellaneous expenditures		25,732 11
Total disbursements		\$4,525,872 90
Balance		\$7,629,914 59

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest	\$7,155,945 14
Cash in office and in bank	458,693 14
Agents debit balances	15,276 31
Total ledger assets.....	\$7,629,914 59

NON-LEDGER ASSETS.

Interest accrued on bonds	\$50,659 57
Market value of stocks and bonds over book value	243,100 17
Gross assets.....	\$7,923,674 33

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances	\$15,276 31
Total admitted assets	\$7,908,398 02

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted By Company.</i>	<i>For Policy Holders.</i>	
Accident	\$48,000 00	\$54,508 00	\$98,050 00	-	
Liability	-	-	-	\$866,153 64	
Unpaid claims	\$48,000 00	\$54,508 00	\$98,050 00	\$866,153 64	\$1,066,711 64
Estimated expenses incident to settlement of unpaid claims'.....					245,726 36
Unearned premiums on outstanding risks.....					2,224,265 72
Salaries and other miscellaneous expenses due or accrued.....					85,000 00
Additional reserve, liability department.....					400,000 00
Cash capital.....				\$1,000,060 00	
Surplus over all liabilities.....				2,886,694 30	
Surplus to policy holders.....					\$3,886,694 30
Total liabilities					\$7,908,398 02

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$1,529,849 40	\$103,837 98	\$1,449,324 99
Written during the year.....	2,459,302 01	201,443 73	2,688,216 32
Totals.....	\$3,989,151 41	\$305,281 71	\$4,137,541 31
Expired and canceled	2,310,539 04	130,336 32	2,327,063 58
In force December 31, 1903.....	\$1,678,612 37	\$174,945 39	\$1,810,477 73
Deduct amount re-insured	28,381 73	3,927 49	6,565 48
Net premiums in force	\$1,650,230 64	\$171,017 90	\$1,803,912 25

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$61,371 20	\$22,030 16	\$22,030 16
Health	5,536 38	2,688 68	2,688 68
Liability	23,164 48	7,478 28	7,478 28
Totals	\$90,072 06	\$32,197 12	\$32,197 12

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, viz:

Accident	\$469,200 56
Health	85,654 47
Liability	444,929 40
Steam boiler	39,523 50
Sprinkler	24,960 37

Net premium income..... \$1,064,268 30

Interest on bonds and dividends on stocks..... 48,317 80

Total income..... \$1,112,586 10

Ledger assets Dec. 31, 1902..... 1,380,660 77

Total..... \$2,493,246 87

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$136,988 15
Health	19,357 87
Liability	212,205 59
Steam boiler	2,546 65
Sprinkler	5,376 60

Net payments to policy holders..... \$376,474 86

Investigation and adjustment of claims..... 25,596 62

Commissions or brokerage..... 290,380 45

Salaries, fees and compensation of officers and home office employes..... 101,324 87

Salaries and expenses of agents not paid by commissions..... 44,700 07

Inspections..... 16,257 45

Rents..... 9,939 58

Taxes on real estate..... 41 69

All other taxes, licenses and insurance department fees..... 19,890 16

Legal expenses..... 2,012 04

Advertising..... 2,601 10

Printing and stationery..... 23,973 76

Postage and express..... 11,563 10

Furniture and fixtures..... 2,343 91

Miscellaneous expenditures..... 16,798 85

Total disbursements..... \$943,898 51

Balance..... \$1,549,348 36

LEDGER ASSETS.

Book value of real estate	\$5,000 00
Mortgage loans on real estate	5,000 00
Book value of bonds, excluding interest	1,479,308 76
Cash in office and in bank	58,895 23
Bills receivable	1,144 37
Total ledger assets..	\$1,549,348 36

NON-LEDGER ASSETS.

Interest accrued on bonds	\$12,812 62
Gross premiums in course of collection	124,518 94
Gross assets	\$1,686,679 92

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$1,144 37	
Gross premiums in course of collection—written prior to Oct. 1	2,375 88	
Book value of bonds over market value.	28,879 46	\$32,399 71
Total admitted assets.		\$1,654,280 21

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>By Company.</i>	<i>Resisted For Policy Holders.</i>	
Accident.....	\$14,637 00	\$12,675 00	-	
Health	3,743 00	-	-	
Liability	10,139 00	-	\$61,085 00	
Steam boiler	38 00	736 00	-	
Sprinkler	504 00	-	-	
Unpaid claims	\$29,061 00	\$13,411 00	\$61,085 00	\$103,557 00
Estimated expenses incident to settlement of unpaid claims				2,498 00
Unearned premiums on outstanding risks				489,414 06
Commissions due agents and brokers				30,535 78
Salaries and other miscellaneous expenses due or accrued.....				2,000 00
Due for re-insurance				1,790 28
Reserve for contingencies				74,485 09
Cash capital			\$300,000 00	
Surplus over all liabilities			650,000 00	
Surplus to policy holders				\$950,000 00
Total liabilities				\$1,654,280 21

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1902	\$348,248 70	\$12,514 51	\$390,541 84
Written during the year.....	598,327 09	114,166 47	608,310 97
Totals	\$946,575 79	\$126,680 98	\$998,852 81
Expired and canceled.....	576,556 65	30,455 42	621,408 47
In force December 31, 1903.....	\$371,019 14	\$96,225 56	\$372,444 34
Deduct amount re-insured	-	-	8,889 40
Net premiums in force.	\$371,019 14	\$96,225 56	\$363,554 94

	<i>Steam Boiler.</i>	<i>Sprinkler.</i>
In force December 31, 1902	\$78,866 75	\$24,389 76
Written during the year	54,344 21	34,476 85
Totals	<u>\$133,210 96</u>	<u>\$58,866 61</u>
Expired and canceled	49,576 49	34,791 68
In force December 31, 1903.	<u>\$83,634 47</u>	<u>\$24,074 93</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident	\$15,119 31	\$8,352 36	\$8,352 36
Health	6,552 20	1,458 17	1,458 17
Liability	3,831 16	6,927 63	6,927 63
Steam boiler	486 25	97 87	97 87
Totals	<u>\$25,988 92</u>	<u>\$16,836 03</u>	<u>\$16,836 03</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, \$1,700,000.

INCOME.

Net premiums received, viz:		
Fidelity and surety	\$1,507,675 05	
Burglary.....	329,148 04	
Net premium income.....		\$1,836,823 09
Interest on mortgage loans.....	\$1,719 25	
Interest on collateral loans.....	1,266 52	
Interest on bonds and dividends on stocks.....	61,349 26	
Interest from all other sources.....	1,117 59	
Rents—including company's own occupancy.....	12,788 76	78,241 38
Profit on sale or maturity of ledger assets.....		98,567 65
Department of guaranteed attorneys.....		21,552 67
Contribution to surplus.....		16,393 50
Total income.....		\$2,051,578 29
Ledger assets Dec. 31, 1902.....		2,546,914 71
Total.....		\$4,598,493 00

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity and surety	\$574,103 87	
Burglary.....	114,155 35	
Net payments to policy holders.....		\$688,259 22
Investigation and adjustment of claims.....		39,803 64
Commissions or brokerage.....		506,820 95
Interest and dividends to stockholders.....		118,832 00
Salaries, fees and compensation of officers and home office employes.....		143,243 46
Salaries and expenses of agents not paid by commissions.....		128,608 68
Inspections.....		17,393 13
Rents—including company's own occupancy.....		33,464 18
Repairs and expenses on real estate.....		19,066 55
Taxes, licenses and insurance department fees.....		59,120 61
Legal expenses.....		23,265 58
Advertising.....		32,731 72

Printing and stationery	\$42,191 77
Postage, express and telegrams.....	49,055 28
Furniture and fixtures	6,413 30
Miscellaneous expenditures.....	27,914 33
Total disbursements	<u>\$1,936,184 40</u>
Balance	\$2,662,308 60

LEDGER ASSETS.

Book value of real estate.....	\$445,611 92
Mortgage loans on real estate	22,650 00
Loans secured by collateral	23,535 00
Book value of stocks and bonds, excluding interest	1,798,237 56
Cash in office and in bank.....	257,183 43
Mortgages and other collateral, account salvage	4,000 00
Due for subscription, department guaranteed attorneys	38,262 50
Advanced account contracts, secured	155,730 45
Total	<u>\$2,745,210 86</u>
Deduct ledger liabilities.....	82,902 26
Ledger assets	<u>\$2,662,308 60</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$735 30
Interest due and accrued on bonds	22,633 72
Interest due and accrued on collateral loans	321 01
Interest due and accrued on other assets.....	1,023 05
Market value of stocks and bonds over book value.....	92,286 24
Gross premiums in course of collection	408,357 44
Total admitted assets	<u>\$3,187,671 36</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted by Company.</i>	
Fidelity and surety	\$14,400 05	\$99,812 90	
Burglary	2,328 86	671 65	
Totals	<u>\$16,728 91</u>	<u>\$100,484 55</u>	
Deduct re-insurance	400 00	-	
Net unpaid claims	\$16,328 91	\$100,484 55	\$116,813 46
Estimated expenses incident to settlement of unpaid claims			5,000 00
Unearned premiums on outstanding risks.....			984,158 48
Commissions due agents and brokers			85,755 06
Cash capital	\$1,700,000 00		
Surplus over all liabilities.....	295,944 36		
Surplus to policy holders.....			<u>\$1,995,944 36</u>
Total liabilities			<u>\$3,187,671 36</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>	<i>Burglary.</i>
In force December 31, 1902.....	\$1,292,088 84	\$294,170 48
Written during the year	1,806,700 90	451,428 76
Totals	\$3,098,789 74	\$745,597 24
Expired and canceled	1,532,533 28	326,360 80
In force December 31, 1903.....	\$1,566,256 46	\$419,236 44
Deduct amount re-insured	-	24,744 27
Net premiums in force	\$1,566,256 46	\$394,492 17

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Fidelity and surety	\$3,387 86	\$216 10	\$370 05
Burglary	423 05	-	-
Totals	\$3,810 91	\$216 10	\$370 05

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, viz:		
Accident		\$844,554 81
Interest on mortgage loans	\$443 37	
Interest on bonds and dividends on stocks	7,930 49	
Interest from all other sources	1,374 86	9,748 72
Income from all other sources		1,031 36
Total income		\$855,334 39
Ledger assets Dec. 31, 1902		297,291 64
Total		\$952,626 03

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	}	\$37,617 76
Health		
Investigation and adjustment of claims		1,666 17
Commissions or brokerage		130,398 46
Interest and dividends to stockholders		32,000 00
Salaries, fees and compensation of officers and home office employes		33,313 69
Salaries and expenses of agents not paid by commissions		12,695 97
Medical examiners' fees and salaries		4,041 05
Rents		8,487 87
Taxes, licenses and insurance department fees		10,483 48
Advertising		2,481 40
Printing and stationery		7,323 34
Postage and express		11,343 76
Furniture and fixtures		1,346 55
Miscellaneous expenditures		2,198 65
Agents' balances		2,606 27
Premiums on bonds, purchased		10,000 00
Total disbursements		\$598,004 42
Balance		\$854,621 61

LEDGER ASSETS.

Mortgage loans on real estate.....		\$18,163 24
Book value of stocks and bonds, excluding interest.....		243,100 00
Cash in office and in bank.....		93,193 00
Agents' balances secured.....		1,170 04
Total.....		\$355,626 28
Deduct ledger liabilities.....		1,004 67
Ledger assets.....		\$354,621 61

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$562 82	
Interest accrued on bonds.....	1,880 56	\$2,443 88
Gross premiums in course of collection.....		14,291 48
Reserve re-insurance deposit.....		1,754 67
Total admitted assets.....		\$373,111 14

LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Reported.</i>	<i>Resisted by Company.</i>	
Accident.....	}	\$1,747 94	\$22,338 00	\$2,723 00
Health.....				
Unearned premiums on outstanding risks.....				26,128 63
Commissions due agents and brokers.....				3,726 47
Salaries and other miscellaneous expenses due or accrued.....				125 00
Commissions accrued.....				8,000 00
Cash capital.....		\$200,000 00		
Surplus over all liabilities.....		108,322 10		
Surplus to policy holders.....				\$308,322 10
Total liabilities.....				\$373,111 14

EXHIBIT OF PREMIUMS.

In force December 31, 1902.....		<i>Accident.</i>
Written during the year.....		\$34,293 40
Total.....		653,796 46
Expired and canceled.....		\$688,089 86
In force December 31, 1903.....		635,832 60
		\$52,257 26

BUSINESS IN MAINE.

Accident.....	}	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Health.....		\$18,394 51	\$7,532 76	\$7,772 43

ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1903.

EQUITABLE ACCIDENT COMPANY,
BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

INCOME.

Gross membership fees	\$13,892 00	
Assessments or premiums, viz:		
Temporary disability benefits.	\$56,405 89	
Expenses	30,826 71	87,232 60
Total paid by members		\$101,124 60
Interest		1,979 05
Income from all other sources		27 71
Total income		\$108,131 36
Ledger assets Dec. 31, 1902.		51,959 97
Total		\$155,091 33

DISBURSEMENTS.

Specific benefit claims and installments paid	\$7,891 07	
Temporary disability claims paid	39,071 67	
Advance payments returned to rejected applicants.	204 69	
Total paid to members		\$47,167 43
Commissions to agents		13,892 00
Commissions for collecting assessments		7,028 39
Salaries of officers		6,151 14
Salaries and other compensation of office employes		5,490 65
Rent, \$1,104.61; taxes, \$369.24; advertising and printing, \$2,376.04.		3,849 89
Insurance department fees		518 00
Legal expenses		1,510 00
Investigating and adjusting claims		2,349 61
Miscellaneous expenditures		3,333 13
Total disbursements		\$91,290 24
Balance		\$63,801 09

LEDGER ASSETS.

Loans secured by collateral.	\$12,300 00
Book value of stocks and bonds	20,060 00
Cash in office and bank	31,441 09
Ledger assets	\$63,801 09

NON-LEDGER ASSETS.

Interest accrued	\$348 44
Market value of stocks and bonds over book value	55 00
Total admitted assets	<u>\$64,204 53</u>

LIABILITIES.

Specific indemnity claims:		
Resisted	\$10,000 00	
Temporary disability claims:		
In process of adjustment	\$75 00	
Resisted	325 00	400 00
Gross policy claims		\$10,400 00
Salaries, rents, taxes, commissions, fees and other accounts due and accrued		423 00
Premiums or assessments paid in advance		2,043 25
Total liabilities		<u>\$12,866 25</u>
Balance to protect contracts		\$51,338 28

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	6,681	\$15,752,150 00
Policies written or increased during the year	3,064	1,402,075 00
Total	9,745	\$17,154,225 00
Policies decreased or terminated during the year	1,932	2,228,875 00
Policies in force Dec. 31, 1903	7,813	\$14,925,350 00
Losses and claims unpaid Dec. 31 of previous year	62	\$13,710 35
Losses and claims incurred during the year	1,148	48,552 39
Total	1,210	\$62,262 74
Losses and claims paid and compromised during the year ..	1,116	51,862 74
Losses and claims unpaid Dec. 31, 1903	94	\$10,400 00
Policies terminated by death or specific benefit during the year ..	6	\$12,900 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	1,355	\$2,374,100 00
Policies written or increased during the year	792	306,700 00
Total	2,147	\$2,680,800 00
Policies decreased or terminated during the year	508	363,700 00
Policies in force Dec. 31, 1903	1,639	\$2,317,100 00
Losses and claims unpaid Dec. 31 of the previous year	23	\$962 62
Losses and claims incurred during the year	313	9,098 79
Total	336	\$10,061 41
Losses and claims paid and compromised during the year ...	316	10,061 41
Losses and claims unpaid Dec. 31, 1903	20	Unknown.
Premiums or assessments collected during the year, viz:		
Specific benefit and indemnity \$10,781.00; expense, \$5,854.00; total		\$16,725 00

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	\$11,726 00	
Assessments or premiums, viz:		
Coupon contract	\$1,030 28	
Temporary disability benefits.....	41,122 17	
Expenses	51,247 26	93,399 71
Total paid by members		\$105,125 71
Interest		946 15
Reinsurance		3,681 79
Total income		\$109,753 65
Ledger assets Dec. 31, 1902		36,816 97
Total.....		\$146,570 62

DISBURSEMENTS.

Specific benefit claims and installments paid	\$9,250 00	
Temporary disability claims paid	32,405 55	
Coupon contracts	1,092 00	
Total paid to members		\$42,747 55
Commissions to agents		11,046 10
Commissions for collecting assessments		16,199 88
Salaries and allowances of managers and agents		3,800 00
Salaries of officers		9,365 00
Salaries and other compensation of office employes		7,789 50
Rent, \$1,358.38; advertising and printing, \$4,137.24		5,495 62
Insurance department fees		933 27
Legal expenses		938 10
Investigating and adjusting claims		1,574 80
Dividends		600 00
Reinsurance		2,659 18
Miscellaneous expenditures		7,049 01
Total disbursements		\$110,198 01
Balance		\$36,372 61

LEDGER ASSETS.

Book value of stocks and bonds	\$26,892 22
Agents' balances	591 39
Cash in office and in bank	6,890 49
Bills receivable	1,303 51
Interest with State Treasurer	695 00
Ledger assets	\$36,372 61

NON-LEDGER ASSETS.

Interest accrued	\$210 00
Premiums or assessments due on last call—made within 60 days	7,003 00
Furniture, fixtures, supplies, printed matter and stationery	4,600 75
Gross assets	<u>\$48,186 36</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured	\$1,438 34
Furniture, fixtures, supplies, printed matter and stationery	4,600 75
Book value of ledger assets over market value.	758 47
Total	<u>\$6,797 56.</u>
Total admitted assets	<u>\$41,388 80.</u>

LIABILITIES.

Salaries, rents, taxes, commissions, fees and other accounts due and accrued	\$600 00
Premiums or assessments paid in advance	1,431 40
Capital stock	3,000 00
Total liabilities	<u>\$5,031 40</u>
Balance to protect contracts	<u>\$36,357 40</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	7,003	\$15,871,850 00
Policies written or increased during the year	3,656	2,795,974 00
Total	10,659	\$18,667,824 00
Policies decreased or terminated during the year	3,602	3,682,967 00
Policies in force Dec. 31, 1903	7,057	\$14,984,857 00
Losses and claims unpaid Dec. 31 of previous year	87	\$10,677 23
Losses and claims incurred during the year	912	30,978 32
Total	999	\$41,655 55
Losses and claims paid and compromised during the year ...	333	41,655 55
Losses and claims unpaid Dec. 31, 1903.....	66	*
Policies terminated by death or specific benefit during the year	2	\$10,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of previous year	949	\$1,852,100 00
Policies written or increased during the year	409	258,900 00
Total	1,358	\$2,111,000 00
Policies decreased or terminated during the year	517	481,225 00
Policies in force Dec. 31, 1903.....	841	\$1,629,775 00
Losses and claims unpaid Dec. 31, of the previous year	23	\$1,629 02
Losses and claims incurred during the year	165	4,878 94
Total	188	\$6,507 96
Losses and claims paid and compromised during the year ...	176	6,507 96
Losses and claims unpaid Dec. 31, 1903.	12	*

Premiums or assessments collected during the year, viz:

Specific benefit and indemnity, \$5,304.37; expense, \$6,758.25; total, \$12,062 62

* Notice of accident received, but proofs not submitted.

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1903.

ANCIENT ORDER OF UNITED WORKMEN,

AUGUSTA, MAINE.

ORGANIZED IN 1901. COMMENCED BUSINESS IN 1901.

L. M. STAPLES, *Grand Master Workman.* A. G. ANDREWS, *Grand Recorder.*

INCOME.

Per capita and extension tax	\$11,701 25
Assessments: Mortuary, \$162,181.66; guaranty, \$15,604.81 ..	177,786 47
Medical examiners' fees paid by applicant	229 25
New certificates	680 00
Exchanged certificates	186 05
Total paid by members	\$190,583 02
Interest	501 13
Sale of supplies	21 33
Income from all other sources	29 94
Total income	\$191,135 42
Ledger assets Dec. 31, 1902	21,191 09
Total	\$212,326 51

DISBURSEMENTS.

Death claims	\$174,000 00
Premiums paid to subordinate bodies	1,678 20
Salaries of organizers not paid by commissions	1,414 19
Salaries and other compensation of officers	3,254 70
Salaries and other compensation of office employes	1,261 51
Supreme or grand medical supervisors' fees	229 25
Advertising and printing	1,254 96
Postage, express and telegraph	745 59
Grand lodge session	1,521 54
Supreme lodge, per capita tax	1,600 10
Guaranty fund sent supreme lodge	13,613 74
Miscellaneous expenditures	201 20
Total disbursements	\$200,774 98
Balance	\$11,551 53

LEDGER ASSETS.

Cash in bank	\$11,551 53
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NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$1,319 79
Total admitted assets	<u>\$12,871 32</u>

LIABILITIES.

Losses and claims reported—proofs not received.	\$2,000 00
Balance	<u>\$10,871 32</u>

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	7,877	\$14,253,000 00
Policies written or increased during the year	655	776,000 00
Total	<u>8,532</u>	<u>\$15,029,000 00</u>
Deduct policies decreased and terminated during the year ..	1,108	1,592,000 00
Policies in force Dec. 31, 1903	7,424	\$13,437,000 00
Losses and claims unpaid Dec. 31, of previous year	2	\$4,000 00
Losses and claims incurred during the year	91	172,000 00
Total	<u>93</u>	<u>\$176,000 00</u>
Losses and claims paid and compromised during the year...	92	174,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$2,000 00
Assessments collected during the year		\$177,786 47

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,
 PORTLAND, MAINE.

ORGANIZED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

Gross membership fees	\$166 00	
Expense assessments, dues or per capita tax	8,222 50	
Assessments, mortuary	13,829 50	
Total paid by members.....		\$22,218 00
Interest		1,333 98
Income from all other sources		100 00
Total income.....		\$23,651 98
Ledger assets Dec. 31, 1902		26,953 45
Total.....		\$50,605 43

DISBURSEMENTS.

Death claims	\$15,000 00	
Disability claims	6,032 00	
Total paid to members.....		\$22,032 00
Salaries of officers		600 00
Rent of safe, \$10.00; advertising and printing, \$185.80		195 80
Postage, express and telegraph.....		44 00
Miscellaneous expenditures.....		12 50
Total disbursements		\$22,884 30
Balance		\$27,721 13

LEDGER ASSETS.

Book value of bonds	\$25,000 00	
Cash in bank	2,721 13	
Total ledger assets		\$27,721 13

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$200 00	
Total admitted assets.....		\$27,921 13

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	1,743	-
Policies written or increased during the year	86	-
Total	1,829	-
Deduct policies decreased and terminated during the year...	115	-
Policies in force Dec. 31, 1903	1,714	-
Losses and claims unpaid Dec. 31, of previous year.....	3	\$3,000 00
Losses and claims incurred during the year	13	13,000 00
Total	16	\$16,000 00
Losses and claims paid and compromised during the year ...	16	16,000 00
Assessments collected during the year		\$15,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,603	-
Policies written or increased during the year	76	-
Total	1,679	-
Deduct policies decreased and terminated during the year. .	107	-
Policies in force Dec. 31, 1903	1,572	-
Losses and claims unpaid Dec. 31, of previous year	3	\$3,000 00
Losses and claims incurred during the year	13	13,000 00
Total	16	\$16,000 00
Losses and claims paid and compromised during the year ...	16	16,000 00
Assessments collected during the year		\$12,225 00

MAINE STATE RELIEF ASSOCIATION,
 PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

Expense assessments and dues	\$2,352 00
Assessments, mortuary	21,162 70
Total paid by members	\$23,514 70
Interest	1,713 69
Total income	\$25,228 39
Ledger assets Dec. 31, 1902	39,840 32
Total	\$65,068 71

DISBURSEMENTS.

Death claims	\$22,717 00
Miscellaneous expenditures	2,097 54
Total disbursements	\$24,814 54
Balance	\$40,254 17

LEDGER ASSETS.

Cash in bank	\$2,848 15
Deposited with State Treasurer	37,406 02
Total ledger assets.	\$40,254 17

LIABILITIES.

Losses and claims due and unpaid	\$1,758 00
Balance	\$38,496 17

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount</i>
Policies in force Dec. 31, of previous year	1,122	-
Policies written or increased during the year.....	1	-
Total	1,123	-
Deduct policies decreased and terminated during the year...	74	-
Policies in force Dec. 31, 1903	1,049	-
Losses and claims unpaid Dec. 31, of previous year.....	3	\$2,950 00
Losses and claims incurred during the year	25	20,512 00
Total	28	\$23,462 00
Losses and claims paid and compromised during the year....	26	21,704 00
Losses and claims unpaid Dec. 31, 1903.	2	\$1,758 00
Assessments collected during the year		\$21,162 70

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	\$211 00
Expense assessments, dues or per capita tax	6,002 00
Assessments, mortuary	34,408 00
Total paid by members	\$40,621 00
Interest	322, 3
Total income	\$40,943 63
Ledger assets Dec. 31, 1902	12,148 91
Total	\$53,092 54

DISBURSEMENTS.

Death claims.....	\$34,145 00
Salaries of officers	1,577 67
Printing	132 12
Postage, express and telegraph	511 54
Insurance department fees	4 00
Salaries and expenses of agents and collectors	2,966 38
Miscellaneous expenditures	131 75
Total disbursements	\$39,468 46
Balance.....	\$13,624 08

LEDGER ASSETS.

Book value of bonds	\$1,029 00
Cash in bank	12,595 08
Total ledger assets	\$13,624 08

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	2,000	-
Policies written or increased during the year	101	-
Total	2,101	-
Deduct policies decreased and terminated during the year...	97	-
Policies in force Dec. 31, 1903	2,004	-
Losses and claims incurred during the year		\$34,145 00
Losses and claims paid and compromised during the year		34,145 00
Assessments collected during the year		\$40,410 00

FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1903.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WM. H. CARBERRY, *President.*

N. P. CORMACK, *Secretary.*

INCOME.

Expense assessments, dues or per capita tax.	\$6,671 35	
Assessments, mortuary.	59,988 15	
Medical examiners' fees paid by applicant	853 50	
Total paid by members		\$67,513 00
Interest		903 09
Sale of supplies		107 78
Income from all other sources		93 50
Total income		\$68,617 37
Ledger assets Dec. 31, 1902		38,920 21
Total		\$107,537 58

DISBURSEMENTS.

Death claims		\$47,250 00
Commissions to organizers		1,152 90
Salaries of officers		2,445 96
Salaries and other compensation of office employes		468 00
Medical examiners' fees, viz:		
Subordinate examiners	\$569 00	
Supreme or grand supervisors	284 50	853 50
Rent, \$360.00; advertising and printing, \$339.90		699 90
Postage, express and telegraph		193 58
Legal expenses		15 00
Governing bodies		75 56
Official publication		878 90
Insurance department fees		30 00
Miscellaneous expenditures		1,230 53
Total disbursements		\$55,293 83
Balance		\$52,243 75

LEDGER ASSETS.

Cash in office and in bank	\$52,243 75
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$5,000 00
Total admitted assets	\$57,243 75

LIABILITIES.

Losses and claims resisted	\$1,000 00
Assessments paid in advance	3 35
Total liabilities	<u>\$1,003 35</u>
Balance	<u>\$86,240 40</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	4,377	\$4,390,750 00
Policies written or increased during the year	584	496,000 00
Total	<u>4,961</u>	<u>\$4,886,750 00</u>
Deduct policies decreased and terminated during the year ..	369	350,750 00
Policies in force Dec. 31, 1903	4,592	<u>\$4,536,000 00</u>
Losses and claims incurred during the year	44	\$48,250 00
Losses and claims paid and compromised during the year...	43	<u>47,250 00</u>
Losses and claims unpaid Dec. 31, 1903	1	\$1,000 00
Assessments collected during the year		\$59,988 15

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,038	\$854,000 00
Policies written or increased during the year	189	174,500 00
Total	<u>1,227</u>	<u>\$1,128,500 00</u>
Deduct policies decreased and terminated during the year ..	102	94,750 00
Policies in force Dec. 31, 1903	1,125	<u>\$1,033,750 00</u>
Losses and claims incurred during the year	13	\$12,000 00
Losses and claims paid and compromised during the year...	12	<u>11,000 00</u>
Losses and claims unpaid Dec. 31, 1903	1	\$1,000 00
Assessments collected during the year		\$12,832 85

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	\$20,232 82
Assessments: mortuary, \$1,078,750.11; emergency, \$57,986.89; disability, \$23,000.00	1,159,737 00
Total paid by members	\$1,179,969 82
Interest	4,467 70
Sale of supplies	884 36
Income from all other sources	5,613 83
Total income	\$1,190,935 71
Ledger assets Dec. 31, 1902	68,598 17
Total	\$1,259,533 88

DISBURSEMENTS.

Death claims	\$1,078,618 83
Disability claims	23,000 00
Total paid to members	\$1,101,618 83
Salaries of organizers not paid by commissions	750 00
Salaries and other compensation of officers	6,775 93
Salaries and other compensation of office employes	6,880 00
Rent, \$910.00; advertising and printing, \$1,841.45	2,751 45
Postage, express and telegraph	1,001 70
Legal expenses	851 36
Governing bodies	350 00
Official publication	516 00
Insurance department fees	173 77
Loan	3,500 00
Actuary	1,000 00
Miscellaneous expenditures	4,868 93
Total disbursements	\$1,181,367 97
Balance	\$128,165 91

LEDGER ASSETS.

Cash in office and in bank	\$128,165 91
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$135,000 00
Total admitted assets	\$263,165 91

LIABILITIES.

Losses and claims, viz:	
Adjusted not yet due	\$109,000 00
Reported—proofs not received	108,500 00
Resisted	5,000 00
Total liabilities.	<u>\$222,500 00</u>
Balance ..	\$40,685 91

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	36,555	\$55,766,750 00
Policies written or increased during the year	1,630	1,142,500 00
Total.....	<u>38,185</u>	<u>\$56,909,250 00</u>
Deduct policies decreased and terminated during the year...	2,250	3,110,750 00
Policies in force Dec. 31, 1903	35,935	\$53,798,500 00
Losses and claims unpaid Dec. 31, of previous year	94	\$175,500 00
Losses and claims incurred during the year	675	1,130,500 00
Total	<u>769</u>	<u>\$1,306,000 00</u>
Losses and claims paid and compromised during the year ...	635	1,083,500 00
Losses and claims unpaid Dec. 31, 1903.	134	\$222,500 00
Assessments collected during the year		\$1,159,737 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	22	\$25,000 00
Deduct policies decreased and terminated during the year...	2	2,000 00
Policies in force Dec. 31, 1903	20	\$23,000 00
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims paid and compromised during the year ...	1	1,000 00
Assessments collected during the year.		\$379 95

CATHOLIC ORDER OF FORESTERS,
CHICAGO, ILL.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

THOMAS H. CANNON, *High Chief Ranger*.

THOMAS F. McDONALD, *High Secretary*.

INCOME.

Expense assessments, dues or per capita tax	\$55,186 00	
Assessments, mortuary	974,006 20	
Total paid by members		\$1,029,192 20
Interest		16,565 19
Merchandise sold		8,427 70
Certificate fees		16,838 00
Subordinate court bonds		1,865 45
Charter fees		6,600 00
Income from all other sources		748 52
Total income		\$1,080,237 06
Ledger assets Dec. 31, 1902		572,827 85
Total		\$1,653,064 91

DISBURSEMENTS.

Death claims	\$915,383 33
Commissions to organizers	13,475 40
Salaries and other compensation of officers	7,203 53
Salaries and other compensation of office employes	14,286 85
Rent, \$2,362.36; printing, \$5,843.20	8,205 56
Postage, express, telephone and telegraph	3,684 88
Legal expenses	3,254 55
Governing bodies	4,894 44
Official publication	15,936 94
Insurance department fees	966 54
Miscellaneous expenditures	46,115 90
Total disbursements	\$1,033,407 92
Balance	\$619,656 99

LEDGER ASSETS.

Cash deposited with Treasurer of Quebec	\$5,000 00
Interest due on same	75 00
Book value of bonds	506,330 57
Interest due on bonds	5,374 50
Fixtures and supplies on hand	4,225 00
Cash in bank	50,632 18
Outstanding, benefit account	38,623 22
Outstanding, general account	11,169 06
Due from state courts	191 58
Interest on bank deposit	102 80
Total	\$621,723 91
Deduct credit balances due subordinate courts	2,066 92
Ledger assets	\$619,656 99

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$4,225 00
Balance due from subordinate courts, general account....	11,360 64
Total	<u>\$15,585 64</u>
Total admitted assets	\$604,071 35

LIABILITIES.

Losses and claims in process of adjustment.	\$104,833 33
Balance	<u>\$499,238 02</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	104,562	\$111,123,900 00
Policies written or increased during the year	9,604	10,804,000 00
Total	<u>114,166</u>	<u>\$121,927,900 00</u>
Deduct policies decreased and terminated during the year.	1,558	1,653,500 00
Policies in force Dec. 31, 1903..	112,608	\$120,274,400 00
Losses and claims unpaid Dec. 31, of previous year	87	\$94,966 66
Losses and claims incurred during the year	536	925,500 00
Total	<u>923</u>	<u>\$1,020,466 66</u>
Losses and claims paid and compromised during the year..	828	915,633 33
Losses and claims unpaid Dec. 31, 1903.	95	\$104,833 33
Assessments collected during the year.		\$970,265 69

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,716	\$1,747,000 00
Policies written or increased during the year	196	202,000 00
Total	<u>1,912</u>	<u>\$1,949,000 00</u>
Deduct policies decreased and terminated during the year.	24	24,000 00
Policies in force Dec. 31, 1903	1,888	\$1,925,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	9	9,000 00
Total	<u>10</u>	<u>\$10,000 00</u>
Losses and claims paid and compromised during the year..	9	9,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$1,000 00
Assessments collected during the year.		\$13,899 37

HOME CIRCLE,
BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

CHAS. P. BATTELLE, *Supreme Leader*. JULIUS M. SWAIN, *Supreme Secretary*.

INCOME.

Expense assessments, members at large	\$129 00	
Assessments, mortuary	123,874 40	
Management and development fund.....	12,761 98	
		<hr/>
Total paid by members		\$136,765 38
Interest, \$1,041.93; rent, \$338.36.....		1,380 29
Sale of supplies		314 83
Income from all other sources		151 70
		<hr/>
Total income		\$138,612 20
Ledger assets Dec. 31, 1902.		27,324 43
		<hr/>
Total		\$165,936 63

DISBURSEMENTS.

Death claims	\$137,821 55
Salaries of organizers not paid by commissions	70 00
Salaries of officers	3,500 00
Salaries and other compensation of office employes.....	1,820 00
Supreme medical supervisors fees	300 00
Rent, \$696.00; taxes, \$140.00; advertising and printing, \$1,901.02.	2,737 02
Postage, express and telegraph.	672 87
Legal expenses	333 57
Governing bodies.....	185 11
Official publication.	1,648 09
Insurance department fees	129 85
Miscellaneous expenditures.	2,033 90
	<hr/>
Total disbursements	\$151,251 96
	<hr/>
Balance	\$14,684 67

LEDGER ASSETS.

Book value of real estate	\$3,600 00
Loans on mortgages of real estate.	3,695 00
Cash in bank	7,389 67
	<hr/>
Total ledger assets	\$14,684 67

NON-LEDGER ASSETS.

Interest due and accrued	\$368 35	
Rents due	29 00	
Market value of real estate over book value	500 00	
Due from grand and subordinate councils	43 62	
Assessments in treasury of subordinate branches	9,200 00	
Furniture, fixtures, supplies, printed matter and stationery	2,899 00	
Total		\$13,039 97
Gross assets		\$27,724 64

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$2,899 00
Total admitted assets	\$24,825 64

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$3,818 65	
Adjusted not yet due	24,073 71	
Reported—proofs not received	12,417 61	
Total liabilities		\$40,309 97
Balance		—\$15,484 33

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,341	\$8,589,000 00
Policies written or increased during the year	267	226,500 00
Total	5,608	\$8,815,500 00
Deduct policies decreased and terminated during the year ...	408	602,000 00
Policies in force Dec. 31, 1903	5,200	\$8,213,500 00
Losses and claims unpaid Dec. 31, of previous year	21	\$31,078 15
Losses and claims incurred during the year	89	147,403 37
Total	110	\$178,481 52
Losses and claims paid and compromised during the year ...	85	138,171 53
Losses and claims unpaid Dec. 31, 1903	25	\$40,309 97
Assessments collected during the year		\$123,874 40

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	56	\$99,500 00
Deduct policies decreased and terminated during the year ..	3	4,000 00
Policies in force Dec. 31, 1903	53	\$95,500 00
Losses and claims unpaid Dec. 31, of previous year	1	\$478 16
Losses and claims incurred during the year	2	2,864 77
Total	3	\$3,342 93
Losses and claims paid and compromised during the year ...	2	1,434 84
Losses and claims unpaid Dec. 31, 1903	1	\$1,908 09
Assessments collected during the year		\$1,672 70

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	\$12,811 47
Expense assessments, dues or per capita tax.	243,880 77
Assessments:	
Mortuary, \$2,780,529.09; sick and funeral, \$238,124.85 . . .	3,018,653 94
Change of policies	2,934 12
Total paid by members	\$3,278,280 30
Interest, \$249,914.51; rent, \$8,386.22	258,300 73
Sundry refunds	3,427 80
Re-deposits, 1902 claims	5,017 21
Total income	\$3,545,026 04
Ledger assets Dec. 31, 1902	5,964,386 85
Total	\$9,509,412 89

DISBURSEMENTS.

Death claims	\$1,542,639 01
Permanent disability	84,719 91
Expectation of life	700 00
Sick claims	180,169 74
Funeral claims	11,993 97
Old age annuities	26,200 00
Old age disability	2,850 00
Payments returned to applicants or members	7,326 16
Total paid to members.	\$1,857,598 79
Commissions and expenses of organizers	122,068 45
Salaries of organizers not paid by commissions	116,116 12
Salaries of officers	34,083 81
Salaries and other compensation of office employes	82,035 81
Investigation of claims	5,867 05
Subordinate medical examiners' fees	3,300 76
Rent	16,781 13
Advertising	29,856 81
Postage, express and telegraph.	9,996 11
Legal expenses	9,205 64
Official publication	34,212 40

Insurance departments	\$826 98
Commissions and expenses re-investments	4,260 22
General expenses	14,562 42
Office stationery, etc	8,611 40
Furniture and furnishings	3,730 11
Branch offices	35,396 54
Traveling expenses	13,038 18
Executive expenses	2,754 71
Supplies purchased	4,894 47
Fraternal Congress	1,384 00
Miscellaneous expenditures	471 03
Total disbursements	<u>\$2,405,052 31</u>
Balance	\$7,104,360 58

ASSETS.

Book value of real estate	\$756,457 89
Loans on mortgages of real estate	2,959,051 28
Book value of stocks and bonds	1,998,604 88
Union Trust Co., investment account	1,120,437 27
Special bank deposit in France	10,000 00
Cash deposited in banks	259,800 26
Total ledger assets	<u>\$7,104,360 58</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$83,424 21
Interest due and accrued on other assets	11,912 47
Rents due and accrued on property or lease	2,565 17
Due from subordinate courts for fees	229 80
Due from high and subordinate courts for supplies	28,363 57
Assessments in treasury of subordinate branches	3,156 76
Saleable supplies on hand	32,909 42
Furniture and furnishings	26,283 93
Fire insurance	13,298 00
Temporary advances re-investments	19,998 21
Temporary loan to general account from mortuary account	251,057 15
Temporary loan to general account from sick and funeral account	110,994 55
Total	<u>\$584,193 24</u>
Gross assets	\$7,688,553 82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$26,283 93
Supplies, printed matter and stationery	32,909 42
Due from high and subordinate courts for supplies	28,363 57
Total	<u>\$87,556 92</u>
Total admitted assets	\$7,600,996 90

LIABILITIES.

Total and permanent disability claims :		
Due and unpaid.....	\$986 66	
Not yet due.....	82,439 97	
Death losses :		
Due and unpaid.....	107,393 32	
Resisted.....	47,500 00	
Present value of unpaid instalments of old age annuities.	175,217 85	
Funeral benefits.....	1,203 34	
Sick claims.....	3,723 66	\$418,464 80
Salaries, rents, taxes, fees and accounts due and accrued.....		9,202 62
Advance assessments.....		6,085 20
Due mortuary account.....		251,057 15
Due sick and funeral account.....		110,394 55
Total liabilities.....		\$795,804 32
Balance.....		\$8,805,192 58

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	205,369	\$226,849,500 00
Policies written or increased during the year.....	36,316	30,013,000 00
Total.....	241,685	\$256,862,500 00
Deduct policies decreased and terminated during the year..	22,193	18,738,500 00
Policies in force Dec. 31, 1903.....	219,492	\$238,124,000 00
Losses and claims unpaid Dec. 31, of previous year.....	285	\$203,627 92
Losses and claims incurred during the year.....	10,922	1,880,658 82
Total.....	11,207	\$2,084,286 74
Losses and claims paid and compromised during the year ..	10,816	1,923,479 76
Losses and claims unpaid Dec. 31, 1903.....	391	\$160,806 98
Assessments collected during the year.....		\$3,018,653 94

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	5,290	\$4,576,500 00
Policies written or increased during the year.....	630	471,500 00
Total.....	5,920	\$5,048,000 00
Deduct policies decreased and terminated during the year..	681	504,000 00
Policies in force Dec. 31, 1903.....	5,239	\$4,544,000 00
Losses and claims unpaid Dec. 31, of previous year.....	18	\$4,936 45
Losses and claims incurred during the year.....	602	38,655 58
Total.....	620	\$43,592 03
Losses and claims paid and compromised during the year ..	617	42,585 45
Losses and claims unpaid Dec. 31, 1903.....	3	\$1,026 58
Assessments collected during the year.....		\$76,100 75

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	\$78,989 40	
Assessments, mortuary	418,732 48	
Medical examiners' fees paid by applicant	2,123 75	
Total paid by members		\$499,845 63
Interest		27,516 68
Sale of supplies		6,859 49
Fees allowed by courts		535 00
Income from all other sources		389 88
Total income		\$535,146 68
Ledger assets Dec. 31, 1902		814,899 71
Total		\$1,350,046 39

DISBURSEMENTS.

Death claims	\$243,750 00
Salaries of organizers not paid by commissions	17,300 85
Salaries and other compensation of officers	10,520 82
Salaries and other compensation of office employes	8,220 97
Supreme or grand medical supervisors' fees	3,222 00
Rent, \$1,200.00; advertising and printing, \$2,094.71	3,294 71
Postage, express and telegraph	3,352 39
Legal expenses	3,694 36
Governing bodies	21,175 24
Official publication	4,092 77
Insurance department fees	483 35
Supplies purchased	6,271 93
Miscellaneous expenditures	2,028 69
Total disbursements'	\$327,408 08
Balance	\$1,022,638 31

LEDGER ASSETS.

Loans on mortgages of real estate	\$95,000 00
Book value of bonds	684,274 83
Cash in office and in bank	186,863 48
Special deposits	6,500 00
Finance committee	50,000 60
Total ledger assets	\$1,022,638 31

NON-LEDGER ASSETS.

Interest accrued	\$6,936 33	
Assessments in treasury of subordinate branches	26,349 77	
Furniture, fixtures, supplies, printed matter and stationery	12,203 63	
Total		\$45,489 73
Gross assets		\$1,068,128 04

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$12,203 63	
Depreciation of ledger assets to bring same to market value	23,474 75	
Total		\$35,678 38
Total admitted assets		\$1,032,449 66

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$4,450 00	
Adjusted not yet due	25,000 00	
In process of adjustment	3,000 00	
Resisted	5,000 00	
Total liabilities		\$37,450 00
Balance		\$994,999 66

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	34,586	\$34,835,000 00
Policies written or increased during the year	4,713	4,774,000 00
Total	39,299	\$39,609,000 00
Deduct policies decreased and terminated during the year	1,597	1,619,000 00
Policies in force Dec. 31, 1903	37,702	\$37,990,000 00
Losses and claims unpaid Dec. 31, of previous year	54	\$54,200 00
Losses and claims incurred during the year	227	227,000 00
Total	281	\$281,200 00
Losses and claims paid and compromised during the year	244	243,750 00
Losses and claims unpaid Dec. 31, 1903	37	\$37,450 00
Assessments collected during the year		\$398,402 98

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	631	\$632,000 00
Policies written or increased during the year	42	42,000 00
Total	673	\$674,000 00
Deduct policies decreased and terminated during the year	27	27,000 00
Policies in force Dec. 31, 1903	646	\$647,000 00
Losses and claims unpaid Dec. 31, of previous year	3	\$3,000 00
Losses and claims incurred during the year	6	6,000 00
Total	9	\$9,000 00
Losses and claims paid and compromised during the year	8	8,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$1,000 00
Assessments collected during the year		\$7,233 75

KNIGHTS OF HONOR,
ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

J. C. SHEPPARD, *Supreme Dictator*. NOAH M. GIVAN, *Supreme Reporter*.

INCOME.

Expense assessments, dues or per capita tax.	\$85,346 19	
Assessments, mortuary	2,981,283 27	
Total paid by members		\$3,066,629 46
Interest		5,307 17
Sale of supplies.		290 57
Income from all other sources.....		1,545 71
Total income		\$3,073,772 91
Ledger assets Dec. 31, 1902		94,646 31
Total.		\$3,168,419 22

DISBURSEMENTS.

Death claims	\$2,986,549 20
Commissions to organizers.....	27,055 46
Salaries and other compensation of officers	10,300 00
Salaries and other compensation of office employes	11,879 88
Supreme or grand medical supervisors fees.	2,500 00
Rent, \$2,700.00; taxes, \$10.35; advertising and printing \$1,765.57.	4,475 92
Postage, express and telegraph.....	2,268 53
Legal expenses.....	3,546 53
Governing bodies.	15,232 50
Official publication.	2,500 00
Insurance department fees	467 40
Traveling expenses	1,200 94
Relief fund	200 00
World's Fair building	2,500 00
Supreme Lodge session	13,729 46
Miscellaneous expenses	2,116 95
Total disbursements.....	\$3,086,522 77
Balance	\$81,896 45

LEDGER ASSETS.

Cash in office and in bank	\$76,646 45
On deposit as bond in contested case.....	1,250 00
On deposit with Insurance Department of North Carolina	4,000 00
Total ledger assets.....	\$81,896 45

NON-LEDGER ASSETS.

Interest due	\$505 56	
Interest due from grand lodges	721 86	
Judgment	2,691 05	
General fund expense assessment in hands of lodges	7,310 09	
Assessments in treasury of subordinate branches	240,264 65	
Furniture, fixtures, supplies, printed matter and stationery	10,534 88	
Total		\$262,028 09
Gross assets		\$343,924 54

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$10,534 88	
Judgment	2,691 05	
Total		\$13,225 93
Total admitted assets		\$330,698 61

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$48,388 35	
Adjusted and not yet due	220,500 00	
Reported—proofs not received	175,500 00	
Resisted	19,000 00	\$463,388 35
Salaries, rents, taxes, fees and accounts due and accrued		382 60
Total liabilities		\$463,765 95
Balance		-\$133,067 34

EXHIBIT OF POLICIES.

	Number.	Amount.
TOTAL BUSINESS.		
Policies in force Dec. 31, of previous year	53,580	\$91,866,000 00
Policies written or increased during the year	4,292	4,091,500 00
Total	57,872	\$95,957,500 00
Deduct policies decreased and terminated during the year...	6,266	8,671,000 00
Policies in force Dec. 31, 1903	51,606	\$87,286,500 00
Losses and claims unpaid Dec. 31, of previous year	194	\$352,566 67
Losses and claims incurred during the year	1,687	3,104,500 00
Total	1,881	\$3,457,066 67
Losses and claims paid and compromised during the year...	1,627	2,993,683 32
Losses and claims unpaid Dec. 31, 1903	254	\$463,388 35
Assessments collected during the year		\$2,981,283 27

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force Dec. 31, of previous year	185	\$328,000 00
Deduct policies decreased and terminated during the year...	14	27,000 00
Policies in force Dec. 31, 1903	171	\$301,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	12	23,000 00
Total	13	\$24,000 00
Losses and claims paid and compromised during the year ...	12	22,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$2,000 00
Assessments collected during the year		\$13,320 30

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	\$11,276 50	
Expense assessments	136,815 62	
Assessments, mortuary	1,771,340 56	
Total paid by members		\$1,979,372 68
Interest, \$12,943.00; rent, \$38,256.07; additional income from investments, \$4,695.61		55,894 68
Income from all other sources		3,650 21
Total income		\$2,038,917 57
Ledger assets Dec. 31, 1902.		450,629 19
Total		\$2,489,546 76

DISBURSEMENTS.

Death claims	\$1,440,676 03	
Payments returned to applicants or members	2,021 32	
Total paid to members		\$1,442,697 35
Membership fees retained by local collectors and organizers		11,216 50
Commissions to organizers		65,939 10
Commissions to local secretaries		96,435 50
Salaries of officers		11,700 00
Salaries and other compensation of office employes		15,095 75
Bonding local secretaries and employes		2,127 30
Subordinate medical examiners fees		23,376 00
Rent		3,550 01
Advertising and printing		7,996 38
Postage, express and telegraph		6,878 59
Expenses in re death claims		6,565 10
Governing bodies		4,110 99
Official publication		386 90
Insurance departments		623 25
Miscellaneous expenditures		2,597 98
Furniture and fixtures		293 40
Traveling expenses of officers		1,537 38
Traveling expenses of accountants and actuary		907 52
Expenses on account of Lexington Hotel Investment		61,434 95
Expenses on account of other old investments		1,918 11
Accrued interest on investments		2,157 52
Reduction in book value of ledger assets		19,475 23
Total disbursements		\$1,789,020 81
Balance		\$700,525 95

LEDGER ASSETS.

Book value of real estate	\$21,800 00
Loans on mortgages of real estate	20,000 00
Loans secured by collateral	675 00
Book value of bonds	351,426 25
Lexington Hotel investment	144,005 29
Due from supreme lodge	3,046 34
Tenders outstanding, not yet accepted, irregular claims	3,160 33
Cash in office and in bank	156,412 74
Total ledger assets	\$700,525 95

NON-LEDGER ASSETS.

Interest due	\$302 70
Rents due	19,153 69
Assessments in treasury of subordinate branches	4,432 87
Furniture, fixtures, supplies, printed matter and stationery	2,785 45
Due from organizers or agents	787 11
Total	\$27,461 82
Gross assets	\$727,987 77

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$2,785 45
Due from organizers or agents	787 11
Total	\$3,572 56
Total admitted assets	\$724,415 21

LIABILITIES.

Losses and claims, viz:	
In process of adjustment	\$42,000 00
Reported—proofs not received	76,000 00
Resisted	18,000 00
Salaries, rents, taxes, fees and accounts due and accrued	25,301 50
Total liabilities	\$161,301 50
Balance	\$563,113 71

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	60,710	\$103,711,000 00
Policies written or increased during the year	10,784	13,002,000 00
Total	71,494	\$116,713,000 00
Deduct policies decreased and terminated during the year	7,933	10,977,000 00
Policies in force Dec. 31, 1903	63,561	\$105,736,000 00
Losses and claims unpaid Dec. 31 of previous year	93	\$194,000 00
Losses and claims incurred during the year	723	1,432,500 00
Total	816	\$1,626,500 00
Losses and claims paid and compromised during the year	746	1,490,500 00
Losses and claims unpaid Dec. 31, 1903	70	\$136,000 00
Assessments collected during the year		1,968,156 18

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	522	\$625,000 00
Policies written or increased during the year	53	53,500 00
Total	580	\$678,500 00
Deduct policies decreased and terminated during the year .	75	74,500 00
Policies in force Dec. 31, 1903	505	\$604,000 00
Losses and claims incurred during the year	7	\$8,000 00
Losses and claims paid and compromised during the year .	6	7,000 00
Losses and claims unpaid Dec. 31, 1903.	1	\$1,000 00
Assessments collected during the year		\$12,182 98

KNIGHTS OF THE MACCABEES OF THE WORLD,
PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *Supreme Commander.* D. D. AITKEN, *Supreme Record Keeper.*

INCOME.

Gross membership fees	\$37,282 75
Expense assessments, dues or per capita tax	429,828 09
Assessments: mortuary, \$3,651,689.64; sick, funeral and accident, \$51,572.64	3,733,262 28
Total paid by members	\$4,200,373 12
Interest, \$78,911.67; rent, \$2,250.00	81,191 67
Sale of supplies	14,239 80
Loans repaid, relief fund	2,700 00
Miscellaneous expenditures	2,335 39
Profit and loss	1,033 54
Total income	\$4,301,873 52
Ledger assets Dec. 31, 1902	2,501,333 58
Total	\$6,803,207 10

DISBURSEMENTS.

Death claims	\$2,849,520 85
Disability claims	199,565 49
Relief payments	6,367 35
Payments returned to applicants or members	2,106 20
Total paid to members	\$3,057,559 89
Commissions to organizers	140,834 57
Salaries of officers	26,049 72
Salaries and other compensation of office employes	39,872 08
Taxes, \$1,157.75; advertising and printing, \$5,189.86	6,347 61
Postage, express and telegraph	15,885 25
Legal expenses	17,483 76
Governing bodies	134,569 01
Official publication	28,776 46
Insurance department fees	754 03
Supplies purchased	62,863 55
Traveling expenses	6,730 83
Miscellaneous expenditures	9,324 05
Total disbursements	\$3,547,050 81
Balance	\$3,256,156 29

LEDGER ASSETS.

Book value of real estate	\$87,707 72
Book value of bonds	2,707,563 50
Agents or personal balances	54,552 56
Cash in office and in bank	406,332 51
Total ledger assets	\$3,256,156 29

NON-LEDGER ASSETS.

Interest due and accrued.....	\$37,412 37	
Rents due.....	190 00	
Assessments in treasury of subordinate branches.....	368,218 12	
Total.....		\$405,820 49
Gross assets.....		\$3,661,976 78

DEDUCT ASSETS NOT ADMITTED.

Personal or agents debit balances, unsecured.....	\$54,552 56
Total admitted assets.....	\$3,607,424 22

LIABILITIES.

Losses and claims, viz:		
Reported—proofs not received.....	\$343,567 00	
Resisted.....	97,323 57	\$440,895 57
Salaries, rents, taxes, fees and accounts due and accrued.....		28,060 83
Sick, funeral and accident claims.....		13,500 00
Total liabilities.....		\$482,456 40
Balance.....		\$3,124,967 82

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	285,564	\$372,389,000 00
Policies written or increased during the year.....	88,505	90,716,500 00
Total.....	374,069	\$463,105,500 00
Deduct policies decreased and terminated during the year..	32,765	32,798,700 00
Policies in force Dec. 31, 1903.....	341,304	\$430,306,800 00
Losses and claims unpaid Dec. 31, of previous year.....	314	\$436,650 00
Losses and claims incurred during the year.....	2,108	2,945,379 97
Total.....	2,422	\$3,382,029 97
Losses and claims paid and compromised during the year.....	2,095	2,941,134 40
Losses and claims unpaid Dec. 31, 1903.....	327	\$440,895 57
Assessments collected during the year.....		\$3,733,262 28

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	2,629	\$2,263,000 00
Policies written or increased during the year.....	2,521	2,241,000 00
Total.....	5,150	\$4,504,000 00
Deduct policies decreased and terminated during the year.....	938	660,000 00
Policies in force Dec. 31, 1903.....	4,212	\$3,844,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$500 00
Losses and claims incurred during the year.....	26	23,500 00
Total.....	27	\$24,000 00
Losses and claims paid and compromised during the year.....	23	20,500 00
Losses and claims unpaid Dec. 31, 1903.....	4	\$3,500 00
Assessments collected during the year.....		\$29,878 91

L'UNION ST. JEAN BAPTISTE D'AMERIQUE,
WOONSOCKET, R. I.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1900.

FELIX GATINEAU, *President.*

J. AD CARON, *Secretary.*

INCOME.

Gross membership fees	\$1,318 85
Expense assessments, dues or per capita tax	5,976 75
Assessments, mortuary, \$29,497.07; emergency, \$425.65.	29,922 72
Total paid by members	\$37,218 32
Interest	777 88
Sale of supplies	1,824 60
Total income	\$39,820 80
Ledger assets Dec. 31, 1902	17,565 70
Total	\$57,386 50

DISBURSEMENTS.

Death claims	\$16,000 00
Commissions to organizers	325 00
Salaries of organizers not paid by commissions.	726 74
Salaries of officers	1,800 00
Salaries and other compensation of office employes	1,114 00
Supreme or grand medical supervisors fees	428 75
Rent, \$282.42; advertising and printing, \$363.37	645 79
Postage, express and telegraph	126 02
Legal expenses	54 10
Governing bodies	783 14
Official publication	1,338 85
Insurance department fees	58 00
Supplies	986 15
Traveling expenses.	149 84
Office expenses	217 28
Office furniture	115 10
Total disbursements	\$24,868 76
Balance	\$32,517 74

LEDGER ASSETS.

Loans on mortgages of real estate	\$3,000 00
Loans secured by collateral	1,224 00
Cash in bank	28,293 74
Total ledger assets	\$32,517 74

* Admitted April 13, 1904.

NON-LEDGER ASSETS.

Interest due	\$238 81
Assessments in treasury of subordinate branches	718 40
Furniture, fixtures, supplies, printed matter and stationery	2,000 00
Total	<u>\$2,947 21</u>
Gross assets	\$35,474 95

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	<u>\$2,000 00</u>
Total admitted assets	\$33,474 95

LIABILITIES.

Assessments paid in advance	<u>\$22 12</u>
Balance ..	\$33,452 83

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	5,684	\$2,471,375 00
Policies written or increased during the year	1,252	606,900 00
Total	<u>6,936</u>	<u>\$3,078,275 00</u>
Deduct policies decreased and terminated during the year ..	668	295,875 00
Policies in force Dec. 31, 1903	6,268	\$2,782,400 00
Losses and claims incurred during the year	41	\$16,000 00
Losses and claims paid and compromised during the year...	41	16,000 00
Assessments collected during the year		\$29,922 72

MODERN WOODMEN OF AMERICA,
ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883.

A. R. TALBOT, *Head Consul.*

C. W. HAWES, *Head Clerk.*

INCOME.

Expense assessments, dues or per capita tax.....	\$688,046 50
Assessments, mortuary.....	6,270,146 60
Total paid by members.....	\$6,958,193 10
Interest, \$30,790.39; rent, \$910.00.....	31,700 39
Sale of supplies.....	58,882 83
Certificate fees.....	12,612 50
Advertising.....	7,259 84
All other sources.....	1,871 36
Total income.....	\$7,070,520 02
Ledger assets Dec. 31, 1902.....	1,591,817 07
Total.....	\$8,661,837 09

DISBURSEMENTS.

Death claims.....	\$5,973,474 15
Payments returned to applicants or members.....	3,110 19
Total paid to members.....	\$5,976,584 34
Commissions to organizers.....	188,592 29
Head officers' traveling expense.....	10,376 13
Salaries and other compensation of officers.....	42,070 00
Salaries and other compensation of office employes.....	130,343 98
Supreme or grand medical supervisors fees.....	5,074 98
Rent, \$686.50; taxes, \$1,914.22; advertising and printing, \$27,446.57.....	30,047 59
Postage, express and telegraph.....	33,851 85
Legal expenses.....	22,747 56
Governing bodies.....	135,947 21
Official publication.....	74,158 65
Insurance department fees.....	3,848 63
Expense of head physicians.....	2,435 33
Readjustment.....	42,290 11
Flood relief.....	50,000 00
Revision record.....	5,395 31
Supplies purchased.....	36,044 34
Miscellaneous expenditures.....	45,069 67
Total disbursements.....	\$6,829,877 87
Balance.....	\$1,831,959 12

LEDGER ASSETS.

Book value of real estate.....	\$158,369 03
Cash in office and in bank.....	1,601,926 88
Furniture.....	67,872 26
Library.....	3,790 95
Total ledger assets.....	\$1,831,959 12

NON-LEDGER ASSETS.

Interest accrued	\$8,123 05	
Rents accrued	30 00	
Assessments in treasury of subordinate branches	520,000 00	
Supplies purchased	18,373 15	
Total		\$546,566 20
Gross assets		\$2,378,525 32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$86,245 41	
Library	3,790 95	
Total		\$90,036 36
Total admitted assets		\$2,288,488 96

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$36,628 55	
In process of adjustment	628,500 00	
Resisted	64,000 00	\$729,128 55
Salaries, rents, taxes, fees and accounts due and accrued		23,155 70
Total liabilities		\$752,284 25
Balance		\$1,536,204 71

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	664,166	\$1,161,285,000 00
Policies written or increased during the year	60,204	87,195,000 00
Total	724,370	\$1,248,480,000 00
Deduct policies decreased and terminated during the year	64,219	99,174,500 00
Policies in force Dec. 31, 1903	660,151	1,149,305,500 00
Losses and claims unpaid Dec. 31, of previous year	402	\$716,035 70
Losses and claims incurred during the year	3,345	6,070,000 00
Total	3,747	\$6,786,035 70
Losses and claims paid and compromised during the year	3,333	6,056,907 15
Losses and claims unpaid Dec. 31, 1903	414	\$729,128 55
Assessments collected during the year		\$6,270,146 60

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	2,779	\$4,043,000 00
Policies written or increased during the year	818	993,000 00
Total	3,597	\$5,036,000 00
Deduct policies decreased and terminated during the year	438	525,500 00
Policies in force Dec. 31, 1903	3,159	\$4,510,500 00
Losses and claims unpaid Dec. 31, of previous year	2	\$2,000 00
Losses and claims incurred during the year	13	20,000 00
Total	15	\$22,000 00
Losses and claims paid and compromised during the year	14	21,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$1,000 00
Assessments collected during the year		\$23,525 10

NEW ENGLAND ORDER OF PROTECTION,
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JONATHAN W. CHAPIN, *President*.

DANIEL M. FRYE, *Secretary*.

INCOME.

Gross membership fees	\$5,946 00	
Expense assessments, dues or per capita tax	34,655 50	
Assessments, mortuary	545,881 77	
Medical examiners' fees paid by applicant	8,646 00	
		<hr/>
Total paid by members.....		\$595,129 27
Interest		1,915 60
Sale of supplies.		1,496 32
Income from all other sources		82 25
		<hr/>
Total income.....		\$598,623 44
Ledger assets Dec. 31, 1902		58,957 52
		<hr/>
Total		\$657,580 96

DISBURSEMENTS.

Death claims		\$506,000 00
Commissions to organizers		2,066 50
Salaries of organizers not paid by commissions		2,812 00
Salaries and other compensation of officers		5,524 10
Salaries and other compensation of office employes		2,016 00
Medical examiners' fees, viz:		
Subordinate examiners	\$6,484 50	
Supreme or grand supervisors	2,161 50	8,646 00
		<hr/>
Rent, \$1,999.92; advertising and printing, \$2,592.38		4,592 30
Postage, express and telegraph		804 92
Legal expenses		1,713 64
Governing bodies		16,941 25
Official publication.....		420 16
Insurance department fees		29 00
Miscellaneous expenditures.....		3,224 17
		<hr/>
Total disbursements		\$554,790 04
Balance		\$102,790 92

LEDGER ASSETS.

Cash in bank	\$102,790 92
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches	\$25,000 00
Total admitted assets	<u>\$127,790 92</u>

LIABILITIES.

Losses and claims, viz:	
In process of adjustment	\$8,000 00
Reported—proofs not received	26,000 00
Resisted	<u>4,000 00</u>
Total liabilities	<u>\$38,000 00</u>
Balance	\$89,790 92

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	32,028	\$52,817,000 00
Policies written or increased during the year	3,836	4,597,000 00
Total	<u>35,864</u>	<u>\$57,414,000 00</u>
Deduct policies decreased and terminated during the year	1,303	1,896,000 00
Policies in force Dec. 31, 1903	34,556	\$55,518,000 00
Losses and claims unpaid Dec. 31, of previous year	19	\$33,000 00
Losses and claims incurred during the year	297	511,000 00
Total	<u>316</u>	<u>\$544,000 00</u>
Losses and claims paid and compromised during the year	299	506,000 00
Losses and claims unpaid Dec. 31, 1903	17	\$38,000 00
Assessments collected during the year		\$545,881 77

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	4,227	\$6,173,000 00
Policies written or increased during the year	262	406,000 00
Total	<u>4,489</u>	<u>\$6,578,000 00</u>
Deduct policies decreased and terminated during the year	200	364,000 00
Policies in force Dec. 31, 1903	4,289	\$6,214,000 00
Losses and claims unpaid Dec. 31, of previous year	1	\$1,000 00
Losses and claims incurred during the year	36	47,000 00
Total	<u>37</u>	<u>\$48,000 00</u>
Losses and claims paid and compromised during the year	36	45,000 00
Losses and claims unpaid Dec. 31, 1903	1	\$3,000 00
Assessments collected during the year		\$63,329 00

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. S. ROBINSON, *Supreme Regent.*W. O. ROBSON, *Supreme Secretary.*

INCOME.

Changes of benefit certificates.....	\$3,705 50
Supreme Council dues.....	211,619 60
Assessments, mortuary, \$7,505.892.72;*emergency, \$135,000 00	7,505,892 72
Members at large—cards.....	10 00
Total paid by members.....	\$7,721,227 82
Interest.....	80,426 86
Sale of supplies.....	7,056 00
Income from all other sources.....	1,064 09
Total income.....	\$7,809,774 77
Ledger assets Dec. 31, 1902.....	2,604,677 59
Total.....	\$10,414,452 36

DISBURSEMENTS.

Death claims.....	\$7,320,541 64
Changes of benefit certificate fees.....	9 50
Total paid to members.....	\$7,320,551 14
Supplies purchased.....	2,905 91
Printing plant.....	10,689 81
Office furniture.....	207 20
Assistance to grand councils.....	18,985 76
Instituting councils.....	12,478 00
Extension of the Order.....	13,796 33
Official visits, mileage and per diem.....	20,053 13
Salaries and other compensation of officers.....	33,239 01
Salaries and other compensation of office employes.....	41,705 76
Taxes.....	824 40
Literature and advertising.....	1,364 20
Printing.....	15,955 40
Benefit certificates.....	1,267 65
Postage, express and telegraph.....	9,219 43
Legal expenses.....	5,611 82
Supreme council session.....	3,244 29
Official publication.....	8,573 28
State laws.....	989 51
Insurance departments.....	502 35
Bonding supreme council officers.....	450 00
Investigating death claims.....	1,095 27
Running expenses, Royal Arcanum building.....	3,540 30
Fraternal Congress.....	1,072 17
General office expenses.....	3,557 44
Sundries.....	1,044 11
Statistics.....	823 34
Total disbursements.....	\$7,533,747 01
Balance.....	\$2,880,705 35

* Transferred from death assessments.

LEDGER ASSETS.

Book value of real estate	\$51,170 97	
Book value of bonds	2,060,901 07	
Cash in bank	768,633 31	
Total ledger assets		<u>\$2,880,705 35</u>

NON-LEDGER ASSETS.

Interest due and accrued.....	\$24,066 62	
Ledger balances	3,220 97	
Printing plant.....	15,633 10	
Paper stock.....	1,922 42	
Office furniture	4,713 04	
Supplies for sale	2,142 91	
Assessments in treasury of subordinate branches	642,116 12	
Assessments paid in advance	864 88	
Total.....		<u>\$694,680 06</u>
Gross assets.....		<u>\$3,575,385 41</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$4,713 04	
Supplies, printed matter and stationery	4,065 33	
Personal or agents' debit balances, unsecured	237 20	
Bills receivable, unsecured	2,983 77	
Printing plant	15,633 10	
Depreciation of ledger assets to bring same to market value	40,979 69	
Total		<u>\$68,612 13</u>
Total admitted assets		<u>\$3,506,773 28</u>

LIABILITIES.

Losses and claims, viz.:		
In process of adjustment	\$787,750 00	
Resisted.....	28,000 00	\$815,750 00
Salaries, rents, taxes, fees and accounts due and accrued	2,136 32	
Advance assessments	208 19	
All other liabilities	297 33	
Total liabilities		<u>\$818,391 84</u>
Balance		<u>\$2,688,381 44</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	254,322	\$615,329,000 00
Policies written or increased during the year	39,581	59,766,000 00
Total	293,903	\$675,095,000 00
Deduct policies decreased and terminated during the year.	10,814	21,776,000 00
Policies in force Dec. 31, 1903	283,089	\$653,319,000 00
Losses and claims unpaid Dec. 31, of previous year	261	\$685,525 00
Losses and claims incurred during the year	2,815	7,453,772 50
Total	3,076	\$8,139,297 50
Losses and claims paid and compromised during the year..	2,760	7,341,547 50
Losses and claims unpaid Dec. 31, 1903.....	316	\$797,750 00
Assessments collected during the year		\$7,506,892 72

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	803	\$1,818,500 00
Policies written or increased during the year	273	358,000 00
Total	1,081	\$2,176,500 00
Deduct policies decreased and terminated during the year.	62	93,500 00
Policies in force Dec. 31, 1903	1,019	\$2,083,000 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		\$24,133 10

ROYAL NEIGHBORS OF AMERICA,
ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

E. A. ENRIGHT, *Chairman Beneficiary Committee.*

MYRTLE E. DADE, *Beneficiary Recorder.*

INCOME.

Gross membership fees	\$8,475 00	
Assessments, mortuary	447,537 25	
Certificate fees	91,622 80	
	Total paid by members	\$547,635 05
Interest		3,153 02
Sale of supplies		7,267 85
Advertising		2,246 71
Income from all other sources		15 50
	Total income	\$560,318 13
Ledger assets Dec. 31, 1902		130,311 43
	Total.....	\$690,629 56

DISBURSEMENTS.

Death claims	\$401,466 66	
Payments returned to applicants or members	103 55	
	Total paid to members	\$401,570 21
Commissions to organizers		12,423 59
Salaries and other compensation of officers		18,883 79
Salaries and other compensation of office employes		9,902 85
Supreme or grand medical supervisors expense		811 07
Rent, \$1,740.00; taxes, \$8.47; advertising and printing, \$4,757.87		6,506 34
Postage, express and telegraph		16,625 95
Legal expenses		1,408 98
Official publication		16,312 71
Insurance departments		1,511 90
Furniture		291 10
Supplies purchased		6,924 00
Mailing list		2,921 20
State Convention		778 31
Supreme Convention		18,380 92
Security on bond		2,000 00
Miscellaneous expenditures		8,507 84
	Total disbursements.....	\$525,760 76
Balance.....		\$164,868 80

LEDGER ASSETS.

Cash in bank	\$164,868 80
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$45,000 00	
Furniture, fixtures, supplies, printed matter and stationery	<u>10,372 51</u>	
Total		\$55,372 51
Gross assets.		<u>\$220,241 31</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	<u>\$10,372 51</u>
Total admitted assets	\$209,868 80

LIABILITIES.

Losses and claims, viz:		
Reported—proofs not received	\$55,500 00	
Resisted	<u>12,000 00</u>	
Total liabilities.		\$67,500 00
Balance.....		<u>\$142,368 80</u>

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year	69,812	\$76,055,000 00
Policies written or increased during the year	<u>8,629</u>	<u>8,949,000 00</u>
Total.....	78,441	\$85,004,000 00
Deduct policies decreased and terminated during the year...	<u>3,415</u>	<u>3,740,000 00</u>
Policies in force Dec. 31, 1903	75,026	\$81,264,000 00
Losses and claims unpaid Dec. 31, of previous year	34	\$37,000 00
Losses and claims incurred during the year	<u>391</u>	<u>443,000 00</u>
Total	425	\$480,000 00
Losses and claims paid and compromised during the year...	<u>366</u>	<u>412,500 00</u>
Losses and claims unpaid Dec. 31, 1903.	59	\$67,500 00
Assessments collected during the year		\$447,537 25

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.	56	\$53,000 00
Policies written or increased during the year	<u>118</u>	<u>111,000 00</u>
Total	174	\$164,000 00
Deduct policies decreased and terminated during the year...	<u>6</u>	<u>5,000 00</u>
Policies in force Dec. 31, 1903	168	\$159,000 00
Assessments collected during the year.		\$547 60

SOCIETE DES ARTISANS,
MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

ALFRED LAMBERT, *President*.

GERMAIN BEAULIEU, *Secretary*.

INCOME.

Gross membership fees	\$1,267 49	
Expense assessments, dues or per capita tax	24,444 41	
Assessments: mortuary, \$206,228.64; disability, \$67,495.17....	273,723 81	
Medical examiners' fees paid by applicant.....	702 20	
Cards	764 90	
Bills receivable	237 65	
Voluntary subscriptions	405 32	
Total paid by members		\$301,545 78
Interest		16,481 08
Sale of supplies.....		330 13
Total income		\$318,356 99
Ledger assets Dec. 31, 1902		380,454 77
Total		\$698,811 76

DISBURSEMENTS.

Death claims	\$145,500 00	
Disability claims	60,998 48	
Payments returned to applicants or members	159 17	
Total paid to members.....		\$206,657 65
Commissions to organizers	604 17	
Salaries of organizers not paid by commissions.....	3,038 90	
Salaries and other compensation of officers	4,201 07	
Salaries and other compensation of office employes.....	3,591 06	
Medical examiners' fees, viz:		
Subordinate examiners	\$22 75	
Supreme or grand supervisors	715 00	737 75
Rent, \$823.37; taxes, \$27.26; advertising and printing, \$2,090.71		2,941 34
Postage, express and telegraph		1,189 29
Legal expenses		1,904 40
Governing bodies.....		461 97
Official publication		2,757 56
Insurance department fees.....		66 00
Supplies purchased		1,984 18
Traveling expenses.....		2,969 86
Miscellaneous expenditures.....		1,711 70
Total disbursements		\$234,816 90
Balance.....		\$463,994 86

LEDGER ASSETS.

Loans on mortgages of real estate	\$301,833 47
Loans secured by collateral	25,000 00
Book value of bonds	80,353 63
Bills receivable	1,539 12
Cash in office and in bank	50,268 64
Deposit, province of Ontario	5,000 00
Total ledger assets	\$463,994 86

NON-LEDGER ASSETS.

Interest accrued	\$2,281 78
Furniture, fixtures, supplies, printed matter and stationery	7,000 00
Total	\$9,281 78
Gross assets	\$473,276 64

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$7,000 00
Total admitted assets	\$466,276 64

LIABILITIES.

Losses and claims, viz:	
Due and unpaid	\$3,000 00
Adjusted not yet due	17,000 00
Total liabilities	\$20,000 00
Balance	\$446,276 64

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	18,008	\$17,929,800 00
Policies written or increased during the year	2,880	2,501,500 00
Total	20,888	\$20,431,300 00
Deduct policies decreased and terminated during the year ..	1,126	1,170,400 00
Policies in force Dec. 31, 1903	19,712	\$19,260,900 00
Losses and claims unpaid Dec. 31, of previous year	11	\$11,000 00
Losses and claims incurred during the year	159	156,900 00
Total	170	\$167,900 00
Losses and claims paid and compromised during the year...	150	147,900 00
Losses and claims unpaid Dec. 31, 1903	20	\$20,000 00
Assessments collected during the year		\$206,228 64

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	430	\$430,000 00
Policies written or increased during the year	145	114,000 00
Total	575	\$544,000 00
Deduct policies decreased and terminated during the year ..	67	61,500 00
Policies in force Dec. 31, 1903	508	\$482,500 00
Losses and claims incurred during the year	1	\$1,000 00
Losses and claims paid and compromised during the year...	1	1,000 00
Assessments collected during the year		\$5,020 41

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.....	\$921 20
Assessments: mortuary, \$478,801.63; expense, \$46,109.82 ...	524,911 45
Change of certificates.....	1,412 00
Total paid by members	\$527,244 65
Interest	2,888 33
Sale of supplies	213 35
Fines paid by subordinate bodies.....	120 74
Income from all other sources	161 00
Total income	\$530,628 07
Ledger assets Dec. 31, 1902	66,795 29
Total	\$597,423 36

DISBURSEMENTS.

Death claims	\$505,880 49
Interest and costs in settlement of contested claim	359 18
Amount returned to beneficiary.....	54 42
Total paid to members.	\$506,294 09
Commissions and salaries to organizers and agents	3,381 00
Salaries of organizers not paid by commissions	10,081 30
Salaries and other compensation of officers	8,558 98
Salaries and other compensation of office employes.....	6,338 36
Medical examiners' fees, viz:	
Subordinate examiners	\$1,369 50
Supreme or grand supervisors	1,645 00
Rent, \$614.00; advertising and printing, \$1,183.85	1,797 85
Postage, express and telegraph	1,247 03
Legal expenses	1,598 98
Governing bodies	5,358 50
Official publication	1,225 00
Insurance department fees	489 15
Supplies	861 87
Extension expenses	7,000 00
Miscellaneous expenditures	1,428 35
Total disbursements	\$558,674 96
Balance ..	\$38,748 40

LEDGER ASSETS.

Book value of stocks and bonds	\$10,000 00
Cash in office and in bank	26,085 23
Deposit with court on resisted claim	2,663 17
Total ledger assets.	\$38,748 40

NON-LEDGER ASSETS.

Interest due and accrued.....	\$709 98	
Assessments in treasury of subordinate branches	43,904 38	
Total		\$44,614 36
Total admitted assets		\$83,362 76

LIABILITIES.

Losses and claims, viz:		
Due and unpaid	\$2,500 00	
In process of adjustment	14,500 00	
Reported—proofs not received	21,000 00	
Resisted.....	6,500 00	\$44,500 00
Salaries, rents, taxes, fees and accounts due and accrued.....		279 9c
Total liabilities		\$44,779 90
Balance		\$38,582 86

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	26,621	\$32,493,500 00
Policies written or increased during the year	2,445	1,662,000 00
Total	29,066	\$34,155,500 00
Deduct policies decreased and terminated during the year ..	9,357	11,119,000 00
Policies in force Dec. 31, 1903	19,709	\$23,036,500 00
Losses and claims unpaid Dec. 31, of previous year	52	\$77,750 00
Losses and claims incurred during the year	352	475,250 00
Total	404	\$553,000 00
Losses and claims paid and compromised during the year ...	372	508,500 00
Losses and claims unpaid Dec. 31, 1903	32	\$44,500 00
Assessments collected during the year		\$524,911 45

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	4,744	\$4,976,000 00
Policies written or increased during the year	310	169,000 00
Total	5,054	\$5,145,000 00
Deduct policies decreased and terminated during the year ..	2,060	2,214,500 00
Policies in force Dec. 31, 1903	2,994	\$2,930,500 00
Losses and claims unpaid Dec. 31, of previous year	9	\$9,500 00
Losses and claims incurred during the year	67	74,000 00
Total	76	\$83,500 00
Losses and claims paid and compromised during the year ..	69	77,000 00
Losses and claims unpaid Dec. 31, 1903	7	\$6,500 00
Assessments collected during the year		\$77,594 47

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

EDW. P. LINCOLN, *President*.

NATHAN CRARY, *Secretary*.

INCOME.

Gross membership fees	\$39,720 84
Expense assessments, dues or per capita tax.....	20,829 41
Assessments, mortuary	484,113 78
Medical examiners' fees paid by applicant	2,230 00
Dues and fines, members at large	557 50
Total paid by members	\$547,451 53
Interest.....	657 97
Sale of supplies	982 77
Income from all other sources	666 91
Total income.....	\$549,758 28
Ledger assets Dec. 31, 1902	31,293 36
Total	\$581,051 64

DISBURSEMENTS.

Death claims	\$490,500 00
Dues, per capita tax, etc., retained by subordinate bodies	39,569 34
Membership fees retained by subordinate bodies	151 50
Salaries of organizers not paid by commissions	2,816 50
Salaries and other compensation of officers	8,340 87
Salaries and other compensation of office employes	1,979 47
Medical examiners' fees, viz:	
Subordinate examiners.....	\$1,672 50
Supreme or grand supervisors	677 50
Rent, \$500.00; advertising and printing, \$2,620.25	3,120 25
Postage, express and telegraph	1,018 35
Legal expenses.....	420 78
Governing bodies	1,777 90
Insurance department fees	25 00
Deputies' travel	1,499 97
Officers' bonds.....	458 17
Actuarial assistance.....	500 00
Miscellaneous expenditures	733 62
Total disbursements	\$555,261 72
Balance.....	\$25,789 92

LEDGER ASSETS.

Book value of stocks	\$3,000 00
Cash in bank	22,789 92
Total ledger assets	\$25,789 92

NON-LEDGER ASSETS.

Market value of stocks and bonds over book value	\$1,000 00	
Assessments in treasury of subordinate branches	1,781 08	
Total		\$2,781 08
Total admitted assets		\$28,571 00

LIABILITIES.

Losses and claims, viz:		
Adjusted not yet due	\$69,000 00	
In process of adjustment	13,000 00	
Total liabilities		\$82,000 00
Balance		-\$53,429 00

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	22,336	\$33,633,500 00
Policies written or increased during the year.....	988	875,000 00
Total	23,324	\$34,508,500 00
Deduct policies decreased and terminated during the year.	1,453	1,960,500 00
Policies in force Dec. 31, 1903	21,871	\$32,548,000 00
Losses and claims unpaid Dec. 31, of previous year	61	\$100,500 00
Losses and claims incurred during the year	288	472,000 00
Total	349	\$572,500 00
Losses and claims paid and compromised during the year..	296	490,500 00
Losses and claims unpaid Dec. 31, 1903 .	53	\$82,000 00
Assessments collected during the year		\$484,113 78

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	1,782	\$2,574,500 00
Policies written or increased during the year	76	61,500 00
Total	1,858	\$2,636,000 00
Deduct policies decreased and terminated during the year.	103	144,500 00
Policies in force Dec. 31, 1903	1,755	\$2,491,500 00
Losses and claims unpaid Dec. 31, of previous year	2	\$3,000 00
Losses and claims incurred during the year	26	43,000 00
Total	28	\$46,000 00
Losses and claims paid and compromised during the year..	26	42,000 00
Losses and claims unpaid Dec. 31, 1903 .	2	\$4,000 00
Assessments collected during the year		\$37,667 00

WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

J. VARNUM MOTT, *President.*JAMES H. CUTTEN, *Secretary.*

INCOME.

Gross membership fees	\$880 00	
Expense assessments, dues or per capita tax	19,947 00	
Assessments: mortuary, \$66,913.00; reserve, \$6,598.00	73,511 00	
Total paid by members		\$94,338 00
Interest		936 62
New certificates and fines		304 56
Total income		\$95,579 18
Ledger assets Dec. 31, 1902		28,808 99
Total		\$124,388 17

DISBURSEMENTS.

Death claims		\$75,000 00
Commissions to organizers		526 72
Salaries of organizers not paid by commissions		3,160 67
Salaries and other compensation of officers		5,236 37
Salaries and other compensation of office employes		3,060 00
Medical examiners' fees, viz.:		
Subordinate examiners	\$473 30	
Supreme supervisors	236 50	709 80
Rent, \$1,355.00; advertising and printing, \$743.45		2,098 45
Postage, express and telegraph		1,657 12
Legal expenses		100 00
Governing bodies		490 83
Official publication		373 82
Insurance department fees		15 00
Meetings of subordinate lodges		2,449 33
Miscellaneous expenditures		1,717 88
Total disbursements		\$96,595 99
Balance		\$27,792 18

LEDGER ASSETS.

Book value of bonds	\$20,448 78
Cash in office and in bank	7,343 40
Total ledger assets	\$27,792 18

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter and stationery	\$6,500 00
Gross assets	\$34,292 18

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, supplies, printed matter and stationery	\$6,500 00
Total admitted assets	\$27,792 18

LIABILITIES.

Losses and claims reported—proofs not received	\$4,000 00
Balance	\$23,792 18

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year	6,888	\$6,888,000 00
Policies written or increased during the year	440	440,000 00
Total	7,328	\$7,328,000 00
Deduct policies decreased and terminated during the year..	674	674,000 00
Policies in force Dec. 31, 1903	6,654	\$6,654,000 00
Losses and claims unpaid Dec. 31, of previous year	4	\$4,000 00
Losses and claims incurred during the year	75	75,000 00
Total	79	\$79,000 00
Losses and claims paid and compromised during the year .	75	75,000 00
Losses and claims unpaid Dec. 31, 1903.	4	\$4,000 00
Assessments collected during the year		\$73,511 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of previous year.....	267	\$267,000 00
Policies written or increased during the year	4	4,000 00
Total	271	\$271,000 00
Deduct policies decreased and terminated during the year.	12	12,000 00
Policies in force Dec. 31, 1903	259	\$259,000 00
Losses and claims incurred during the year	2	\$2,000 00
Losses and claims paid and compromised during the year .	2	2,000 00
Assessments collected during the year		\$2,896 00

LICENSED AGENTS.

REVISED TO JUNE 30, 1904.

MAINE STOCK MARINE INSURANCE COMPANIES.

MERCHANTS.

Butler, E. A.....Rockland Elliot, George.....Thomaston
Crosby, E. S.....Bath

UNION.

Butler, Edward A.....Rockland

MAINE MUTUAL FIRE INSURANCE COMPANIES.

AROOSTOOK COUNTY PATRONS.

Adams, William C.....Littleton	Leavitt, W. S.....Island Falls
Albee, C. H.....Sprague's Mills	Libby, Daniel H.....North Amity
Albee, Elmer.....Sprague's Mills	Mitchell, Delbert.....Haynesville
Craig, F. E.....Ashland	Parkhurst, E. E.....Presque Isle
Crosby, W. S.....Littleton	Perry, George W.....Presque Isle
Cushman, I.....Sherman Mills	Perry, H. O.....Wyttopitlock
Dinsmore, C. H.....Fort Fairfield	Porter, F. J.....Castle Hill
Earl, Elmer J.....Weston	Powers, C.....Caribou
Fletcher, Guy C.....Monticello	Ringdahl, N. E.....New Sweden
Fogg, A. W.....Wyttopitlock	Shorey, L. D.....Burdigh
Gilpatrick, W. D.....Danforth	Spaulding, C. I. Caribou, R. F. D. No. 4
Griffin, O. B. Caribou, R. F. D. No. 5	Stackpole, A. M.....Bridgewater
Haines, A. L.....Fort Fairfield	Tapley, Norman.....Robinson
Hines, E. M.....Washburn	Tarr, Frank.....Mapleton
Lane, C.....Island Falls	

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, Nathaniel.....Cape Elizabeth	Larrabee, B. Scott.....Scarboro
Hannaford, Albert F. Cape Elizabeth	Murray, William D. Cape Elizabeth

CITIZENS.

Danforth, H. J.....New Harbor	Franklin, Swantee J.....Pemaquid
Elliott, W. A.....Pemaquid	Gamage, J. E.....Pemaquid
Ervine, E. J.....Bristol	Partridge, J. E.....Pemaquid Beach
Fossett, A. C.....Pemaquid	Thompson, M. C.....South Bristol
Fossett, J. N.....Pemaquid	Woodward, C. B.....Bristol

DANVILLE.

Harriman, R. Auburn, R. F. D. No. 2	Thurston, Charles.....Danville
Plummer, W. H. Auburn, R. F. D. No. 2	Vickery, F. G. Auburn, R. F. D. No. 1
Robinson, Charles E.....Danville	Vosmus, M. H. Auburn, R. F. D. No. 1
Sturgis, Wm. P. Auburn, R. F. D. No. 7	

DIRIGO.

Bates, Isaac M.....	Corinna	Holbrook, A. J.....	West Bowdoin
Bickford, F. E.....	Oakland	Howard, Lot.....	North Leeds
Billings, E. H.....	North Berwick	Lewis, Arthur H.....	South Brewer
Boynton, E. D.....	Cornish	Libby, C. W.....	Wellington
Briggs, E. C.....	South Turner	Libby, H. B.....	Bridgton
Buswell, Turner.....	Solon	Lord & Fenderson.....	Limerick
Carll, Jason S....	South Waterboro	Mason, E. M.....	Raymond
Churchill, W. L....	Leeds Junction	Miles, F. A.....	West Baldwin
Cobb, C. F.....	Foxcroft	Millett, J. C.....	Palmyra
Collins, J. T.....	Hallowell	Norcross, M. F.....	Winthrop
Drummond, A. M.....	Waterville	Peaslee, M.....	Albion
French, Edwin.....	Dexter	Plummer, E. A.....	Raymond
Goodridge, S. T.....	Bingham	Rigby, J. P.....	South Newburgh
Greenleaf, F. E.....	Starks	Robinson, W. A.....	Auburn
Harriman, Merie J.....	Kent's Hill	Rogers, W. S.....	Topsham
Harris, C. T.....	Detroit	Sanborn, W. E.....	Springvale
Harvey, E. B.....	Carmel	Smith, Oliver D.....	Portland
Hatch, E. Judson.....	Liberty	Tarbox, John M.....	West Buxton
Heath, Henry A.....	Augusta	Taylor & Pennell.....	Skowhegan
Hewes, Leon M.....	Hermon	Thomas, A. K.....	South Paris
Hill, Samuel A.....	Buxton Centre	Varney, E. M....	Windham Centre

DRESDEN.

Mayers, John H..... Dresden

FALMOUTH.

Lunt, David W..... Falmouth Winslow, William E..... Falmouth

FARMINGTON.

Greenwood, Chester...	Farmington	Toothaker, John R.....	Rangeley
Hunt, J. J.....	Farmington	Voter, Lewis.....	Farmington
Mitchell, H. H.....	Farmington	Webster, Fred H.....	Farmington
Prescott, J. L.....	Farmington	Woodcock, S. G.....	Farmington

FREEPORT AND YARMOUTH.

Cleaves, John D.....	Yarmouth	Seabury, Edwin C.....	Yarmouth
Gould, Floris E.....	Freeport	Talbot, Herbert S.....	Freeport

GARDINER AND RICHMOND.

Peacock, J.W., Gardiner, R.F.D.No.2 Totman, E. Richmond, R. F. D. No. 1

HAMPDEN.

Dunton, Horace.....	Hampden	Miller, Calvin W.....	Hampden
Emerson, W. W.....	Hampden	Page, Charles W.....	Hampden
Goodell, George W.....	Hampden	York, I. C.....	Hampden

HARPSWELL.

Curtis, J. W.....	North Harpswell	Stevens, Oliver.....	Orr's Island
Hodgkins, E. K.....	Harpswell Centre	Stover, D. R.....	South Harpswell
Purinton, Stephen.....	Cundy's Harbor	Trufant, C. E.....	East Harpswell
Skolfield, T. E....	North Harpswell		

HARRISON.

Grover, W. L..... Harrison Lowell, H. I..... Bolster's Mills

JAY.

Allen, H. H.....	Jay	Ripley, O. D.....	Jay
Macomber, A. C.....	Jay		

KENNEBUNK FARMERS.

Irving, F. M..... Kennebunkport Perkins, George A.. Kennebunkport

LITCHFIELD.

Earle, George W..... Litchfield Corners

MERCANTILE AND MANUFACTURER'S

Plummer, Charles A.Portland Plummer, Charles C.Portland

NEWBURGH.

Bickford, Geo.South Newburgh Newcomb, E. L.Newburgh Centre
 Dillingham, W. H.Newburgh Centre Parsons, Moses.Newburgh
 Hollis, W. H.Newburgh Pinkham, Allie.North Newburgh
 Kimball, Guy.North Newburgh Snow, G. W.Newburgh Village
 Morrell, Frank.South Newburgh

NEW PORTLAND.

Knowlton, John.New Portland

NORTH YARMOUTH.

Crockett, C. C.East North Yarmouth Small, L. B.North Pownal
 Leighton, Gardner, Jr.,N. Yarmouth

OXFORD COUNTY PATRONS OF HUSBANDRY.

Adams, F. S.Bowdoin Emery, Julian.Saulsbury Cove
 Albee, F. H.Head Tide Farwell, W. A.Bethel
 Allen, D. H.Garland Foster, B. F.Freedom
 Ames, H. G.South Hope Foster, G. H.Canaan
 Arnold, C. A.Arnold French, Chas. N.Phillips
 Averill, Nathan.Lee Fuller, Albert.Winslow
 Axtell, F. H.Oakland Gerald, E. H.Clinton
 Babb, H. H.Dixfield Gilbert, G. B.Brewer
 Bailey, E. M.Ardovery Gilman, D. W.Sprague's Mills
 Baker, E. F.Cooper's Mills Given, Stanwood.Wales
 Bartlett, H. E.Hampden Goding, D. W.Peru
 Bartlett, H. E.Nealey's Corner Goodrich, Granville.Bingham
 Bates, I. M.Corinna Goodrich, L. M.Goodrich
 Bean, C. S.Wellington Gould, R. E.Lisbon Falls
 Bean, H. H.Bethel Grant, Geo. E.Columbia Falls
 Bean, M. R.South Hudson Haines, A. L.Fort Fairfield
 Bennett, Ernest.Wilson's Mills Hall, James K.East Brownfield
 Berry, G. W.West Paris Hamlin, C. S.South Waterford
 Billings, L. B.Bluehill Hardy, A. W.Winterport
 Bishop, J. W.Sangerville Haynes, Frank.Passadamkeag
 Blackstone, B. R.Perham Hobart, W. C.Skowhegan
 Blackwell, C. H.Skowhegan Hobbs, Levi.North Berwick
 Bowman, O. A.Fairfield Centre Hodgdon, Geo.Levant
 Burrill, E. M.Dedham Humphrey, D. S.Charleston
 Carville, H. J.Sabattus Ingersoll, W. E.Epping
 Caswell, A. G.Searsmont Jones, Benj. F.Union
 Chapman, W. E.Waldoboro Jones Edward.Wiscasset
 Clark, E. A.Levant Jones, S. C.Canton
 Cleaves, F. W.East Sangerville Jose, L. W.Dexter
 Clemons, Eli.Hiram Judkins, A. W.Upton
 Coburn, W. R.Guilford Keith, W. H.North Monmouth
 Collins, J. T.Hallowell Knight, W. F.Indian River
 Corson, E. L.New Sharon Ladd, W. S.South Sebec
 Curtis, A. M.West Peru Lane, F. B.Burnham
 Cushman, Isaac.Sherman Mills Lane, J. H.Dexter
 Daggett, Thomas.Foxcroft Leach, E. R.Newport, R. F. D. No. 2
 Davis, R. A.South Norridgewock Lee, C. C.Foxcroft
 Dennett, C. D.Etna Libby, E. H.Auburn
 Doble, L. F.Kingman Libby, J. F.Prospect
 Dodge, M. T.Troy Littlefield, W. S.Ellingwood's Cor
 Dole, C. H.Holden Lord, Wentworth.Limerick
 Dow, Maurice.Roque Bluffs Lowell, H. Q.Harrison
 Drake, Charles F.South Eliot Lyons, M. S.Mattawamkeag
 Drake, D. K.Frankfort McGlauffin, E. T.S. Presque Isle
 Elliott, H. M.Steuben Meands, Nathan L.Kingfield
 Elliott, L. C.Athens Merram, E.Morrill
 Ellis, J. E.Brooks Merrill, W. T.South Dover
 Emerson, S. F.Skowhegan Miller, S. B.Burkettville

OXFORD COUNTY PATRONS OF HUSBANDRY—Concluded.

Mitchell, G. W.....	East Dover	Savage, G. E.....	North Anson
Morrill, J. A.....	Farmington Falls	Sinclair, N. T.....	West Palmyra
Moody, Thos. B.....	Benner	Small, H. M.....	Webb
Moulton, L. H.....	North New Portland	Smart, Edwin.....	Olamon
Noyes, F. A.....	Sullivan	Smith, Walter L.....	Ellsworth
Oxnard, H. C.....	Norway	Stetson, T. B. W.....	Canton
Page, R. E.....	East Jackson	Stinson, A.....	North Searsport
Page, Thomas D.....	Burlington	Storey, R. A.....	Wilson's Mills
Parkhurst, E. E.....	Presque Isle	Sukeforth, A. G.....	Washington
Parsons, Henry.....	Buckfield	Sylvester, H. M.....	Otisfield
Patterson, F. M.....	Belfast	Tainter, W. V.....	South Carthage
Perham, G. W. Q.....	Bryant's Pond	Tarr, F. E.....	Mapleton
Perkins, J. Y.....	Castine	Taylor, H. O.....	Topsfield
Philbrick, F. S.....	West Rockport	Taylor, Leo.....	Stratton
Phillips, L. L.....	Hebron	Tibbetts R. G.....	Brownville
Powers, A. T.....	Hanover	Toothaker, M. W.....	South Etna
Powers, C.....	Caribou	Towle, Abner.....	Enfield
Pugsley, Franklin.....	Cornish	True, N. E.....	Mercer
Purinton, John.....	Richmond Corner	Valentine, C. E.....	Bethel
Putnam, F. C.....	Rumford Centre	Waugh, A. C.....	East Corinth
Ramsdell, C. T.....	South Montville	Waugh, W. D.....	Starks
Rand, Edwin.....	Unity	Welt, J. B.....	North Waldoboro
Reed, Chas.....	Madison	Welt, Joseph B.....	Waldoboro
Reed, W. B.....	Readfield	Wentworth, G. M.R.,	West Gardiner
Richardson, W. S.....	Dixfield	Whitney, Chester.....	Madrid
Ringdahl, N. E.....	New Sweden	Winslow, Geo. R.....	Strong
Rippley, J. B.....	Pittston	Wise, W. E.....	North Guilford
Robbins, O. P.....	Augusta	Witham, F. H.....	Raymond
Ross, Alex.....	Presque Isle	Woodard, A. H.....	Auburn
Russell, A. F.....	East Livermore	Wooster, C. H.....	Hancock
Russell, W. W.....	Solon		

PATRONS ANDROSCOGGIN.

Aborn, B. L.....	Knox	Campbell, N. H.....	East Dixfield
Adams, F. S.....	Bowdoinham	Carville, Herbert J.....	Lewiston
Albee, T. G.....	Machias	Clark, E. A.....	Levant
Alexander, F. W.....	Thomaston	Clark, H. H.....	Lebanon
Allen, D. H.....	Garland	Clarke, Chas. H.....	Bowerbank
Allen, G. M.....	North Sedgwick	Clemmons, Eli.....	Hiram
Ames, Henry G.....	West Rockport	Coburn, A. L.....	Carthage
Arnold, C. A.....	Arnold	Coburn, W. R.....	Parkman
Averill, Nathan.....	Lee	Coffin, H. E.....	Berwick
Axtell, Frank.....	Oakland	Collins, James T.....	Manchester
Ayer, H. D. B.....	North Vassalboro	Condon, J. H.....	Orland
Babb, H. H.....	Dixfield	Coolidge, N. B.....	Lamoine
Bailey, E. M.....	Andover	Corson, E. L.....	New Sharon
Bailey, Lincoln.....	Woolwich	Cousins, Benj. E.....	Limington
Baker, E. Frank.....	Cooper's Mills	Crooker, W. J.....	Mechanic Falls
Baker, H. M.....	Auburn	Cushman, Isaac.....	Sherman Mills
Barrows, E. C.....	Vassalboro	Cutting, Herbert.....	Phippsburg
Bartlett, L. A.....	Belgrade	Daggett, A. A.....	Maple
Bates, I. M.....	Corinna	Davis, E. W.....	Guilford
Bean, M. R.....	South Hudson	Dennis, Manson W.....	Augusta
Bean, Will.....	Appleton	Dodge, M. T.....	Troy
Bearece, Boyden.....	East Eddington	Dodge, S. A.....	Burnham
Billings, D. W.....	Swanville	Dole, C. H.....	Holden
Bishop, J. W.....	Brockway's Mills	Donnell, G. W.....	Wiscasset
Blackwell, C. H.....	Skowhegan	Dority, John.....	East Bluehill
Bowman, O. A.....	North Fairfield	Dow, M. J.....	Brooks
Brainard, A. W.....	Readfield Depot	Drake, Charles F.....	Eliot
Briggs, Ansel.....	Auburn	Dunham, W. H.....	Amherst
Bucklin, Levi R.....	South Warren	Dunn, J. E.....	Franklin
Burrill, E. W.....	Dedham	Elliott, L. C.....	Athens
Butler, G. B.....	Rockland	Emerson, F. S.....	Skowhegan
Caddy, W. J.....	St. George	Emery, H. B.....	Glenburn
Cameron, G. F.....	Bangor	Emery, Julian.....	Salisbury Cove

PATRONS ANDROSCOGGIN—Continued.

Erskine, George C.....	Newcastle	Merriam, Elisha.....	Morrill
Farnum, F. H.....	Hartland	Merrill, Milton.....	St. Albans
Fisher, Ansel W.....	Charlotte	Merrill, T. M.....	Sabbathday Lake
Foster, B. F.....	Freedom	Merrill, W. T.....	Dover
Friend, Geo. A.....	Etna	Millay, J. H.....	Bowdoinham
Fuller, Albert.....	Winslow	Miller, H. B.....	Durham
Gatchell, C. H.....	Jackson	Miller, Stephen B.....	Burkettville
Gerald, E. H.....	Clinton	Mitchell, G. W.....	Dover
Gilbert, G. B.....	Brewer	Morrill, J. A.....	Farlington
Gilman, O. E.....	Blanchard	Morison, H. A.....	Livermore
Given, Stanwood.....	Wales	Moulton, L. H.....	New Portland
Googins, G. S.....	Eastbrook	Murch, Albert R.....	Thorndike
Gordon, Joseph L.....	Bucksport	Nelson, W. A.....	Palermo
Greely, S. C.....	Foxcroft	Norton, N. F.....	Penobscot
Gross, Eugene E.....	Penobscot	Oliver, Henry.....	Industry
Guptill, A. K.....	Ellsworth	Page, Pitt M.....	Drew
Hackett, Edward H.....	New Vineyard	Parkhurst, E. E.....	Presque Isle
Hall, Manderville.....	Peru	Parsons, Henry.....	Buckfield
Hamlin, W. W.....	Casco	Pease, R. G.....	Cornish
Harding, J. G.....	Waldo	Perkins, J. Y.....	Castine
Hardy, James L.....	Highland Lake	Pettingill, Sewall.....	Wayne
Haskell, Harry L.....	Auburn	Philbrick, F. S.....	West Rockport
Hatch, John.....	Alton	Porter, Byron.....	Stillwater
Hayes, J. C.....	Limerick	Powers, C.....	Caribou
Herrick, F. H.....	Leeds	Pratt, Leonard.....	Phillips
Hicks, J. A.....	Danville	Purinton, John.....	Richmond
Hilton, G. W.....	Bremen	Ramsay, A. D.....	Montville
Hobbs, Walter A.....	Milo	Ramsdell, E. P.....	Hebron
Hobert, Willis C.....	Cornville	Randall, C. T.....	Montville
Hodgkins, Eli.....	Greene	Reed, Charles.....	Madison
Hunt, M. B.....	Belmont	Reed, L. S.....	Harmony
Jackson, Charles A.....	Monson	Reed, Wm. B.....	Mt. Vernon
Jewett, P. E.....	Head Tide	Richardson, M. M.....	Monmouth
Johnson, A. C.....	Phippsburg	Ridlon, S. J.....	Stetson
Johnson, E. E.....	Pittsfield	Rigby, J. P.....	Newburgh
Johnson, J. O.....	Liberty	Ritchie, Geo. W.....	Winterport
Jones, O. F.....	Wilton	Robertson, E. S.....	Detroit
Jones, S. C.....	Canton	Rogers, W. S.....	Topsham
Jordan, F. A.....	Lisbon	Rollins, Byron P.....	Plymouth
Kane, A. P.....	Brooklin	Rowe, C. H.....	Bradford
Keene, S. O.....	Poland	Rowe, Sanford H.....	Smithfield
Keith, Wm. H.....	North Monmouth	Russell, James L.....	Oxford
Kempton, L. J.....	Rangeley	Savage, Geo. E.....	North Anson
Kenney, J. A.....	North Pittston	Selwood, W. B.....	Perry
King, A. W.....	Charleston	Shaw, Daniel P.....	Springvale
King, A. W.....	Orrington	Shepardson, J. E.....	Newport
Knight, A. P.....	Lincolnville	Skelton, N. H.....	Richmond
Ladd, Walter S.....	Sebec	Small, H. M.....	Camden
Lane, J. H.....	Dexter	Small, H. W.....	Weld
Larrabee, W. S.....	Auburn	Smith, A. P.....	Newport
Leavitt, A. R.....	Parsonsfield	Smith, I. M.....	Dixmont
Leavitt, R. D.....	Turner	Smith, O. P.....	Mexico
Leighton, E. C.....	Sheepsco	Smith, Walter L.....	Ellsworth
Leland, W. E.....	East Sangerville	Spalding, E. G.....	Shirley
Libby, John F.....	Prospect	Sprague, G. Will.....	Presque Isle
Libby, Lewis B.....	South Standish	Staples, D. A.....	Brunswick
Littlefield, W. S.....	Winterport	Staples, S. B.....	North Berwick
Lovett, W. H.....	Lincoln	Stetson, T. B. W.....	Sumner
Lowell, A. S.....	Bucksport	Stevens, B. L.....	South Cushing
Macomber, A. C.....	Jay	Stevens, C. H.....	Auburn
Mathews, W. J.....	Searsport	Stevens, Hiram.....	Carroll
Maxwell, Cleff.....	Weld	Stevens, Leland H.....	Alfred
McAuffin, L.....	Pembroke	Stewart, Ellis.....	Harrington
McKenney, S. D.....	Madrid	Stewart, J. L.....	Lewiston
Meador, Otis.....	Albion	Straw, L. O.....	Newfield

PATRONS ANDROSCOGGIN—Con cluded.

Sukeforth, A. G.....	Washington	Waugh, W. D.....	Starks
Thompson, Usher B....	Maplewood	Webber, Martin.....	China
Thurlough, H. H.....	Canaan	Welt, Joseph B.....	Waldoboro
Tibbetts, Chandler.....	Hermon	Wentworth, R.G.M.,	West Gardiner
Tilley, L. G.....	Sidney	Wentworth, W. P.....	Knox
Titcomb, B. M.....	Farmington	Weymouth, F. H.....	Abbot
Tobey, E. H.....	Norridgewock	White, Charles M....	Bowdoinham
Tolman, A. J.....	Rockland	Whitehouse, I. M....	Wellington
True, Daniel G.....	Windsor	Whitney, D. B.....	Cambridge
True, J. H.....	Fayette	Whitney, Josiah.....	Jonesboro
True, N. E.....	Mercer	Wilson, O. D.....	Searsmont
Tryon, Mellen.....	Pownal	Winslow, Geo. R.....	Strong
Walker, A. B.....	Peru	Winslow, J. M.....	Glendon
Walker, A. B.....	Solon	Withee, Everett.....	Augusta
Waterhouse, V. P.....	Poland	Woodman, N. T.....	Monroe
Waterman, Chas. H.....	Belfast	Wooster, C. H.....	Hancock
Watson, S. E.....	Limerick	Worcester, Harley L.....	Epping
Washburne, W. S.....	Exeter	Wylie, D. R.....	West Bath
Waugh, A. C.....	East Corinth		

PITTSTON AND WHITEFIELD.

Bailey, John H.....	East Pittston	Marson, I. R.....	Pittston
Britton, J. W.....	East Pittston	Northey, C. D.....	Whitefield
Doyle, M. P.....	North Whitefield	Philbrick, Carleton.....	Whitefield
Ford, Lore H.....	Whitefield	Scott, John.....	Pittston

SAGADAHOC.

Douglass, B. B.....	Bowdoinham	Hutchins, W. D.....	Bowdoinham
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WEST BANGOR AND HERMON.

Chase, T. J.....	West Bangor	Paine, F. E.....	Hermon
Harding, Wilmer F.....	Hermon	Snow, L. D.....	Hermon
Leathers, H. B.....	Hermon	Taylor, J. M.....	Hermon
Luce, S. M.....	Hermon		

WEST GARDINER.

Green, C. S.....	West Gardiner		
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WILTON.

Adams, C. N.....	East Wilton	Sanborn, Hermon.....	Wilton
Fuller, Rawson C.....	Wilton	Walker, Samuel W....	East Dixfield
Hardy, John O.....	East Wilton		

WINDHAM.

Boody, Howard H....	N. Windham	Hawkes, Hiram C....	S. Windham
Clay, Willis.....	South Windham	Nichols, Charles A....	S. Windham
Doughty, Joseph W....	Windham	Thompson, William A....	Windham
Douglass, T. M.....	Newhall		

WOOLWICH.

Lilly, Winship R.....	Woolwich		
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YORK COUNTY.

Batchelder Bros.....	Sanford	Lord, S. D.....	East Lebanon
Brackett James F.....	Limington	Lord & Fenderson.....	Limerick
Brierley, E.J.&Son,	Milton Mills, N.H	Mason, E. M.....	Raymond
Brown, Deardorn P.....	Biddeford	Merrill, George E.....	East Gray
Carl, Eugene C.....	Gorham	Miles, J. H. & Co.....	Saco
Chase, George P.....	Sanford	Plummer, Frank H.....	Portland
Davis, George E.....	Kezar Falls	Shaw, A. T.....	Westbrook
Dyer, Arthur.....	Sebago	Smith, Herbert.....	Dayton
Garey, Otis T.....	Biddeford	Stiles, Merrett W.....	Westbrook
Haines, Stephen.....	Saco	Thompson, U. B.....	Maplewood
Hutchinson, H. G.....	Biddeford	Waterhouse, V. P.....	Poland
Littlefield, A. M....	W. Kennebunk		

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

ETNA.

Austin, David S....North Berwick	Judkins, Wesley H.....Dexter
Batchelder Bros.....Sanford	Knight, J. Edward, Boothbay Harbor
Beedy, Harry F.....Phillips	Lee, J. A. & Son.....Calais
Bird, Maynard S.....Warren	Libby, H. B. & Son.....Bridgton
Blake, Barrows & Brown..Bangor	Little, H. C. & Son.....Lewiston
Boothby, L. T. & Son Co. Waterville	Longfellow, Phineas H....Machias
Bradley, Wm. S....East Vassalboro	Lynam, F. C. & Co....Bar Harbor
Bucknam, J.A. & Co Mechanic Falls	Macomber, Farr & Whitten, Augusta
Campbell, F. I. & Co...Cherryfield	Maxcy, Josiah & Sons....Gardiner
Carll, Eugene C.....Gorham	McFadden, Flavius E.....Fairfield
Chapman, D.W. & Son Damariscotta	McFadden, Maud.....Fairfield
Cochran Baker & Cross..Rockland	Morrill, Charles H.....Newport
Cole, Charles H.....Kennebunk	Morrison, Arthur E., Rumford Falls
Dinsmore & Bickford...Skowhegan	Patterson, Seth.....Wiscasset
Dow & Pinkham.....Portland	Patterson, William D....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.....Rangeley	Smith, Wesley G.....Old Orchard
Gardner, E. B. & Son...Bucksport	Soule, Willis H.....Freeport
Gentner, Eugene S.....Foxcroft	Spaulding & Stuart.....Richmond
Gentle, Geo. S.....Houlton	Stearns & Heebner....Millinocket
Gove, Edward H.....Biddeford	Stockbridge, Mrs. C. A...Yarmouth
Haskell, Charles B.....Pittsfield	Shaw & Martin.....Guilford
Hersom, Frank M....South Berwick	Sturtevant & Ham, Livermore Falls
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	Voter, Floramond E...Farmington
Hume, Charles W.....Eastport	Wing, Herbert S.....Kingfield
Humphreys, Denny M.....Bath	

AGRICULTURAL.

Austin & Shearman, Deering Centre	Mason, C. W. & F. L....Ellsworth
Bailey, Augustus.....Gardiner	Morrill, Charles H.....Newport
Bechard, H. P. & Co.....Lewiston	Pattee, James & Son.....Belfast
Boothby, William G.....Augusta	Plummer, Charles A.....Portland
Drake, James B.....Bath	Robinson, William A....Auburn
Friel & Co.....Waterville	Southard, Thomas J....Richmond
Gallagher, Hugh T.....Bangor	Staples Lytton E.....Biddeford
Griffin, John C.....Skowhegan	Tolman, Charles E....South Paris
Libby & Hussey.....Portland	Voter, Floramond E...Farmington
Lord, Albert H.....Oakland	Wood, William E.....Portland
Macomber, Farr & Whitten, Augusta	

AMERICAN (Boston.)

Allen, George E.....Camden	Heath, Henry A.....Augusta
Anderson, Adams & Co...Portland	Hill, Melville C.....Belfast
Beane, Fred Emery.....Hallowell	Luce & Rolfe.....Rumford Falls
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	Nelke, S. A.....Livermore Falls
Conant, Frank A.....Lewiston	Sanborn, Willis E.....Sanford
Crane, Frank T.....Machias	Shea, Wilbor A.....Eastport
Drew, Forrest R.....Waterville	Wiseman, George A....Lewiston
Gentle, George S.....Houlton	Wheeler, W. J. & Co..South Paris
Griffin, John C.....Skowhegan	Woodman, Melville....Biddeford
Haskell, Charles B.....Pittsfield	

AMERICAN (Newark, N. J.)

Byrnes, Patrick J.....Bangor	Harmon, Herbert A.....Portland
Carter, Geo. A & Co.....Saco	Jordan, Nathaniel I.....Auburn
Clair, Fred W.....Waterville	Merrill, George W.....Augusta
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	Lord, A. H.....Oakland
Burr, E. B.....Brewer	Loring, Prentiss & Son...Portland
Chase, George P.....Sanford	Macomber, Farr & Whitten, Augusta
Cronin, Patrick J.....Lewiston	McIntyre, Wm. W.....Saco
Crummett & Bragg.....Fairfield	Morrison, Arthur E. Rumford Falls
Cutter, Wm. W.....Westbrook	O'Neil & Holland.....Biddeford
Dwellely & Clary. Livermore Falls	Pennell & Co.....Skowhegan
Field & Quimby.....Belfast	Perry, Arthur C.....Presque Isle
Genthner Eugene S.....Foxcroft	Perry, H. O. & Son. Fort Fairfield
Goodell, Mary.....Portland	Shaw, J. H.....Kittery
Harmon, Herbert A.....Portland	Smith, Sidney B.....Berwick
Haskell, Chas. B.....Pittsfield	

AMERICAN FIRE (Philadelphia.)

Allen, George E.....Camden	Humphreys, Denny M.....Bath
Baker, Ernest G.....Bangor	Knight, J. Edw. Boothbay Harbor
Ballard, S. K.....Auburn	Langston, Edwin H.....Augusta
Bechard, Henri P. & Co..Lewiston	Loring & Bishop.....Portland
Boothby, L.T. & Son Co., Waterville	Mason, C. W. & F. L....Ellsworth
Bradish, Scott P.....Eastport	Miller, Addison A.....Auburn
Burrill, William I.....Corinna	Pratt, B. Emery...Livermore Falls
Clair, Fred W.....Waterville	Renouf, Narcisse P.....Biddeford
Conant, F. A.....Lewiston	Sanborn, Willis E.....Springvale
Cushing & Lamb.....Westbrook	Smith, Wesley G.....Old Orchard
Danforth, F. A. & Co....Gardiner	Stearns, A. E. & Co., Rumford Falls
Decker, E. E. & Co.....Waterville	Thompson, Harry F....Brunswick
Downing, C. S. & Son.....Augusta	Tracy, Bedford E..Winter Harbor
Erskine, A. J. & Co.....Rockland	Veilleux, L. H....Rumford Falls
Friel & Co.....Waterville	Wheeler, William J. & Co..S. Paris
Hanson & St. Clair.....Calais	

ASSURANCE COMPANY OF AMERICA.

Adams, Charles C.....Portland	Little, Thomas J.....Portland
Anderson, Horace.....Portland	O'Neil & Holland.....Saco
Bradford, Wm. H.....Bangor	Renouf, Narcisse P.....Biddeford
Dinsmore, Harry A....Skowhegan	Sturtevant & Ham, Livermore Falls
Leach, Convers E.....Portland	

BOSTON.

Allen, George E.....Camden	Herson, Lorenzo R.....Berwick
Bailey, Augustus.....Gardiner	Hinman, Otis.....Sullivan
Biggar, A. S.....Kennebunk	Hutchinson, J. P. & Co...Auburn
Bird, Maynard S.....Rockland	Jones, Chas. Folsom...Skowhegan
Bowker & Humphreys..Brunswick	Judkins, Wesley H.....Dexter
Burrill, C. C. & Son.....Ellsworth	Libby, Horace B. & Son, Bridgton
Butler, Charles.....West Buxton	Little, Horace C. & Son..Lewiston
Chase, George P..North Waterboro	Lord, Henry & Co.....Bangor
Chase & Boothby.....Augusta	Maddocks, John A. Boothbay Harbor
Cobb, Wight & Co.....Rockland	Maddocks, S. T..Boothbay Harbor
Crosby, Elwell S.....Bath	Mansfield, George F....Jonesport
Cushman, Victor N...Bar Harbor	Marr, Charles H.....Gardiner
Drummond, A. M. & Co..Waterville	Merrill & Hinckley.....Blue Hill
Field, George W.....Oakland	Miller, A. A.....Auburn
Gardner, E. B.....Bucksport	Morse & Guptill.....Portland
Goodwin, Henry H.....Biddeford	Nichols, Alexander H...Searsport
Grant, The Geo. H. Co., Ellsworth	Parcher, Sumner C.....Saco
Hanson William C...Machiasport	Parlin, W. B.....Machias

BOSTON—Concluded.

Perry, Wallace H.....	Hallowell	Tapley, Omar W.....	Ellsworth
Randall, Smith S.....	Augusta	Wheeler, Wm. J. & Co.....	S. Paris
Sawyer, Warren.....	Milbridge	White, Albert.....	Orono
Spofford, E. E.....	Stonington	White, E. I.....	Machias

CALEDONIAN—AMERICAN.

Conant, Frank A.....	Lewiston	Garey, Otis T.....	Biddeford
Corey, Jno. L.....	Portland		

CAPITAL FIRE.

Atwood, Fred.....	Winterport	Holyoke, Geo. T.....	Houlton
Baker, Ernest G.....	Bangor	Howard, Geo. E. & Co.....	Dover
Bangs, I. S. Co.....	Waterville	Hume, C. W.....	Eastport
Barrows, Geo. L.....	Sangerville	Jewett, Reed V.....	Calais
Batchelder Bros.....	Sanford	Jones, Charles Folsom.....	Skowhegan
Bird, Maynard S.....	Rockland	Jordan, Alfred E.....	Lisbon
Blaisdell, C. H.....	Augusta	Jordan, W. R.....	Bingham
Blake, Fred H.....	Presque Isle	Judkins, W. H.....	Dexter
Bradford, William H.....	Bangor	Knowlton, J. R.....	Bath
Bucknam, J.A. & Co.	Mechanic Falls	McFadden, Maud.....	Fairfield
Burr, E. B.....	Brewer	Miles, J. H. & Co.....	Saco
Carl, E. C.....	Gorham	Murch, James T.....	Newport
Crosby, E. S.....	Bath	O'Brien, E. C.....	Portland
Freeman, G. G.....	Cherryfield	Patterson, Seth.....	Wiscasset
Frizzell, B. F.....	Oakland	Patterson, William D.....	Wiscasset
Gentle, Geo. S.....	Houlton	Plummer, Chas. A.....	Portland
Gray, J. H.....	Lubec	Robinson, W. A.....	Auburn
Hall, Willis B.....	Caribou	Smith, Wesley G.....	Old Orchard
Hansen & St. Clair.....	Calais	Stearns & Heebner.....	Millinocket
Haskell, C. B.....	Pittsfield	Stiles, M. S.....	Brooks
Haskell, George B.....	Lewiston	Tapley, O. W.....	Ellsworth
Hathaway, A. S. & Co.....	Canton	Tolman, C. E.....	South Paris
Hathaway Ins. Agency.....	Canton	Tracy, Bedford E.....	Winter Harbor
Hersom, L. R.....	Berwick	West, J. W.....	Auburn

COMMERCE.

Hartford & Guptill.....	Lewiston	Singleton, James F.....	Bangor
Norton, Hall & Webster.....	Portland		

COMMERCIAL UNION FIRE.

Boothby, L. T. & Son Co.,	Waterville	Stewart, Charles M.....	Bangor
Morse & Guptill.....	Portland		

CONNECTICUT FIRE.

Allen, Geo. E.....	Camden	Hoyt, F. Roland.....	Kittery
Batchelder Bros.....	Sanford	Jordan, Nathaniel I.....	Auburn
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, E. & 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	Thompson, Harry F.....	Brunswick

CONTINENTAL.

Allen, Elmer W.....	Oakland	Howard Ins. Agency....	Waldoboro
Anderson, Adams & Co....	Portland	Howe, Freeland.....	Norway
Bailey, Augustus.....	Gardiner	Hutchinson, Henry G....	Biddeford
Batchelder Bros.....	Sanford	Joanson, W. W.....	Madison
Bickford, Freeman E.....	Oakland	Judkins, Wesley H.....	Dexter
Bragdon, Albert M.....	York	Knight, J. Edw..	Boothbay Harbor
Burrill, C. C. & Son.....	Ellsworth	Libby, H. B. & Son.....	Bridgton
Came, Samuel M.....	Alfred	Lord & Fenderson.....	Limerick
Carr, Thomas A.....	Thomaston	Levell, George C.....	Richmond
Carter, Geo. A. & Co.....	Saco	Lynam, Fred C. & Co..	Bar Harbor
Chapman, D.W.&Son, Damariscotta		Mathews, C. K. & Co..	Waterville
Cole, Chas. H.....	Kennebunk	McClure, J. W.....	Bangor
Conant, F. A.....	Lewiston	Miller & Owen.....	Auburn
Coolidge, H. E.....	Lisbon Falls	Mitchell, Horace....	Kittery Point
Crummett & Bragg.....	Fairfield	Morrell, H. K. & Son....	Gardiner
Curtis, Daniel A.....	Machias	Morrill, C. H.....	Newport
Cutter, W. W.....	Westbrook	Morrison, A. E....	Rumford Falls
Dinsmore & Bickford..	Skowhegan	Nason, C. O.....	South Berwick
Donnell, William C.....	Houlton	Newell, Chas. D.....	Richmond
Downing, Chas. S. & Son..	Augusta	Parks Bros.....	Pittsfield
Drake, James B.....	Bath	Patterson, Seth.....	Wiscasset
Dwellely & Clary..	Livermore Falls	Patterson, William D..	Wiscasset
Erskine, A. J. & Co.....	Rockland	Perry, Arthur C.....	Presque Isle
Field & Quimby.....	Belfast	Perry, Henry O. & Son, Ft. Fairfield	
Foster, Edwin M.....	Oakland	Pinkham, Ernest E.....	Freeport
Freeman, G. G.....	Cherryfield	Sargent, Walter J.....	Brewer
Gardner, E. B. & Son....	Bucksport	Sawyer, F. D.....	Gray
Gooding, Howard G. Yarmouthville		Shea, Wilber A.....	Eastport
Guptill, Edward W.....	Gorham	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
Hooper, Charles H.....	Castine	Voter, Floramond E..	Farmington
Howard Geo. E. & Co.....	Dover		

DELAWARE.

Bailey, A. & Co.....	Gardiner	Jones, E. C. & Co.....	Portland
Black, Alfred S.....	Rockland	Miller, Charles K.....	Camden
Byrnes, Patrick J.....	Bangor	Morse Bros.....	Bath
Drummond, A. M. & Co..	Waterville	Otis, Samuel G.....	Hallowell
Foster, Herbert E.....	Winthrop	Robinson, Wm. A.....	Auburn
Garey, Otis T.....	Biddeford	Sanborn, Willis E.....	Springvale
Hersom, Lorenzo R.....	Berwick	Searles, Geo. W.....	Augusta
Hewett, J. H. H.....	Thomaston	Tolman, Chas. E.....	South Paris

DUTCHESS.

Curran, Wm. F.....	Bangor	Miller, Samuel L.....	Waldoboro
Downing, C. S. & Son....	Augusta	Perry, Arthur C.....	Presque Isle
Griffin, John C.....	Skowhegan	Wheeler, W. J. & Co..	South Paris
Harmon, Herbert A.....	Portland		

EQUITABLE FIRE AND MARINE.

Carter, George A. & Co.....	Saco	Curran, W. F.....	Bangor
Conant, Frank A.....	Lewiston	Loring, Prentiss & Son....	Portland

FEDERAL.

Black, Alfred S.....	Rockland	Griffin, John C.....	Skowhegan
Blake, Barrows & Brown..	Bangor	Hutchinson, H. G.....	Biddeford
Currier, George M.....	Farmington	Jones, E. C. & Co.....	Portland
Dwellely & Clary..	Livermore Falls	Searles, George W.....	Augusta

FIRE ASSOCIATION.

Allen, George E.....	Camden	Goodwin, Henry W.....	Biddeford
Anderson, Adams & Co...	Portland	Grant, Geo. H. Co.....	Ellsworth
Atwood, Fred.....	Winterport	Griffin, John C.....	Skowhegan
Bailey, Augustus.....	Gardiner	Holyoke, George T.....	Houlton
Batchelder Bros.....	Sanford	Hutchinson, J. P. & Co...	Auburn
Bird, M. S.....	Rockland	Jordan, N. I.....	Auburn
Boothby, L. T. & Son Co.,	Waterville	Jordan, William R.....	Bingham
Braddish, Scott P.....	Eastport	Little, H. C. & Son.....	Lewiston
Bragdon, Albert M....	York Village	Macomber, Farr & Whitten,	Augusta
Bumps & Owen.....	Milo	Marr, Willard J..	Boothbay Harbor
Burrill, Will I.....	Corinna	Maxey, J. & Son.....	Gardiner
Carl, Eugene C.....	Gorham	McFadden & Co.....	Fairfield
Carr, T. A.....	Thomaston	Miller & Littlefield....	S. Penobscot
Carter, Geo. A. & Co.....	Saco	Norton, Hall & Webster..	Portland
Chase, Geo. P.....	Sanford	Parks Bros.....	Pittsfield
Cole, Chas. H.....	Kennebunk	Pearl & Dennett.....	Bangor
Coolidge, Henry E....	Lisbon Falls	Perry, Arthur C.....	Presque Isle
Cousens, E. & Sons,	Kennebunkport	Pinkham, Ernest E.....	Freeport
Currier, Geo. M.....	Farlington	Swazey, John N.....	Bucksport
Downes & Curran.....	Calais	Talbot, George H.....	Camden
Drake, James B.....	Bath	Tarbox, Wallace R.....	Fryeburg
Dwellely & Clary..	Livermore Falls	Tyler, Fogg & Co.....	Bangor
Fessenden, Nicholas,	Fort Fairfield	Voter, Floramond E....	Farlington
Fogg & Glidden.....	Bath	Wheeler, W. J. & Co..	South Paris
Genthner, Eugene E....	Foxcroft	Woodman, Melville.....	Biddeford
Gibbs, Bernard.....	Madison		

FIREMANS FUND.

Allen, Elmer W.....	Oakland	Harmon, H. A.....	Portland
Allen, George E.....	Camden	Harrity, Michael B.....	S. Berwick
Barrows, George L....	Sangerville	Higgins, C. Azel.....	Madison
Barton, Lewis H.....	Pittsfield	Hill, Melville C.....	Belfast
Bickford, F. E.....	Oakland	Hodgdon, H. G.....	Bath
Bird, Maynard S.....	Rockland	Howe, Freeland.....	Norway
Boothby, L. T. & Son Co.,	Waterville	Hutchinson, J. P. & Co...	Auburn
Boyd, J. Herbert.....	Bangor	Jordan, Augustus H....	Gardiner
Crane, Frank T.....	Machias	Lovell, George C.....	Richmond
Crummett & Bragg.....	Fairfield	Morse, Nellie L.....	Dexter
Davis, A. E.....	Ridleville	Peabody, Frank A. & Co..	Houlton
Decker, E. E. & Co....	Waterville	Perkins, Howard E.....	Sanford
Dow, James, Jr.....	Sangerville	Stanwood, R. H.....	Brunswick
Durocher, Hector.....	Lewiston	Stearns, A. E. & Co..	Rumford Falls
Dyer, Elberton P.....	Hartland	Swett, Jefferson M.....	Eastport
Foster, J. W.....	Madison	Veilleux, Louis H..	Rumford Falls
Garey, Otis T.....	Biddeford	Wentworth, Herbert....	Skowhegan
Glass, Frank M.....	Gardiner	Woodsum, Albert A..	Mechanic Falls
Goodwin, Wesley S....	S. Berwick	Woodward, Henry.....	Winthrop
Grant, The Geo. H. Co..	Ellsworth	Wright, William F.....	Foxcroft
Hall, Melville C.....	Topsham		

FIREMENS (N. J.)

Anderson, Bion B.....	Dover	Loring & Bishop.....	Portland
Ayers & Merrill.....	Augusta	Merrill, Geo. W.....	Augusta
Beane & Beane.....	Hallowell	Pattee, James & Son....	Belfast
Drew, F. R.....	Waterville	Randall, John W.....	Biddeford
Finnegan, Jas. P.....	Bangor	Robinson, Wm. A.....	Auburn
Kerr, Theo.....	Westbrook		

FRANKLIN FIRE.

Anderson, Adams & Co.	Portland	Maxwell, H. D. & Co.	Bath
Little, H. C. & Son.	Lewiston	Wheeler, W. J. & Co.	South Paris
Macomber, Farr & Whitten,	Augusta		

GERMAN ALLIANCE.

Cronin, Patrick J.	Lewiston	Sanborn, W. E.	Springvale
Drummond, A. M. & Co.	Waterville	Stewart, Charles M.	Bangor
Higgins & Jewett.	Calais	Stewart, Rowland W.	Bangor
Jones, E. C. & Co.	Portland	Turner, Philip F.	Portland
Lowell & Jewett.	Calais	Veilleux, Louis H.	Rumford Falls
Norton, Hall & Webster.	Portland	West, J. W.	Lewiston
Randall, J. W.	Biddeford		

GERMAN AMERICAN.

Allen, Geo. E.	Camden	Lowell & Jewett.	Calais
Ames, Frank L.	Norridgewock	Lynam, Fred C. & Co.	Bar Harbor,
Anderson, Bion B.	Dover	Macomber, Farr & Whitten,	Augusta
Batchelder Bros.	Sanford	Marr, Charles H.	Gardiner
Beedy, Harry F.	Phillips	Meservey, Charles E.	Portland
Boothby, L. T. & Son Co.,	Waterville	Morse & Guptill.	Portland
Bowker & Humphreys.	Brunswick	Norton, Hall & Webster.	Portland
Bragdon, Albert M.	York Village	O'Brien, Edward C.	Portland
Carr, Thomas A.	Thomaston	Parks Bros.	Pittsfield
Carter, George A. & Co.	Saco	Pattee, James & Son.	Belfast
Clark, Frank L.	Gray	Pearl & Dennett.	Bangor
Cole, Charles H.	Kennebunk	Perry, Arthur C.	Presque Isle
Conant, Frank A.	Lewiston	Perry, H. O. & Son.	Fort Fairfield
Cushing & Lamb.	Westbrook	Pettingill, Geo. A.	Livermore Falls
Curtis, Daniel A.	Machias	Randall, J. W.	Biddeford
Donnell, William C.	Houlton	Remick, S. E.	Madison
Drake, James B.	Bath	Robinson, Wm. A.	Auburn
Drummond, A. M. & Co.	Waterville	Sanborn, W. E.	Springvale
Goldermann, F. A.	Mechanic Falls	Shea, Wilbor A.	Eastport
Grant, George H. Co.	Ellsworth	Soule, Willis H.	Freeport
Griffin, John C.	Skowhegan	Stewart, Charles M.	Bangor
Hall, W. T.	Richmond	Stewart, Rowland W.	Bangor
Hanson & St. Clair.	Calais	Turner, Philip F.	Portland
Herrick, Eugene I.	Rangeley	West, J. W.	Lewiston
Higgins & Jewett.	Calais	Wheeler, W. J. & Co.	South Paris

GERMANIA.

Bailey, Augustus & Co.	Gardiner	Durocher, Hector.	Lewiston
Boothby, W. G.	Augusta	Erskine, A. J. & Co.	Rockland
Boyd, J. Herbert.	Bangor	Jordan, Nathan'l I.	Auburn
Carter, G. A. & Co.	Saco	Kirstein, Louis & Sons.	Bangor
Crosby, E. S.	Bath	Norton, Hall & Webster.	Portland
Drew, Forrest R.	Waterville		

GLENS FALLS.

Boyd, J. Herbert.	Bangor	Hagerty, Michael J.	Lewiston
Decker, E. E. & Co.	Waterville	Kirstein, Louis & Sons.	Bangor
Dinsmore, Henry A.	Skowhegan	Waterhouse, Wm. H.	Old Town
Flaherty, Thomas H.	Portland		

GRANITE STATE.

Adams, Benjamin....Bowdoinham	Jones & Carr.....Norridgewock
Atwood, Fred.....Winterport	Jordan, Alfred E.....Lisbon
Austin, David S....North Berwick	Judkins, Wesley H.....Dexter
Bailey, Augustus.....Gardiner	Knight, J. Edward.....Boothbay
Boothby, L. T. & Son Co., Waterville	Libby, Horace B. & Son...Bridgton
Boynton, Edward D.....Cornish	Loder, Charles P.....Clinton
Bradford, Martha E....Westbrook	Longfellow, Phineas H....Machias
Bradford, Wm. B.....Turner	Loring, Prentiss & Son...Portland
Bradish, Scott P.....Eastport	Macomber, Farr & Whitten, Augusta
Bradley, Wm. S....East Vassalboro	McClure, Jas. W.....Bangor
Bragdon, Albert M.....York	Miller, Frank A., South Penobscot
Burrill, Wm. I.....Corinna	Miller & Owen.....Auburn
Campbell, F. I. & Co...Cherryfield	Millett, Thomas F.....Gorham
Carll, Eugene C.....Buxton	Mitchell, Horace....Kittery Point
Chase, Geo. P....North Waterboro	Morrison, Arthur E., Rumford Falls
Chase, Geo. P. & Co.....Afred	Nickerson, Hanover S....Pittsfield
Cole, Chas. H.....Kennebunk	O'Brien, Eli M.....Thomaston
Conant, Frank A.....Lewiston	Palmer, Edwin A.....Buxton
Cousens, E. & Sons, Kennebunkport	Parks Bros.....Pittsfield
Davis, George E.....Kezar Falls	Pattee, James & Son....Belfast
Erskine, A. J. & Co.....Rockland	Patterson, Seth.....Wiscasset
Evans, James.....East Hiram	Patterson, William D...Wiscasset
Fogg & Glidden.....Bath	Perry, Arthur C.....Presque Isle
Fowler & Gardner.....Calais	Perry, H. O. & Son...Fort Fairfield
Frost, Horace C.....Monmouth	Pettengill, George A..Lisbon Falls
Gentle, George S.....Houlton	Pinkham, Ernest E.....Freeport
Grant, George E.....Saco	Plummer, Chas. A.....Scarboro
Grant, George H.....Ellsworth	Remick, Samuel E.....Madison
Gurney, Edwin P.....Yarmouth	Richards, William A..Waldoboro
Hall, Lewis.....Warren	Sanborn, Willis E.....Sanford
Hall, Wm. T.....Richmond	Smith, Wesley G.....Old Orchard
Hathaway, A. S. & Co.....Canton	Stearns, George W....Millinocket
Hathaway Ins. Agency...Canton	Straw & Martin.....Gulford
Hayes, Calvin L.....Kittery	Sturtevant & Ham, Livermore Falls
Hersom, Frank M..South Berwick	Swazey, John N.....Bucksport
Hersom, Lorenzo R.....Berwick	Talbot, Geo. H.....Camden
Hinkley, Chas. S.....Jonesport	Tarbox, Wallace R.....Fryeburg
Hooper, Charles H.....Castine	Thompson, Harry F....Brunswick
Hopkins, Geo. A.....Milbridge	Voter, Floramond E...Farmington
Howard, Geo. E. & Co.....Dover	Waterhouse, Virgil P....Poland
Howe, Freeland.....Norway	Welch, George A.....Lewiston
Hoyt, F. Roland.....Kittery	Whittemore, Mason B...Sorrento
Humphrey, G. Howard...Yarmouth	Wood, Jarvis B.....Robbinston
Jones, Charles Folsom, Skowhegan	Woodman, Melville.....Biddeford

HANOVER.

Bailey, Augustus.....Gardiner	Howard, Geo. E. & Co.....Dover
Batchelder Bros.....Sanford	Little, Horace C. & Son..Lewiston
Bird, Maynard S.....Rockland	Loring, Prentiss & Son..Portland
Bradish, Scott P.....Eastport	Nelson, Frank.....Calais
Burrill, Chas. C. & Son, Ellsworth	Palmer, Wm. W.....Bangor
Cole, Chas. H.....Kennebunk	Patterson, Seth.....Wiscasset
Collins, James T.....Augusta	Patterson, William D...Wiscasset
Currier, Geo. M.....Farmington	Smith, Wesley G.....Old Orchard
Donnell, Wm. C.....Houlton	Stuart, William H.....Richmond
Drake, James B.....Bath	Thompson, Harry F....Brunswick
Drew, Forrest R.....Waterville	Tracy, Bedford E...Winter Harbor
Griffin, John C.....Skowhegan	

HARTFORD FIRE.

Anderson, Adams & Co.	Portland	Lee, Joseph A. & Son	Calais
Atwood, Fred	Winterport	Libby, H. B. & Son	Bridgton
Batchelder Bros	Sanford	Libby & Hussey	Portland
Blake, Barrows & Brown	Bangor	Little, H. C. & Son	Lewiston
Boothby, L. T. & Son Co.,	Waterville	Lord, H. G.	Berwick
Bowker & Humphreys	Brunswick	Lovell, George C.	Richmond
Bragdon, Albert M.	York Village	Lynam, Fred C. & Co.	Bar Harbor
Butler, Charles	West Buxton	Macomber, Farr & Whitten,	Augusta
Carll, Eugene C.	Gorham	Marr, Charles H.	Gardiner
Carter, Geo. A. & Co.	Saco	Maxcy, Josiah & Sons	Gardiner
Chapman, D. W. & Son,	Newcastle	McFadden, Maud	Fairfield
Cochrane, Baker & Cross,	Rockland	Miller, Chas. K.	Camden
Cole, Chas. H.	Kennebunk	Parks Bros	Pittsfield
Conant, F. A.	Lewiston	Parlin, W. B.	Machias
Cousens, E. & Sons,	Kennebunkport	Pattee, James & Son	Belfast
Crosby, Elwell S.	Bath	Perry, Arthur C.	Presque Isle
Curran, Wm. F.	Bangor	Perry, H. O. & Son,	Fort Fairfield
Currier, Geo. M.	Farmington	Perkins, Howard E.	Sanford
Cutter, William W.	Westbrook	Pettingill, Geo. A.	Lisbon Falls
Donnell, Wm. C.	Houlton	Remick, Sam'l E.	Madison
Erskine, A. J. & Co.	Rockland	Ricker, Shipley W.	South Berwick
Farrington, Everett	Waldoboro	Sanborn, W. E.	Springvale
Fogg & Glidden	Bath	Shea, Wilbor A.	Eastport
Freeman, George G.	Cherryfield	Smith, Oliver D.	Gorham
Gardner, E. B. & Son	Bucksport	Smith, Wesley G.	Old Orchard
Gentle, George S.	Houlton	Spencer, Wilbur D.	Berwick
Goodwin, H. H.	Biddeford	Stockbridge, Mrs. C. A.	Yarmouth
Gove, Edward H.	Biddeford	Swazy, John N.	Bucksport
Griffin, John C.	Skowhegan	Talbot, Geo. H.	Camden
Howard, George E. & Co.	Dover	Tapley, Omar W.	Ellsworth
Howe, Freeland	Norway	Tarbox, Wallace R.	Fryeburg
Hoyt, F. Roland	Kittery	Taylor, Richard H. T.	Wiscasset
Hume, Chas. W.	Eastport	Thompson, Harry F.	Brunswick
Jones, Chas. F.	Skowhegan	Wheeler, W. J. & Co.	South Paris
Jordan, Nathaniel I.	Auburn	Wing, Herbert S.	Kingfield
Judkins, Wesley H.	Dexter		

HOME.

Alford, Edwin R.	Old Town	Howe, Freeland	Norway
Batchelder Bros	Sanford	Hoyt, F. Roland	Kittery
Beedy, Harry F.	Phillips	Humphreys, D. M.	Bath
Boothby, L. T. & Son Co.,	Waterville	Judkins, Wesley H.	Dexter
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
Carll, Eugene C.	Gorham	Lynam, F. C. & Co.	Bar Harbor
Carr, Thomas A.	Thomaston	Macomber, Farr & Whitten,	Augusta
Chapman, D. W. & Son,	Damariscotta	Maxcy, Josiah & Sons	Gardiner
Cochrane, Baker & Cross,	Rockland	Nelson, Frank	Calais
Cousens, E. & Sons,	Kennebunkport	Palmer, Wm. W.	Bangor
Dinsmore & Bickford,	Skowhegan	Pearl & Dennett	Bangor
Donnell, Wm. C.	Houlton	Remick, Sam'l E.	Madison
Dow & Pinkham	Portland	Ricker, S. W.	South Berwick
Farrington, Everett	Waldoboro	Riley, Thomas H.	Brunswick
French & Longley	Solon	Soule, Willis H.	Freeport
Furbish, Harry A.	Rangely	Stevens, Sidney	Millinocket
Gardner, E. B. & Son	Bucksport	Stockbridge, Mrs. C. A.,	Yarmouthville
Gove, Edward H.	Biddeford	Talbot, George H.	Camden
Harriman, Merle J.	Kent's Hill	Taylor, Richard H. T.	Wiscasset
Hays, Elijah H.	Berwick	Voter, Floramond E.	Farmington
Hersom, Lorenzo R.	Berwick	Wing, Herbert S.	Kingfield
Howard, Geo. E. & Co.	Dover		

HOME FIRE AND MARINE (California.)

Allen, Elmer W.....	Oakland	Hodgdon, H. G.....	Woolwich
Bangs, I. S. Co.....	Waterville	Mason, C. W. & F. L.....	Ellsworth
Bickford, F. E.....	Oakland	Payson, Charles B.....	Auburn
Byrnes, P. J.....	Bangor	Perkins, Daniel T.....	Gardiner
Dow, James, Jr.....	Dexter	Swett, J. M.....	Eastport
Harmon, Herbert A.....	Portland	Welch, George A.....	Lewiston

INDEMNITY.

Beane & Beane.....	Hallowell	Peaslee, Lorenzo P.....	Gardiner
Loring, Prentiss & Son...	Portland	Stewart, Rowland W.....	Bangor

INSURANCE COMPANY OF NORTH AMERICA.

Allen, Geo. E.....	Camden	Howe, Freeland.....	Norway
Bailey, Augustus.....	Gardiner	Humphrey, G. Howard.....	Yarmouth
Batchelder Bros.....	Sanford	Hutchinson, J. P. & Co....	Auburn
Bird, Maynard S.....	Rockland	Jones, Charles Folsom, Skowhegan	
Boothby, L. T. & Son Co., Waterville		Jordan, William R.....	Bingham
Bradish, Scott P.....	Eastport	Judkins, Wesley H.....	Dexter
Bragdon, Albert M.....	York	Kenniston, G. B. Boothbay Harbor	
Bumps & Owen.....	Milo	Libby, H. B. & Son.....	Bridgton
Burrill, C. C. & Son.....	Ellsworth	Little, H. C. & Son.....	Lewiston
Burrill, Will I.....	Corinna	Longfellow, P. H.....	Machias
Carl, Eugene C.....	Gorham	Macomber, Farr & Whitten, Augusta	
Carr, Geo. O.....	Norridgewock	Maxcy, Josiah & Son.....	Gardiner
Carter, Geo. A. & Co.....	Saco	McClure, James W.....	Bangor
Chamberlain, W. M.....	Lewiston	McFadden & Co.....	Fairfield
Chase, Geo. P.....	Sanford	Miller & Owen.....	Auburn
Cole, Chas. H.....	Kennebunk	Morrison, Arthur E., Rumford Falls	
Conant, Frank A.....	Lewiston	Murch, James T.....	Newport
Cousins, E. & Sons, Kennebunkport		Nickerson, Hanover S....	Pittsfield
Currier, Geo. 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
Dwellej & Clary..	Livermore Falls	Perry, H. O. & Son, Fort Fairfield	
Emery, Wallace.....	North Anson	Pinkham, Ernest E.....	Freeport
Erskine, A. J. & Co.....	Rockland	Remick, Sam'l E.....	Madison
Fessenden, Nicholas, Fort Fairfield		Richardson, Otis N.....	Canton
Field & Quimby.....	Belfast	Riley, Thomas H.....	Brunswick
Fowler & Gardiner.....	Calais	Shea, Wilbor A.....	Eastport
Genthner, Eugene S.....	Foxcroft	Simmons, Augustine..	North Anson
Gentle, Geo. S.....	Houlton	Smith, Wesley G....	Old Orchard
Gove, Edward H.....	Biddeford	Stearns, George W....	Millinocket
Grant, Geo. H.....	Ellsworth	Steward, Daniel.....	North Anson
Gurney, Edwin P.....	Yarmouth	Straw & Martin.....	Guilford
Hall, W. T.....	Richmond	Sturtevant & Ham, Livermore Falls	
Hathaway, A. S. & Co.....	Canton	Swazey, John N.....	Bucksport
Hayes, Calvin L.....	Kittery	Swett, Jethro H.....	Kittery
Hersom, F. M.....	South Berwick	Talbot, Geo. H.....	Camden
Hersom, Lorenzo R.....	Berwick	Voter, Floramond E....	Farmington
Holyoke, George T.....	Houlton	Wheeler, Wm. J & Co..	South Paris
Hooper, Chas. H.....	Castine	Wing, Herbert S.....	Kingfield
Hopkins, Geo. A.....	Milbridge	Woodman, Melville.....	Biddeford
Howard Ins. Agency....	Waldoboro		

MERCANTILE FIRE AND MARINE.

Austin & Shearman, Deering Centre		Carter, G. A. & Co.....	Saco
Bartlett, Martin F.....	Waterville	Conant, F. A.....	Lewiston
Benson, F.....	Westbrook	Heath, Henry A.....	Augusta
Bird, Maynard S.....	Rockland	Hume, Chas. W.....	Eastport
Burr, Edwin B.....	Brewer	Jones, Charles Folsom, Skowhegan	

MERCANTILE FIRE AND MARINE—Concluded.

Jordan, A. H.....	Gardiner	Reynolds, B. B.....	North Lubec
Mathews, C. K. & Co.....	Waterville	Small, Frank A.....	Bath
Morse & Guptill.....	Portland	Sturtevant, C. H.....	Livermore Falls
Pattee, James & Son.....	Belfast	Tapley, O. W.....	Ellsworth
Peabody, F. A. & Co.....	Houlton	Tyler, Fogg & Co.....	Bangor
Pendleton, Chas. R.....	Islesboro	Wilson, Geo. O.....	Kittery

NATIONAL FIRE.

Alden, Frank W.....	Waterville	Humphreys, D. M.....	Bath
Anderson, Adams & Co.....	Portland	Kelly, M. H.....	Saco
Atwood, Fred.....	Winterport	Luce & Rolfe.....	Rumford Falls
Austin & Shearman.....	Deering	Lynam, Fred 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	Parlin, W. B.....	Machias
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
Dwellely & Clary.....	Livermore Falls	Shepherd & Dow.....	Dexter
Field & Quimby.....	Belfast	Talbot, G. H.....	Camden
Haskell, C. B.....	Pittsfield	Tapley, Omar W.....	Ellsworth
Hersom, Lorenzo R.....	Berwick	Wheeler, W. J. & Co.....	South Paris
Hoyt, F. Roland.....	Kittery	Woodman, Melville.....	Biddeford

NEW HAMPSHIRE FIRE.

Austin, David S....	North Berwick	Kneeland, Jas. H.....	Searsport
Bailey, A. & Co.....	Gardiner	Macomber, Farr & Whitten,	Augusta
Biggar, A. S.....	Kennebunk	Miller & Owen.....	Auburn
Bradish, Scott P.....	Eastport	Morrison, A. E.,	Rumford Falls
Carter, G. A. & Co.....	Saco	Murch, J. T.....	Newport
Conant, Frank A.....	Lewiston	Murchie, Howard.....	Calais
Coolidge, H. E.....	Lisbon Falls	Parks Bros.....	Pittsfield
Dow & Pinkham.....	Portland	Perry, Arthur C.....	Presque Isle
Drew & Robinson.....	Waterville	Perry, H. O. & Son, Fort	Fairfield
Durocher, Hector.....	Lewiston	Pinkham, Ernest E.....	Freeport
Erskine, A. J. & Co.....	Rockland	Remick, S. E.....	Madison
Garey, Otis T.....	Biddeford	Rogers, Oscar C.....	Bath
Genthner, Eugene S.....	Foxcroft	Stearns & Heebner.....	Millinocket
Gentle, George S.....	Houlton	Straw & Martin.....	Guilford
Grant, The Geo. H. Co.,	Ellsworth	Talbot, Geo. H.....	Camden
Hersom, Lorenzo R.....	Berwick	Thompson, Harry F....	Brunswick
Hodge, Fred E.....	Westbrook	Tyler, Fogg & Co.....	Bangor
Howe, Freeland.....	Norway	Voter, F. E.....	Farmington
Hoyt, F. Roland.....	Kittery	Wentworth, Herbert...	Skowhegan
Jordan, Herbert R.....	Saco		

NIAGARA FIRE.

Bailey, A. & Co.....	Gardiner	Hall, Wm. T.....	Richmond
Batchelder Bros.....	Sanford	Hall, The Co.....	Richmond
Beedy, Harry F.....	Phillips	Herrick, Eugene I.....	Rangeley
Black, Alfred S.....	Rockland	Hersom, Lorenzo R.....	Berwick
Bradish, Scott P.....	Eastport	Howard, Geo. E & Co.....	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, George S.....	Houlton	Pattee, Jas. S. & Son.....	Belfast
Goodwin, H. H.....	Biddeford	Pettingell, Geo. A....	Lisbon Falls
Grant, The Geo. H. Co.,	Ellsworth	Veilleux, Louis H....	Rumford Falls
Griffin, Jno. C.....	Skowhegan		

NORTH BRITISH AND MERCANTILE (New York.)

Baker, Ernest G.....Bangor Norton, R. S.....Portland

ORIENT.

Bailey, Augustus & Co..Gardiner Kneeland, Jas. H.....Searsport
 Batchelder Bros.....Sanford Macomber, Farr & Whitten, Augusta
 Bradish, Scott P.....Eastport Mathews, C. K. & Co..Waterville
 Byrnes, Patrick J.....Bangor Miller & Owen.....Auburn
 Conant, Frank A.....Lewiston Morse Bros.....Bath
 Cousens, E. & Sons, Kennebunkport Norton, Hall & Webster, Westbrook
 Currier, George M....Farmington Pearl & Dennett.....Brewer
 Curtis, Daniel A.....Machias Spaulding & Stuart.....Richmond
 Cushing & Lamb.....Westbrook Thompson, Harry F....Brunswick
 Field & Quimby.....Belfast Timberlake, Fremont E...Phillips
 Jones, E. C. & Co.....Portland Wheeler, Wm. J. & Co., South Paris

PELICAN.

Shaw, Justin H.....Kittery Staples, Thomas F.....Eliot

PENNSYLVANIA FIRE.

Bird, Maynard S.....Rockland Hoyt, F. Roland.....Kittery
 Blake, Barrows & Brown..Bangor Knight, J. E....Boothbay Harbor
 Boothby, L. T. & Son Co., Waterville Little, H. C. & Son.....Lewiston
 Cole, C. H.....Kennebunk 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, S. B.....Berwick
 Hobbs, Chas. C.....South Berwick Wentworth, Herbert....Skowhegan

PHENIX (Brooklyn, N. Y.)

Allen, George E.....Camden Jones, Charles Folsom, Skowhegan
 Batchelder Bros.....Sanford Little, H. C. & Son.....Portland
 Biggar, Andrew S.....Kennebunk Loring, Prentiss & Son..Portland
 Blake, Barrows & Brown..Bangor Macomber, Farr & Whitten, Augusta
 Boothby, L. T. & Son Co., Waterville Marr, Charles H.....Gardiner
 Bradish, Scott P.....Eastport Marr, Willard T..Boothbay Harbor
 Bucknam, J.A. & Co., Mechanic Falls Miles, J. H. & Co.....Saco
 Bumps, Charles F.....Milo Perry, Arthur C.....Presque Isle
 Campbell, F. I & Co....Cherryfield Perry, H. O. & Son..Fort Fairfield
 Carll, Eugene C.....Gorham Staples, Lytton E....Biddeford
 Cochran, Baker & Cross, Rockland Straw & Martin.....Guilford
 Donnell, William C.....Houlton Sturtevant, C. H..Livermore Falls
 Downes & Curran.....Calais Sturtevant & Ham, Livermore Falls
 Fogg & Glidden.....Bath Thompson, Harry F....Brunswick
 Garden, Arthur A.....Caribou Timberlake, Fremont E...Phillips
 Grant, The Geo. H. Co..Ellsworth Voter, Floramond E...Farmington
 Hooper, Charles H.....Castine Wheeler, W. J. & Co..South Paris
 Hoyt, F. Roland.....Kittery

PHENIX (Hartford, Conn.)

Anderson, Adams & Co..Portland Donnell, Wm. C.....Houlton
 Austin, David S....North Berwick Floyd, Howard N.....Brewer
 Austin & Shearman.....Deering Gardner, Eben B.....Bucksport
 Bailey, Augustus.....Gardiner Gilman, A. W. & Co.....Foxcroft
 Batchelder Bros.....Sanford Gove, Edward H.....Biddeford
 Bird, Maynard S.....Rockland Grant, Geo. H. Co.....Bar Harbor
 Boothby, L. T. & Son Co., Waterville Griffin, John C.....Skowhegan
 Bradish, S. P.....Eastport Griffin, John C. & Co..Skowhegan
 Bragdon, Albert M....York Village Haskell, Chas. B.....Pittsfield
 Bumps, Chas. F.....Milo Howe, Freeland.....Norway
 Burrill, C. C. & Son.....Ellsworth Hoyt, F. Roland.....Kittery
 Buswell, Turner.....Solon Humphreys, D. M.....Bath
 Carll, Eugene C.....Gorham Judkins, Wesley H.....Dexter
 Cole, Chas. H.....Kennebunk Lee, Jos. A. & Son.....Calais
 Crane, Frank T.....Machias Little, H. C. & Son.....Lewiston

PHENIX (Hartford, Conn.)—Concluded.

Macomber, Farr & Whitten, Augusta	Richards, Wm. A.....Waldoboro
McFadden & Co.....Fairfield	Riley, Thos. H.....Brunswick
Miller, Alonzo Q.....Auburn	Smith, Wesley G.....Old Orchard
Morrill, Chas. H.....Newport	Soule, Willis H.....Freeport
Morrison, A. E....Rumford Falls	Spaulding & Stuart.....Richmond
Nelson, Frank.....Calais	Stevens, Sidney.....Millinocket
Palmer, William W.....Bangor	Straw & Martin.....Guilford
Perry, Arthur C.....Presque Isle	Talbot, Geo. H.....Camden
Pettengill, Geo. A....Lisbon Falls	Voter, Floramond E...Farmington
Putnam, The J. Perley Co...York	Washburn, Geo. S.....Thomaston

PROVIDENCE WASHINGTON.

Bangs, I. S. Co.....Waterville	Jordan, Nathaniel I.....Auburn
Beane & Beane.....Hallowell	Lynam, Fred C. & Co..Bar Harbor
Bragdon, Ernest J.....Westbrook	Mason, C. W. & F. L...Ellsworth
Cronin, Patrick J.....Lewiston	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
Howe, Freeland.....Norway	Wentworth, Herbert...Skowhegan

QUEEN.

Allen, George E.....Camden	Holyoke, George T.....Houlton
Batchelder Bros.....Sanford	Hoyt, Fred Roland.....Kittery
Blake, Barrows & Brown..Bangor	Huff, Charles O...Kennebunkport
Boothby, L. T. & Son Co., Waterville	Hume, Charles W.....Eastport
Bowker & Humphreys..Brunswick	Lowell, Frederick H.....Calais
Browne, Dearborn P....Biddeford	Lowell & Jewett.....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
Foster, Herbert E.....Winthrop	Waterhouse, William H..Old Town
Gurdy, Harry O.....Rockland	Wentworth, Herbert...Skowhegan
Hersom, Lorenzo R.....Berwick	Wheeler, W. J. & Co...South Paris

ROCHESTER GERMAN.

Anderson, Adams & Co....Portland	Byrnes, Patrick J.....Bangor
Bechard, Henri P. & Co...Lewiston	Hinckley, F. J.....Bath
Bird, Maynard S.....Rockland	Hutchinson, J. P. & Co...Auburn

SECURITY.

Carter, George A. & Co.....Saco	Morse & Guptill.....Portland
Garcelon, Charles E.....Auburn	Staples, Lytton E.....Biddeford
Goodwin, Henry H.....Biddeford	Welch, George A.....Lewiston
Humphreys, D. M.....Bath	

SPRINGFIELD FIRE AND MARINE.

Allen, George E.....Camden	Humphreys, Denny M.....Bath
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
Boothby, L. T. & Son Co., Waterville	Macomber, Farr & Whitten, Augusta
Bradish, Scott P.....Eastport	Miller & Owen.....Auburn
Bragdon, Albert M...York Village	Nelson, Frank.....Calais
Carl, Eugene C.....Gorham	Palmer, Wm. W.....Bangor
Cole, Chas. H.....Kennebunk	Parks Bros.....Pittsfield
Currier, Geo. M.....Farmington	Riley, Thos. H.....Brunswick
Donnell, Wm. C.....Houlton	Spaulding & Stuart.....Richmond
Grant, The Geo. H. Co..Ellsworth	Straw & Martin.....Guilford
Haskell, Wm. E.....Union	Talbot, Geo. H.....Camden
Hersom, Lorenzo R.....Berwick	Welch, Geo. A.....Lewiston
Huff, Chas. O.....Kennebunkport	

ST. PAUL FIRE AND MARINE.

Alford, E. R.....	Old Town	Maxwell, H. D.....	Bath
Ballard, S. K.....	Auburn	McFadden, F. E.....	Fairfield
Bechard, Henri P. & Co....	Lewiston	Miles, J. H. & Co.....	Saco
Chase, George P.....	Sanford	Miller, Charles K.....	Camden
Clair, F. W.....	Waterville	Perry, W. H.....	Hallowell
Friel & Co.....	Waterville	Stanwood, R. H.....	Brunswick
Hill, Melville C.....	Belfast	Staples, Lytton E.....	Biddeford
Jones, E. C. & Co.....	Portland	Tyler, Fogg & Co.....	Bangor
Lynam, Fred C. & Co....	Bar Harbor	Webber & Webber.....	Auburn
Mason, C. W. & F. L....	Ellsworth		

TRADERS.

Batchelder Bros.....	Sanford	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, The Geo. H. Co....	Ellsworth	Remick, Samuel E.....	Madison
Griffin, John C.....	Skowhegan	Renouf, Narcisse P.....	Biddeford
Heath, Henry A.....	Augusta	Robinson, Wm. A.....	Auburn
Hersom, Lorenzo R.....	Berwick	Talbot, Geo. H.....	Camden
Howe, Freeland.....	Norway	Wiseman, George A.....	Lewiston
Jordan, Augustus H.....	Gardiner		

UNION.

Bechard, H. P. & Co.....	Lewiston	Hutchinson, J. P. & Co....	Auburn
Boyd, J. H.....	Bangor	Kirstein, Louis & Sons...	Bangor
Cochran, Baker & Cross..	Rockland	Luce & Rolfe.....	Rumford Falls
Downing, C. S. & Son....	Augusta	Mathews, C. K. & Co....	Waterville
Durocher, Hector.....	Lewiston	Morse & Guptill.....	Portland
Gilman, A. W. & Co.....	Foxcroft	Nichols, A. H.....	Searsport
Griffin, John C.....	Skowhegan	Renouf, N. P.....	Biddeford
Hinckley, F. J.....	Bath		

UNITED FIREMEN'S.

Allen, George E.....	Camden	Heath, Henry A.....	Augusta
Baker, Ernest G.....	Bangor	Jones, E. C. & Co.....	Portland
Bangs, I. S. Co.....	Waterville	Mason, C. W. & F. L....	Ellsworth
Beane & Beane.....	Hallowell	Miller, Addison A.....	Auburn
Bechard, Henri P. & Co....	Lewiston	Nelke, Solomon A.....	Livermore Falls
Conant, Frank A.....	Lewiston	Randall, John W.....	Biddeford
Crosby, Elwell S.....	Bath	Sanborn, Willis E.....	Springvale
Danforth, Fred'k A. & Co.,	Gardiner	Shaw, Francis M.....	Rockland
Gentle, George S.....	Houlton	Shea, Wilbor A.....	Eastport
Grant, The Geo. H. Co....	Ellsworth	Wentworth, Herbert....	Skowhegan
Gurdy, Harry O.....	Rockland	Wheeler, Wm.'J. & Co..	South Paris
Haskell, Charles B.....	Pittsfield		

UNITED STATES FIRE.

Bechard, Henri P. & Co....	Lewiston	Libby & Hussey.....	Portland
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

WESTCHESTER FIRE.

Bartoll, Geo. E. & Co....	Gardiner	Kirstein, L. & Sons.....	Bangor
Black, A. S.....	Rockland	Knight, J. Edw., Boothbay Harbor	
Boyd, J. Herbert.....	Bangor	Miles, J. H. & Co.....	Saco
Bradish, Scott P.....	Eastport	Miller & Owen.....	Auburn
Campbell, J. Z.....	Lewiston	Pennell & Co.....	Skowhegan
Dow & Pinkham.....	Portland	Renouf, N. P.....	Biddeford
Downing, Chas. S. & Son..	Augusta	Riley, Thomas H.....	Brunswick
Drummond, A. M. & Co..	Waterville	Taylor, E. C.....	Skowhegan
Field & Quimby.....	Belfast	Veillieux, L. H....	Rumford Falls
Grant, The Geo. H. Co....	Ellsworth	Wilson, Jno. C.....	Bangor

WILLIAMSBURG CITY.

Curran, William F.....Bangor	Little, H. C. & Son.....Lewiston
Cushing & Lamb.....Westbrook	McFadden & Co.....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

MUTUAL FIRE COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Batchelder Bros.....Sanford	Lewis, A. F.....Fryeburg
Bright, Joseph M.....Bangor	Macomber, Farr & Whitten, Augusta
Carter, George A. & Co.....Saco	Morse, Nellie G.....Dexter
Downing, Charles E.....Augusta	Norton, Hall & Webster, Portland
Fowler & Gardner.....Calais	Parks Bros.....Pittsfield
Gove, Edward H.....Biddeford	Payson, Chas. B.....Lisbon Falls
Haskell, George B.....Lewiston	Pressey, John S.....Waterville
Humphreys, Denny M.....Bath	Riley, Thomas H.....Brunswick
Kenniston, G. B., Boothbay Harbor	Talbot, George H.....Camden
Kingsley, Frank W., East Machias	Taylor, Everett C.....Skowhegan

PROVIDENCE MUTUAL.

Bright, Joseph M.....Bangor	Norton, Hall & Webster, Portland
Carter, G. A. & Co.....Saco	Payson, Charles B.....Auburn
Downing, Charles E.....Augusta	Sanborn, Willis E.....Springvale
Haskell, George B.....Lewiston	Talbot, George H.....Camden
Hersom, Lorenzo R.....Berwick	Woodman, MelvilleBiddeford
Macomber, Farr & Whitten, Augusta	

QUINCY MUTUAL.

Aldrich, Eugene L.....Berwick	Howard, Geo. E. & Co.....Dover
Boyd, J. Herbert.....Bangor	Hoyt, F. Roland.....Kittery
Boynton, Edward D.....Cornish	Jones, Charles Folsom, Skowhegan
Bright, J. M.....Bangor	Jones, Edward C. & Co...Portland
Bryant, J. B.....Portland	Judkins, Wesley H.....Dexter
Butler, Charles.....West Buxton	Lewis, A. F.....Fryeburg
Chase, George P..North Waterboro	Macomber, Farr & Whitten, Augusta
Cochran, Baker & Cross..Rockland	Norton, Hall & Webster, Portland
Cole, Charles H.....Kennebunk	Pattee, James & Son.....Belfast
Cousens, E. & Sons, Kennebunkport	Perry, W. H.....Hallowell
Curtis, Albert J.....Brunswick	Prince, Charles H.....Buckfield
Downing, Chas. E.....Augusta	Richards, William A...Waldoboro
Frost, H. C.....Monmouth	Rigby, J. P.....South Newburgh
Gove, Edward H.....Biddeford	Robinson, W. A.....Auburn
Grant, Geo. H. Co.....Ellsworth	Straw & Martin.....Guilford
Gurney, E. P.....Yarmouth	Talbot, George H.....Camden
Haskell, George B.....Lewiston	Trask, John R.....Dixfield
Hathaway, A. S. & Co....Canton	Voter, F. E.....Farmington
Hathaway Ins. Agency....Canton	Woodward, Henry.....Winthrop

TRADERS AND MECHANICS.

Bailey, Augustus.....	Gardiner	Hersom, Lorenzo R.....	Berwick
Batchelder Bros.....	Sanford	Hoyt, F. Roland.....	Kittery
Bragdon, A. M.....	York Village	Jones, Charles Folsom, Skowhegan	
Bright, Joseph M.....	Bangor	Lewis, Alonzo F.....	Fryeburg
Carll, E. C.....	Gorham	Macomber, Farr & Whitten, Augusta	
Carter, G. A. & Co.....	Saco	Matthews, B. C.....	Boothbay Harbor
Crosby, Elwell S.....	Bath	McLeary, Frank E.....	Farmington
Davenport, Geo. P.....	Bath	Norton, Hall & Webster, Portland	
Downing, Charles E.....	Augusta	Pattee, James & Son.....	Belfast
Fowler & Gardner.....	Calais	Perry, Wallace H.....	Hallowell
Garey, Otis T.....	Biddeford	Prince, Charles H.....	Buckfield
Gilman, A. W. & Co.....	Foxcroft	Riley, Thomas H.....	Brunswick
Grant, The G. H. Co.....	Ellsworth	Straw & Martin.....	Guilford
Haskell, Geo. B.....	Lewiston	Talbot, Geo. H.....	Camden
Hersom, Frank M.....	South Berwick	Woodworth, A. V.....	Livermore Falls

UNITED STATES BRANCHES

OF

FIRE AND MARINE COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

Bechard, Henri P. & Co.....	Lewiston	Morse & Gupitll.....	Portland
Bird, Maynard S.....	Rockland	Renouf, Narcisse P.....	Biddeford
Byrnes, Patrick J.....	Bangor	Wheeler, Wm. J. & Co., South Paris	
Clark, Geo. H.....	Bath		

ATLAS ASSURANCE.

Anderson, Adams & Co.....	Portland	Griffin, John C.....	Skowhegan
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BRITISH AMERICA.

Ballard, S. K.....	Auburn	Kneeland, James H.....	Searsport
Beane & Beane.....	Hallowell	Maddocks, J. A.....	Boothbay Harbor
Bird, M. S.....	Rockland	Mathews, C. K. & Co.....	Waterville
Carter, Geo. A. & Co.....	Saco	McFadden, F. E.....	Fairfield
Danforth, F. A. & Co.....	Gardiner	Merrill, George W.....	Augusta
Field & Quimby.....	Belfast	Michand, Jos. W.....	Brunswick
Foster & Higgins.....	Madison	Morse, Nellie G.....	Dexter
Gallagher, Hugh T.....	Bangor	Morse Bros.....	Bath
Jones, Edward C. & Co.....	Portland		

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, J. 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
Foster, H. E.....	Winthrop	Perry, A. C.....	Presque Isle
Fowler & Gardner.....	Calais	Perry, H. O. & Son.....	Fort Fairfield
Fuller, B. B.....	Lewiston	Sanborn, W. E.....	Springvale
Goodwin, H. H.....	Biddeford	Spaulding & Stuart.....	Richmond
Hersom, L. R.....	Berwick	Straw & Martin.....	Guilford
Jones, Charles Folsom, Skowhegan		Wheeler, W. J. & Co.....	South Paris

COMMERCIAL UNION (England.)

Barrows, Geo. M.....Newport	Jones & Field.....Hartland
Batchelder Bros.....Sanford	Libby & Hussey.....Portland
Blake, Barrows & Brown..Bangor	Little, H. C. & Son.....Lewiston
Boothby, L. T. & Son Co., Waterville	Macomber, Farr & Whitten, Augusta
Bucknam, J. A.&Co., Mechanic Falls	Maxcy, Josiah & Son....Gardiner
Cochran, Baker & Cross..Rockland	Maxwell, H. D & Co.....Bath
Coolidge, Henry E....Lisbon Falls	Sturtevant, C. H..Livermore Falls
Donnell, William C.....Houlton	Tapley, O. W.....Ellsworth
Fogg & Glidden.....Bath	Tolman, Chas. Elliott..South Paris
Goodwin, Henry H.....Biddeford	Veilleux, L. H....Rumford Falls
Harmon, Herbert A.....Portland	Voter, F. E.....Farmington
Hathaway, A. S. & Co.....Canton	Waldron, L. B.....Dexter
Hersom, Lorenzo R.....Berwick	White, Albert.....Orono
Jones, C. F.....Skowhegan	

HAMBURG BREMEN.

Alford, E. R.....Oldtown	Morrill, Charles H.....Newport
Batchelder Bros.....Sanford	Morrison, Arthur E. Rumford Falls
Boothby, L. T. & Son Co., Waterville	Norton, Hall & Webster, Portland
Burr, Edward B.....Brewer	Parlin, W. B.....Machias
Cochran, Baker & Cross..Rockland	Perry, H. O. & Son..Fort Fairfield
Conant, Frank A.....Lewiston	Ransted, Thomas E....Waterville
Curran, William F.....Bangor	Remick, Samuel E.....Madison
Downing, Chas. S. & Son..Augusta	Shepherd & Dow.....Dexter
Field & Quimby.....Belfast	Small, Frank A.....Bath
Folsom, Leroy R....Norridgewock	Spencer, Wilbur D.....Berwick
Freeman, George G....Cherryfield	Staples, Lytton E.....Biddeford
Gentle, George S.....Houlton	Straw & Martin.....Guilford
Goodwin, H. H.....Biddeford	Sturtevant, C. H..Livermore Falls
Haskell, Charles B.....Pittsfield	Swazey, John N.....Bucksport
Heath, Henry A.....Augusta	Sylvester, Alonzo.....Farmington
Hovey, George L....North Anson	Talbot, George H.....Camden
Howard, George E. & Co....Dover	Tapley, Omar W.....Ellsworth
Howe, Freeland.....Norway	Timberlake, Fremont E....Phillips
Hume, Charles W.....Eastport	Tracy, Bedford E....Winter Harbor
Hutchinson, J. P. & Co....Auburn	Wentworth, Herbert....Skowhegan
Jordan, Augustus H.....Gardiner	Wing, Herbert S.....Kingfield
Kidder, Elbridge H.....Houlton	Wilson, George O.....Kittery
Lord, Heman G.....Berwick	

LAW UNION AND CROWN.

Anderson, Adams & Co....Portland	Griffin, John C.....Skowhegan
Finnegan, James P.....Bangor	

LIVERPOOL AND LONDON AND GLOBE.

Bailey, A. & Co.....Gardiner	Lynam, Fred C. & Co..Bar Harbor
Blake, Barrows & Brown..Bangor	Macomber, Farr & Whitten, Augusta
Bradish, Scott P.....Eastport	Mathews, C. K. & Co....Waterville
Burrill, C. C. & Son.....Ellsworth	Morrison, Arthur E. Rumford Falls
Cochran, Baker & Cross..Rockland	Parks Bros.....Pittsfield
Donnell, Wm. C.....Houlton	Pattee, James & Son.....Belfast
Dow & Pinkham.....Portland	Perkins, Howard E.....Sanford
Drake, James B.....Bath	Perry, Arthur C.....Presque Isle
Fessenden, Nicholas, Fort Fairfield	Spencer, Wilbur D.....Berwick
Hanson & St. Clair.....Calais	Staples, Thomas F....South Eliot
Howe, Freeland.....Norway	Straw & Martin.....Guilford
Jones, Chas. Folsom...Skowhegan	Talbot, Geo. H.....Camden
Kneeland, James H.....Searsport	Taylor, Richard H. T....Wiscasset
Little, H. C. & Son.....Lewiston	Thompson, Harry F....Brunswick
Lord, Heman G.....Berwick	Voter, Floramond E....Farmington
Lumbert, Wallace R.....Caribou	Woodman, Melville.....Biddeford

LONDON ASSURANCE.

Batchelder Bros.....Sanford	Hobbs, Charles C...South Berwick
Boothby, L. T. & Son Co., Waterville	Hutchinson, H. G.....Biddeford
Bowker & Humphreys..Brunswick	Jordan, Augustus H.....Gardiner
Carter, George A. & Co.....Saco	Loring, Prentiss & Son...Portland
Cochran, Baker & Cross..Rockland	Lynam, Fred C. & Co...Bar Harbor
Cook & West.....Lewiston	Miller & Owen.....Auburn
Crosby, E. S.....Bath	Pearl & Dennett.....Bangor
Decker, Ernest E.....Waterville	Tracy, Bedford E..Winter Harbor
Dudley, Charles H.....Hallowell	Washburn, George S...Thomaston
Dwellely & Clary..Livermore Falls	Wentworth, Herbert...Skowhegan
Foster, Dana P.....Waterville	Wheeler, W. J. & Co..South Paris
Heath, Henry A.....Augusta	

LONDON AND LANCASHIRE.

Anderson, Adams & Co....Portland	Macomber, Farr & Whitten, Augusta
Batchelder Bros.....Sanford	Mathews, C. K. & Co....Waterville
Biggar Andrew S.....Kennebunk	McFadden & Co.....Fairfield
Blake, Barrows & Brown..Bangor	Morrison, Arthur E. Rumford Falls
Cochran, Baker & Cross..Rockland	Pennell & Co.....Skowhegan
Conant, F. A.....Lewiston	Renouf, N. P.....Biddeford
Danforth, F. A. & Co...Gardiner	Rogers, Oscar C.....Bath
Gentle, George S.....Houlton	Sturtevant, C. H..Livermore Falls
Hersom, Lorenzo R.....Berwick	Sturtevant & Ham, Livermore Falls
Howe, Freeland.....Norway	Thompson, Harry F...Brunswick
Hoyt, F. Roland.....Kittery	Voter, F. E.....Farmington
Hutchinson, J. P. & Co....Auburn	

MANCHESTER.

Austin & Shearman, Deering Centre	Libby & Hussey.....Portland
Boothby, L. T. & Son Co., Waterville	Macomber, Farr & Whitten, Augusta
Boyd, J. Herbert.....Bangor	Michaud, Joseph W...Brunswick
Durocher, Hector.....Lewiston	Randall, John W.....Biddeford
Field & Quimby.....Belfast	Sanborn, Willis E.....Springvale
Griffin, John C.....Skowhegan	Sylvester, Alonzo.....Farmington
Howard Ins. Agency...Waldoboro	Tapley, Omar W.....Ellsworth
Hutchinson, J. P. & Co....Auburn	Wheeler, W. J. & Co.....Paris

MANNHEIM.

Roberts, Geo. & Co.....	Rockland
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NATIONAL ASSURANCE (Ireland.)

Allen, Elmer W.....Oakland	Griffin, John C.....Skowhegan
Ambrose, J. H.....Oldtown	Hagerty, Michael J.....Lewiston
Batchelder Bros.....Sanford	Hall, Melville C.....Topsham
Bickford, F. E.....Oakland	Hersom, L. R.....Berwick
Black, Alfred S.....Rockland	Holyoke, George T.....Houlton
Campbell, F. I & Co...Cherryfield	Kneeland, James H.....Searsport
Crummett & Bragg.....Fairfield	Miller, Samuel L.....Waldoboro
Curran, Wm. F.....Bangor	O'Neil & Holland.....Biddeford
Currier, George M....Farmington	Parks Bros.....Pittsfield
Downes & Curran.....Calais	Perry, Arthur C.....Presque Isle
Downing, Chas. S. & Son, Augusta	Perry, H. O. & Son, Fort Fairfield
Dwellely & Clary..Livermore Falls	Shea, Wilbor A.....Eastport
Flaherty, Thomas H...Westbrook	Straw & Martin.....Guilford
Friel & Co.....Waterville	Wheeler, W. J. & Co..South Paris
Grant, The Geo. H. Co..Ellsworth	Wood, Wm. E.....Portland

NORTH BRITISH AND MERCANTILE.

Adams, Benjamin....Bowdoinham	Bragdon, Albert M.....York
Austin & Shearman, Deering Centre	Came, Samuel M.....Alfred
Bailey, Augustus.....Gardiner	Carll, Eugene C.....Gorham
Batchelder Bros.....Sanford	Chapman, D.W. & Son, Damariscotta
Bird, Maynard S.....Rockland	Cole, Chas. H.....Kennebunk
Blake, Barrows & Brown..Bangor	Cushing & Lamb.....Westbrook
Bradish, Scott P.....Eastport	Davis, Geo. E.....Parsonsfield

NORTH BRITISH AND MERCANTILE—Concluded.

Downes & Curran.....	Calais	Morrill, Chas. H.....	Newport
Fox, Francis A.....	Porter	Norton, Hall & Webster,	Portland
Gentle, Geo. S.....	Houlton	Palmer, Edwin A.....	Buxton
Grant, The Geo. H. Co..	Ellsworth	Parks Bros.....	Pittsfield
Gurney, Edwin P.....	Yarmouth	Perkins, Walter P.....	Cornish
Hall, Melville C.....	Topsham	Pierce, Arthur W.....	Deering
Hall, William T.....	Richmond	Remick, Samuel E.....	Madison
Ham, J. G.....	Livermore Falls	Soule, Willis H.....	Freeport
Howard, Geo. E. & Co....	Dover	Spear, William F.....	South Portland
Humphreys, D. M.....	Bath	Spencer, W. D.....	Berwick
Humphrey, G. Howard..	Yarmouth	Sturtevant, C. H.....	Livermore Falls
Jones, Charles Folsom,	Skowhegan	Talbot, Geo. H.....	Camden
Libby, H. B. & Son.....	Bridgton	Tarbox, W. R.....	Fryeburg
Libby & Hussey.....	Portland	Thompson, Harry F....	Brunswick
Lord, Heman G.....	Berwick	Thwing, Joseph P.....	Farmington
Luce & Rolfe.....	Rumford Falls	Welch, Geo. A.....	Lewiston
Macomber, Farr & Whitten,	Augusta	Wheeler, W. J. & Co..	South Paris
Mathews, Chas. K. & Co.,	Waterville	Woodman, Melville.....	Biddeford
Miller & Owen.....	Auburn		

NORTHERN ASSURANCE.

Allen, Geo. E.....	Camden	Hutchinson, J. P. & Co....	Auburn
Boothby, L. T. & Son Co.,	Waterville	Lynam, Fred C. & Co.,	Bar Harbor
Carter, G. A. & Co.....	Saco	Maxcy, Josiah & Sons....	Gardiner
Cochran, Baker & Cross..	Rockland	Morrill, Chas. H.....	Newport
Dow & Pinkham.....	Portland	Morrison, Arthur E.	Rumford Falls
Drake, James B.....	Bath	Parks Bros.....	Pittsfield
Gentner, Eugene S.....	Foxcroft	Pearl & Dennett.....	Bangor
Griffin, John C.....	Skowhegan	Voter, Floramond E....	Farmington
Howe, Freeland.....	Norway		

NORWICH UNION.

Allen, Geo. E.....	Camden	Lovell, George C.....	Richmond
Batchelder Bros.....	Sanford	Lynam, Fred C. & Co..	Bar Harbor
Beane & Beane.....	Hallowell	Marr, Charles H.....	Gardiner
Biggar, Andrew S.....	Kennebunk	Mathews, C. K. & Co....	Waterville
Blake, Barrows & Brown..	Bangor	McFadden & Co.....	Fairfield
Bowker & Humphreys..	Brunswick	Miller & Owen.....	Auburn
Bucknam, J. A. & Co.,	Mechanic Falls	O'Brien, Eli M.....	Thomaston
Conant, Frank A.....	Lewiston	Parks Bros.....	Pittsfield
Dinsmore & Bickford..	Skowhegan	Remick, Sam'l E.....	Madison
Field & Quimby.....	Belfast	Renouf, Narcisse P....	Biddeford
Gilman, A. W. & Co.....	Foxcroft	Swazey, John N.....	Bucksport
Gooding, Howard G....	Yarmouth	Tapley, Omar W.....	Ellsworth
Heath, Henry A.....	Augusta	Thwing, Joseph P....	Farmington
Humphreys, Denny M.....	Bath	Waterhouse, William H..	Oldtown
Judkins, Wesley H.....	Dexter	Wheeler, W. J. & Co..	South Paris
Loring, Prentiss & Son....	Portland		

PALATINE.

Anderson, Adams & Co..	Portland	Hoyt, F. Roland.....	Kittery
Bechard, Henri P. & Co..	Lewiston	Hutchinson, J. P. & Co....	Auburn
Drummond, A. M. & Co..	Waterville	Kneeland, James H.....	Searsport
Gallagher, Hugh T.....	Bangor	Sanborn, Willis E.....	Springvale
Haskell, George B.....	Lewiston		

PHENIX ASSURANCE.

Baker, Ernest G.....	Bangor	Grant, The Geo. H. Co..	Ellsworth
Boothby, Wm. G.....	Augusta	Miller & Owen.....	Auburn
Carter, George A. & Co....	Saco	Shaw, Justin H.....	Kittery
Cronin, Patrick J.....	Lewiston	Staples, Thomas F.....	Elliot
Dow & Pinkham.....	Portland	Wheeler, W. J. & Co..	South Paris
Drake, James B.....	Bath		

PRUSSIAN NATIONAL.

Byrnes, Patrick J.....Bangor	Heath, Henry A.....Augusta
Curran, Wm. F.....Bangor	Staples, Lytton E.....Biddeford
Drummond, A. M. & Co..Waterville	Welch, Geo. A.....Lewiston
Flaherty, Thomas H.....Portland	Wood, William E.....Portland
Grant, The Geo. H. Co..Ellsworth	

ROYAL.

Adams, Charles C.....Deering	Howe, Freeland.....Norway
Allen, George E.....Camden	Hoyt, F. Roland.....Kittery
Anderson, Adams & Co..Portland	Knight, J. Edw..Boothbay Harbor
Bailey, Augustus.....Gardiner	Knowles, Belle S. Northeast Harbor
Batchelder Bros.....Sanford	Little, H. C. & Son.....Lewiston
Bird, Maynard S.....Rockland	Longfellow, Phineas H...Machias
Blake, Barrows & Brown..Bangor	Lynam, F. C. & Co....Bar Harbor
Boothby, L. T. & Son Co., Waterville	Macomber, Farr & Whitten, Augusta
Bradish, Scott P.....Eastport	Morrison, Arthur E., Rumford Falls
Drake, James B.....Bath	Phinney, Edw. B.....Westbrook
Garey, Otis T.....Biddeford	Riley, Thomas H.....Brunswick
Gentle, Geo. S.....Houlton	Tapley, Omar W.....Ellsworth
Hobbs, Chas. C.....South Berwick	Wentworth, Herbert....Skowhegan

ROYAL EXCHANGE.

Androscoggin Ins.Agency, Lewiston	Hutchinson, Henry G....Biddeford
Bangs, I. S. Co.....Waterville	Libby & Hussey.....Portland
Bartoll, Geo. E. & Co.....Gardiner	Miles, John M.....Saco
Batchelder Bros.....Sanford	Miller, Addison A.....Auburn
Fogg & Glidden....Bath	Miller, Charles K.....Camden
Gallagher, Hugh T.....Bangor	Murchie, Howard & Co.....Calais
Griffin, John C.....Skowhegan	Simonton, Theodore E...Rockland
Heath, Henry A.....Augusta	

SCOTTISH UNION.

Anderson, Adams & Co....Portland	Field & Quimby.....Belfast
Black, Alfred S.....Rockland	Griffin, John C.....Skowhegan
Boothby, L. T. & Son Co., Waterville	Tyler, Fogg & Co.....Bangor
Conant, Frank A.....Lewiston	

STATE FIRE.

Anderson, Adams & Co....Portland	Griffin, John C.....Skowhegan
Finnigan, Jas. P.....Bangor	

SUN.

Allen, George E.....Camden	Griffin, John C.....Skowhegan
Batchelder Bros.....Sanford	Howe, Freeland.....Norway
Bowker & Humphreys..Brunswick	Hume, Charles W.....Eastport
Carter, Geo. A. & Co.....Saco	Jordan, Nathaniel I.....Auburn
Chase & Boothby.....Augusta	Loring, Prentiss & Son...Portland
Cutter, Wm. W.....Westbrook	Lynam, Fred C. & Co., Bar Harbor
Drew, Forrest R.....Waterville	Morrison, Arthur E., Rumford Falls
Erskine, A. J. & Co.....Rockland	Parks Bros.....Pittsfield
Fogg & Glidden.....Bath	Pattee, James & Son.....Belfast
Gentle, Geo. S.....Houlton	Pearl & Dennett.....Bangor
Goodell, Mary...Cumberland Mills	Welch, George A.....Lewiston
Grant, The Geo. H. Co..Ellsworth	Woodman, Melville.....Biddeford

UNION ASSURANCE.

Anderson, Adams & Co....Portland	Griffin, John C.....Skowhegan
Blake, Barrows & Brown..Bangor	Hersom, Lorenzo R.....Berwick
Boothby, L. T. & Son Co., Waterville	

WESTERN ASSURANCE.

Adams, B.	Bowdoinham	Lynam, Fred C. & Co., Bar Harbor
Alford, E. R.	Old Town	McClellan, Chas. L.
Ballard, S. K.	Auburn	Norton, Hall & Webster, Portland
Bird, Maynard S.	Rockland	Sanborn, W. E.
Boothby, L. T. & Son Co., Waterville		Smith, Wesley G.
Carter, Geo. A. & Co.	Saco	Tapley, O. W.
Danforth, F. A. & Co.	Gardiner	Tyler, Fogg & Co.
Emerson, G. A.	Lewiston	Webber & Webber.
Field & Quimby.	Belfast	Wentworth, Herbert.
Hilton, John M.	Madison	Wheeler, W. J. & Co.
		South Paris

MAINE LIFE COMPANY.

UNION MUTUAL.

Barton, Fred.	Houlton	Gledhill, T. H. & W. W., Lewiston
Barton, Fred A.	Houlton	Gowen, Frank W.
Bearce, Harry S.	Portland	Grant, George E.
Beaudoin, Alfred.	Biddeford	Hall, Daniel S.
Bickford, Freeman E.	Oakland	Hall, William E.
Bogue, Fred.	East Machias	Hammond, Fred P.
Brackett, Howard.	Alfred	Hanson, Wm. C.
Bragg, Albert C.	Portland	Haskell, Edgar.
Carleton, Franklin A.	Bangor	Hayes, Isaac A.
Carl, E. C.	Buxton	Hebert, J. Adolph.
Chase, James W.	Etna	Hill, George S.
Chase, Lillian D.	Bangor	Hodgdon, Lester E.
Choate, John F.	Augusta	Hodgkins, Alden.
Clark, Carrol W.	Portland	Hodgkins, Frank L.
Clark, L. A. W., Damariscotta Mills		Holt, Frank C.
Comey, Charles H.	Bath	Houston, Harry W.
Connors, A. E.	Bar Harbor	Hunter, J. B.
Cook, C. S.	Unity	Hutchins, John W.
Corbin, Henry.	Weld	Hutchins, Leroy B.
Couturier, Adjutor.	Westbrook	Ingalls, Anne W.
Craig, W. C.	Dixmont Centre	Ingraham, Maud J.
Crockett, Charles C.	Presque Isle	Ingraham, Ira F.
Cummings, G. R.	South Portland	Irish, Leon O.
Curran, O. H.	Nashua, N. H.	Irish, William H.
Cushing, Andre R.	Eagle Lake	Jewell, Milton A.
Cutler, Maude W.	Portland	Johnson, Wm. E., South Portland
Daigle, Remi A.	Madawaska	Keightley, John W.
Dow, A. V.	Hiram	Kenerson, Aaron H.
Dow, James, Jr.	Sangerville	Knowles, Lewis W.
Drummond, Albert F.	Waterville	Labonte, Paul V. Manchester, N. H.
Dumphe, Wm. H.	Gray	Lachance, Louis.
Eastman, W. H.	East Sumner	Lancaster, Alice P.
Elliott, T. A.	Brooks	Langston & Heath.
Everett, W. G.	Houlton	Lane, C. E.
Feyler, Henry B.	Thomaston	Lavoie, Pierre.
Fifield, B. S.	Rockland	Lewis, Ralph.
Fox, Henry I.	Portland	Lewis, Ralph.
French, Danford O.	Jonesport	L'Heureux, Flaven.
Fuller, William G.	Unity	Littlefield, Adelyn L.
Gagne, N. J.	Lewiston	Lothrop, Harry W.
Gauvin, Henri.	Lewiston	Lovejoy, Ada F.
		East Andover
		Maher, Frederick J.
		Lewiston

UNION MUTUAL—Concluded.

Mallory, Enrique.....	Houlton	Shaw, Eliza C.....	Ludlow
Marr, Charles M.....	Swanville	Shepherd, Herbert L.....	Rockport
Mason, A. F.....	Auburn	Shepherd, Joseph F.....	Rockport
Mayer, Daniel.....	Kingfield	Short, Alex D.....	Bangor
Mayer, Ernest.....	Harrington	Sinkinson, James.....	Portland
McClure, William A.....	Oldtown	Smallidge, W. S.....	Seal Harbor
McCurdy, John L.....	Lubec	Smith, E. O.....	Washburn
McLain, J. E.....	Broad Cove	Smith, Harvey W.....	Thomaston
McQuarrie, E. P.....	Hallowell	Smith, S. R.....	Bangor
Michaud, Joseph W.....	Brunswick	Sowle, Benjamin T.....	Ellsworth
Mitchell, Wm. M.....	Mechanic Falls	Stanley, Isaac M.....	South Portland
Moran, Patrick P.....	Lewiston	Stanley, Mary E.....	Friendship
Morey, Lizzie Harmon.....	Thorndike	Stanley & Tracy, Southwest Harbor	
Morin, Henri E.....	Portland	Starrett, George H.....	Thomaston
Morin, Joseph C.....	Fort Kent	Stetson, Annabel.....	Brunswick
Morse, C. B.....	Columbia Falls	Stevens, B. W.....	Bangor
Mulloney, William T.....	Portland	Stevens, Sophia P.....	New Gloucester
Munro, Daniel.....	Rockland	Strickland, Harry L.....	Augusta
Nadeau, Arthur J.....	Fort Kent	Sullivan, John E.....	Lewiston
Nadeau, Sarah.....	Fort Kent	Swett, Clinton T.....	Greene
Odlin, Frederick L.....	Lewiston	Talbot, George H.....	Camden
Oliver, Charles R.....	Rockland	Tanguay, Alfred.....	Lewiston
Page, Carrie S.....	Rockland	Tarr, Clara G.....	Etna
Page, Parker J.....	Rockland	Tarr, E. A.....	Etna
Peters, Lucy C.....	Waldoboro	Taylor, Leo E.....	Stratton
Peters, Maurice.....	Waldoboro	Taylor, Walter.....	Stratton
Pike, Edith L.....	Hebron	Thayer, George S.....	Lubec
Pike, J. Bennett.....	Bolster's Mills	Theriault, Philip H.....	Brunswick
Pineau, J. A.....	Waterville	Thurston, Charles E.....	Eastport
Post, Abbie J.....	Union	Thurston, Charles E.....	Kingfield
Quinn, John J.....	Lewiston	Tolman, Charles E.....	South Paris
Reynolds, Millard.....	North Lubec	Walker, W. H. H.....	Wilton
Rhoades, H. E.....	Old Town	Ward, Ernest E.....	Harrison
Rich, Lubion E.....	Auburn	Ward, George C.....	Prospect
Richardson, Otis M.....	Canton	Wasgatt, Charles R.....	Kittery
Richmond, Frank H.....	Rumford Falls	Whittemore, Frank H.....	Foxcroft
Robinson, E. Elmer.....	Island Falls	Wing, Herbert S.....	Kingfield
Roderick, Morris.....	Waterville	Wright, Arthur L.....	Dover
Rollins, Viola K.....	Portland	Wright, William F.....	Dover
Rose, Theodore S.....	Newport	Wrigley, Charlotte M.....	Waterville
Ross, Leonard A., Great Chebeague		York, George W.....	Island Falls
Sawyer, Dean A.....	Sebago Lake		

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Allen, George E.....	Camden	Phelan, C. C.....	Portland
Baker, Ernest G.....	Bangor	Randall, J. A.....	Greenville Junction
Chase, J. W.....	Etna	Sawyer, C. O.....	Searsport
Devereaux, A. R.....	East Lamoine	Shaw, Geo. B.....	Westbrook
Fall, Wm. A.....	Bath	Shea, W. A.....	Eastport
Finnigan, James P.....	Bangor	Smith, Harry L.....	Portland
Foster, Geo. E.....	Lisbon Falls	Smith, Wesley G.....	Portland
Gentle, Geo. S.....	Houlton	Stoneham, Chas. E.....	Portland
Hart, W. H.....	Portland	Talbot, Archie L.....	Lewiston
Hobbs, John Marshall.....	Portland	Talbot, G. H.....	Camden
Hobbs, John P.....	Portland	Taylor, Leo E.....	Stratton
Ladd, Mrs H. A.....	Portland	Towne, Jno. S.....	Brunswick
Leaf, C. A.....	Vinalhaven	Wescott, A. C.....	Portland
Lewis, Caleb A.....	Waterville	White, Frank M.....	Vinalhaven
Mikelsky, Frank.....	Bath	Wilkins, H. J.....	Westbrook
Mooney, Frank L.....	Island Falls	Woodman, M.....	Biddeford

CONNECTICUT GENERAL LIFE.

Blish, Vaneshia V. South Portland Fuller, H. Granger.....Portland
 Dunn, Charles E.....Houlton

CONNECTICUT MUTUAL LIFE.

Adams, F. W.....Bangor Hanly, Silas S.....Thomaston
 Bartlett, Frank H.....Bangor Howard, George E.....Dover
 Cooper, George W.....Patten Lord, Albert H.....Oakland
 Dinsmore, David E.....Dover Nelson, Frank.....Calais
 Fairbanks, Frank B.....Winthrop Smith, Oliver D.....Portland
 Fairbanks, H. N.....Bangor Thibodeau, Electus W.....Carroll
 Hackett, Fred L.....Bangor Wyman, Edward B.....Ellsworth

EQUITABLE LIFE.

Abbott, H. P.....Eliot Farrar, Arthur L.....Monson
 Adams, Sanford.....Curtis Corner Finnigan, James P.....Bangor
 Additon, G. P.....Bath Fish, Frank B.....Portland
 Auen, Charles P.....Presque Isle Foss, H. W.....Charleston
 Auen, Fremont.....North Berwick Freeman, George G.....Cherryfield
 Ailey, L. E.....Winthrop Freeman, W. G.....Woodfords
 Austin, Ernest A.....Portland Genthner, M. M.....Rockland
 Baker, Ellis F.....Winter Harbor Gerry, W. J.....Gouldsboro
 Bates, W. C.....South Brooksville Glidden, E. A.....Waldoboro
 Belyea, E. S.....South Portland Goodell, Mary T., Cumberland Mills
 Bennett, Rosalie L.....Bridgton Gould, Ralph E.....Lisbon Falls
 Bigelow, Winnifred P., Island Falls Gowen, B. A.....Jonesport
 Blaisdell, H. M.....Franklin Griffiths, F. R.....Berwick
 Blodgett, B. P.....Bucksport Grose, Edwin H.....Stratton
 Bowdoin, J. W.....Kennebunk Hanna, E. C.....East Sullivan
 Brooks, Frank W.....Lewiston Haraden, O. H.....Rockland
 Brown, Perley C.....Presque Isle Hargreaves, Wm. O., Allen's Mills
 Brown, Raymond N. L.....Caribou Harlow, N. S.....Bangor
 Bryant, C. Ralph.....Houlton Hasner, O. V.....Waldoboro
 Bryant, J. B.....Portland Hayes, W. B.....Auburn
 Bunker, E.....Dexter Hazelton, F. H.....Portland
 Burrill, William G.....Brewer Heselton, M. B.....Skowhegan
 Burton, A. R.....Hartland Hill, F. H.....Calais
 Butler, Lizzie J.....Mechanic Falls Hill, M. E.....Old Orchard
 Butler, Timothy.....Bangor Hinckley, F. W.....Bath
 Buzzell, H. C.....Monroe Hitchings, Edson F.....Waterville
 Buzzell, O. M.....Brewer Hosmer, Errol D.....Camden
 Carter, Harold F.....Bar Harbor Howard, Arthur P.....Portland
 Chaney, Alden B.....Lisbon Hughes, F. G.....Milltown
 Chase, Edgar S.....Lubec Ingersoll, W. E.....Columbia Falls
 Chick, Arthur J.....Monmouth Jewell, J. M.....Clinton
 Clark, E. B.....Tremont Jewett, G. S.....South Norridgewock
 Clark, Raymond W.....Winterport Jones, William S.....Palermo
 Cleaves, M. P.....Bar Harbor Jordan, A. B.....Harrison
 Cobb, Charles E.....Bridgton Jordan, Augustus H.....Gardiner
 Coombs, Charles W.....Auburn Joy, Preston H.....Bar Harbor
 Corliss, L. H.....Bridgton Kimball, Charles P.....Andover
 Crawford, James.....Van Buren Knowlton, John R.....Bath
 Crockett, Charles C.....Presque Isle Larner, Albert T.....Princeton
 Currie, A. V.....Fort Kent Libby, John F.....Prospect
 Currie, N. F.....Lewiston Littlefield, Eben F.....Brooks
 Danforth, Walter A.....Bangor Locke, S. H.....Waterville
 Deering, C. H.....Wytopotlock Look, E. F.....Farmington
 Dickey, Orrin J.....Belfast Lord, Sadie F.....Augusta
 Downs, Joseph W.....Waterford Lowe, Arthur W.....Hartland
 Doyle, Joseph H., Northeast Harbor Luce, A. L.....Old Orchard
 Dunn, Carroll J.....Gouldsboro Mansfield, G. F.....Jonesport
 Dunn, Charles, Jr.....Portland Mansfield, H. M.....Jonesport
 Dutch, Wm. F.....Milo Mansfield, L. E.....Jonesport
 Eaton, A. G.....Portland Marston, H. H.....North Anson
 Ek, Arvid.....Portland Marston, Rena.....Portland
 Ellis, J. E.....Brooks Mason, C. W.....Ellsworth
 Ervin, George R.....Fort Fairfield Mason, Edward B.....Brunswick

EQUITABLE LIFE—Concluded.

Mason, F. L.....	Ellsworth	Rush, Harry A. M.....	Millinocket
McAllister, H. P.....	Burnham	Sabin, George W.....	Danforth
McGarrigle, R. J.....	Calais	Sanborn, James M.....	Newport
McGorrill, J. H.....	Fairfield	Sawtelle, M. E.....	Augusta
Merriman, S. L.....	Patten	Schneider, John F.....	Brunswick
Mikelsky, Frank.....	Bath	Searls, Thomas.....	Bar Harbor
Mikelsky, Isaac.....	Bath	Small, Emma J.....	Bath
Miller, Frank H.....	Camden	Smith, Lillian S.....	Portland
Mitchell, Edith M.....	Portland	Spaulding, Mrs. L. A.....	Rockland
Morang, John F.....	Warren	Springer, Samuel D.....	Danforth
Moore, James T.....	Hodgdon	St. Clair, Ashley.....	Calais
Morse, George F.....	Hallowell	Stearns, Albert J.....	Norway
Nash, Montanus K.....	Bangor	Steward, Daniel.....	North Anson
Newcomb, Isabel, Cumberland Mills		Stickney, M. H.....	Wellington
Newton, Ida M.....	Rumford Falls	Stuart, Charles S.....	South Paris
Noyes, F. F.....	East Wilton	Thurston, Charles E.....	Kingfield
Noyes, Fred W.....	Rumford Falls	Trickey, Alice W.....	Bangor
Owen, Etta M.....	Portland	Tupper, W. E.....	Jonesboro
Page, Pitt M.....	Drew	Turner, Charles O.....	Farlington
Palmer, Charles C.....	Dexter	Turner, E. S.....	Augusta
Palmer, Judson A.....	Eastport	Turner, R. H.....	Portland
Park, J. I.....	Orono	Voorhees, A. J.....	Bath
Paul, Melvin L.....	Portland	Voter, F. E.....	Farlington
Peck, H. Burton.....	Saco	Ward, Clayton M.....	Cherryfield
Pelletier, Anna.....	Lewiston	Ward, Gilbert H.....	Cherryfield
Pennell, Wm. M.....	Portland	Warren, William M.....	Bangor
Perkins, David F.....	Portland	Weeks, Dan S.....	South Gardiner
Perry, Lucy E.....	Island Falls	Welt, Joseph B.....	Waldoboro
Phillips, A. M.....	Shirley	Wiggin, Fred B.....	Saco
Pillsbury, O. S.....	Saco	Wilder, W. T.....	Lewiston
Pinkham, Mrs. C. R.....	Lewiston	Wilkins, Charles O.....	Kingfield
Prince, Jennie K.....	Camden	Willey, M. H.....	Cherryfield
Purinton, E. H.....	Mechanic Falls	Wilson, Wm. L.....	Calais
Richards, H. G.....	Fort Fairfield	Winslow, Alfred F.....	Westbrook
Rigby, J. P.....	South Newburgh	Woodbury, W. C.....	Dover
Robinson, W. A.....	Auburn	Woodman, Frederick H., Winterport	
Roderick, Morris.....	Waterville	Woods, Victoria St. Clair.....	Auburn
Rolfe, Harry C.....	Rumford Falls	Wright, Nellie Fogg.....	Readfield
Rollins, D. C.....	Pittsfield	York, George W.....	Island Falls
Rowe, Clinton C.....	Chesterville	Young, Fred M. Greenville Junction	

FIDELITY MUTUAL LIFE.

Davis, Roscoe S.....	Portland	Stillings, John H.....	Berwick
Noyes, Arthur S.....	West Falmouth	Thomas, Harry M.....	Andover
Parker, C. F.....	Portland	Welt, Joseph B.....	Waldoboro

HOME LIFE.

Bean, Bert.....	Rumford Falls	Latham, H. W.....	South Portland
Brisson, Ustarzarde.....	Westbrook	L'Heureux, Flavien.....	Lewiston
Cassegrain, Marie.....	Portland	Martin, Alderic.....	Lewiston
Cormier, Frederick.....	Rumford Falls	Munroe, Jno. M.....	Gardiner
Deshais, Gaspard.....	Lewiston	Nutter, W. I.....	Biddeford
Donavin, D. E.....	Portland	Pelletier, Oscar.....	Biddeford
Durocher, Hector.....	Lewiston	Penley, Thomas W.....	Mexico
Friel, J. B.....	Waterville	Quevillon, Alphonse.....	Biddeford
John, Charles E.....	Portland	Roussin, Wm., Jr.....	Sanford
Johnson, Clarence S.....	Waterville	Saucier, Albert J.....	Lewiston
Johnson, Leonard.....	Sanford	Spencer, Luke B.....	Waterville
Kenniston, Hartley G.....	Portland	Templeton, H. O.....	Greenville Junc
Lacroix, C. A.....	Portland	Veilleux, Damase.....	Waterville
Langley, Luther E.....	Waterboro		

MANHATTAN LIFE.

Blanchard, L. W. Rumford Falls	Payson, L. W.Hallowell
Goodkowsky, H. H.Lewiston	Snow, George E.Portland

MASSACHUSETTS MUTUAL LIFE.

Atwater, Walter.Sangerville	Miller, Sam'l L.Waldoboro
Ayer, H. C. Rumford Falls	Mills, Fred I.Lewiston
Brunel, Frederic.Portland	Moody, W. D.Freeport
Carpenter, Edw. H.Castine	Moore, Dayton T.Biddeford
Carter, Warren A.Nobleboro	Moulton, John O.Bath
Cole, C. A.South Poland	Moulton, Lewis W.Standish
Cook, Otis J.Auburn	Parks Bros.Pittsfield
French, Merton H.Bangor	Pease, Frank B.Portland
Gartley, James E.Houlton	Perry, O. H.Portland
Gilman, Rodney H.Freeport	Roberts, H. H.Vinal Haven
Gower, John.Winthrop	Rose, Hiram.Presque Isle
Hatch, John W.Fairfield	Stevens, J. Putnam.Portland
Hovey, George L.North Anson	Swain, Milton N.Portland
Jillson, Geo. C.Otisfield	West, John W.Auburn
Jordan, Charles E.Portland	Winters, Fred C.Portland

METROPOLITAN LIFE.

Adams, Frank M.Old Town	Burns, William T.Eastport
Adams, Wallace.Lewiston	Butler, Timothy.Bangor
Alexander, Homan H.Old Town	Canham, George.Lewiston
Allen, Albert B.Livermore Falls	Canham, Vincent W.Lewiston
Allen, Damford S.Lewiston	Carley, Harry H.Bangor
Ames, Carroll E.Portland	Carette, Emile.Sanford
Ames, Ralph W.Portland	Carter, Kate A.Bangor
Anderson, Bion B.Foxcroft	Casey, Michael.Portland
Andrews, John F.Portland	Chapman, William E.Portland
Arnold, William P.Lewiston	Chatterton, Edward H. M., Houlton
Axon, Charles M.Waterville	Chevalier, Paul.Lewiston
Bartlett, Seldon D.Portland	Choate, John F.Gardiner
Barton, Rufus C.Waterville	Clark, Albert E.Old Town
Beauchesne, Frank.South Berwick	Clark, Carroll W.Portland
Beaudoin, Phillipe.Lewiston	Clarke, George F.Portland
Beauregard, John B.Biddeford	Clarke, George W. E.Portland
Beck, James.Kennebunk	Clarke, John F.Portland
Beckwith, Levi C.Ellsworth	Cluff, Edward D.Portland
Belanger, Isaiah.Brunswick	Colcord, Benjamin F.Waterville
Belanger, Jos. E.Biddeford	Cook, Edward P.Brunswick
Belanger, Ludger P.Old Town	Cookson, Harry L.Gardiner
Bennett, Frank C.Gardiner	Cormier, Frederick.Lewiston
Bergeron, Edmund.Biddeford	Cormier, Jean.Biddeford
Berry, Harry G.Gardiner	Cosgrove, John P.Lewiston
Besaw, Eddie J.Livermore Falls	Coutu, Joseph D. A.Waterville
Betit, Cyprien.Augusta	Creary, Edward F.Eastport
BINETTE, Edgar E.Waterville	Cunningham, John A.Sanford
Bird, James W.Bangor	Currie, Trenton B.Houlton
Blakeney, David.Calais	Custeau, Thomas.Biddeford
Blanchard, John, Jr.Augusta	Daniels, George E.Sanford
Blinn, Fred L.Portland	Davis, John A.Lewiston
Boesen, Jes N.Portland	DeBow, Harry H.Augusta
Bondy, Edward.Lewiston	DeLong, Garfield A.Bangor
Boulter, John J.Bangor	Derwent, James A.Portland
Bourget, Louis.Lewiston	Dill, G. Fred.Lewiston
Bourgoin, Victorie.Waterville	Doherty, Patrick C.Waterville
Boyden, Victor N.Bath	Dole, Henry B.Portland
Bridges, Ansel H.Old Town	Donovan, Daniel E.Bangor
Bright, George E.Bangor	Douglass, Fred.Old Town
Bright, Henry E.Bangor	Drummond, A. B.Westbrook
Britt, James P.Calais	Dubreuil, Alphonse.Biddeford
Buckman, Alden H.Eastport	Duncan, Alexander.Portland
Buckman, Fred A.Eastport	Dunham, Edwin L.Brunswick
Burnham, Frank P.Portland	Dutch, Morton C.Eastport

METROPOLITAN LIFE—Continued.

Eddy, Roscoe E.....	Ellsworth	Johnston, Oscar R.....	Portland
Emory, Frank B.....	North Berwick	Jones, Avando.....	Foxcroft
Fairweather, John J.....	Portland	Jones, John B.....	Bath
Fancher, Fred A.....	Lewiston	Keegan, Thomas F.....	Bangor
Faucher, Philius.....	Lewiston	Kelley, Harry C.....	Biddeford
Fearon, James J.....	Biddeford	Kennison, Linton H.....	Skowhegan
Ficke, Frederick.....	Augusta	Knowles, Lewis W.....	Augusta
Finley, William W.....	Sanford	Lachance, Joseph.....	Biddeford
Finnegan, John P.....	Bangor	Lafamme, Onisime.....	Lewiston
Fitzherbert, Harry L.....	Bangor	Lambert, Alfred L.....	Biddeford
Flaherty, Thomas A.....	Portland	Lamy, Eusebe.....	Lewiston
Follis, Fred O.....	Eastport	Landry, Frank X.....	Waterville
Ford, Anthony E.....	Bangor	Landry, Oride.....	Old Town
Fortier, Remi.....	Lewiston	Langley, Edward P.....	Lewiston
Foster, Montford R.....	Old Town	Lashon, Wallie J.....	Skowhegan
Fowler, Harry M.....	Houlton	Lathrop, Fred'k.....	Rockland
Fowler, William A.....	Houlton	Lawry, Addie E.....	Rockland
Frost, Geo. H.....	Calais	Lawson, John G.....	Brunswick
Fuller, Chas. S.....	Augusta	Leavitte, Frank C.....	Sanford
Gagnon, Joseph.....	Rumford Falls	Le Bel, Edmund.....	Brunswick
Gallagher, Henry A.....	Biddeford	Le Bel, J. G. Dominique.....	Lewiston
Garant, Charles J.....	Waterville	Lesieur, Albert.....	Biddeford
Gardiner, LeRoy.....	Portland	Lesieur, Charles.....	Biddeford
Gates, Charles E.....	Bath	Levesque, Charles H.....	Lewiston
Gauthier, Henry.....	Waterville	Lewis, Alton F. P.....	Portland
Gaynor, Michael E.....	Bangor	L'Heureux, Flavien.....	Lewiston
Genest, Jos.....	Lewiston	Libby, Chas. W.....	Brunswick
Girard, Napoleon.....	Biddeford	Libby, Fred W.....	Augusta
Gosselin, Joseph O.....	Rumford Falls	Linscott, J. A.....	Livermore Falls
Gould, Orin L.....	Lewiston	Livermore, Edw. A.....	Gardiner
Grannell, Albert H.....	Portland	London, William H.....	Houlton
Grant, Arthur H.....	Bangor	Lord, William A.....	Portland
Gray, Albert, Jr.....	Old Town	Lovejoy, Napoleon.....	Augusta
Grenier, Joseph P.....	Augusta	MacDonough, James E.....	Portland
Grimes, Alden R.....	Gardiner	Mace, Frank H.....	Ellsworth
Guimond, Edward.....	Westbrook	MacFadden, Ambrose S.....	Bath
Guimond, Frank X.....	Waterville	Major, Paul.....	Lewiston
Hagens, David J.....	Waterville	Mank, Emerson A.....	Rockland
Haggett, Gilbert W.....	Bath	Marcous, Adelar A.....	Lewiston
Hall, Daniel S.....	Ellsworth	Marden, Rinaldo R.....	Bath
Hamilton, Fred S. E.....	Westbrook	Marsh, James R.....	Livermore Falls
Hamm, Walter O.....	Westbrook	Marshall, Geo. E.....	Bath
Hannan, Alex.....	Calais	Martin, Alderic.....	Lewiston
Hanson, Francis F.....	Ellsworth	Martin, Joseph A.....	Rumford Falls
Hapgood, Llewellyn N.....	Portland	Martin, Josie.....	Biddeford
Harnden, Frank E.....	Livermore Falls	Martines, Emanuel.....	Rockland
Harrington, Eugene.....	Rockland	Mathieu, David J.....	Augusta
Harrington, Jeremiah.....	Rockland	Maxfield, Frank X.....	Bath
Haskell, Albert P.....	Portland	McCarthy, Joseph P.....	Biddeford
Hart, Fred W.....	Bangor	McDonald, Frank.....	Bangor
Hatfield, Chas. A.....	Calais	McDonald, Stephen B.....	Bangor
Hawes, William H.....	Portland	McDonough, Patrick F.....	Portland
Haynes, George G.....	Waterville	McGee, John.....	Portland
Healey, Bessie A.....	Waterville	McGray, Clair L.....	Augusta
Hearn, Chas. W.....	Biddeford	McKeon, Charles A.....	Portland
Heath, Frank L.....	Ellsworth	McMillin, John W.....	Rockland
Heinl, John A.....	Rockland	McVoy, Merton S.....	Livermore Mills
Herbert, Michael.....	Waterville	Meehan, Thomas P.....	Lewiston
Hill, Francis H.....	Calais	Merrill, Fred L.....	Portland
Hodgdon, Harold S.....	Bath	Messer, Herbert E.....	Rockland
Hogan, Chas. H.....	Calais	Millette, Frederick.....	Waterville
Holland, Michael M.....	Biddeford	Miller, Harry E.....	Ellsworth
Hunter, John B.....	Bangor	Monteith, Robert J.....	Portland
Jackson, Wallace S.....	Kittery	Montgomery, John A.....	Portland
Janelle, Moise.....	Biddeford	Morgan, Solomon.....	Old Town
Jellison, Frank H.....	Ellsworth	Morneau, Albert D.....	Waterville
Johnson, Joseph H.....	Lewiston	Mortin, George R.....	Rockland

METROPOLITAN LIFE—Concluded.

Mosley, Eugene.....	Ellsworth	Simpson, Frank A.....	Bangor
Mott, Wm. W.....	Bath	Skolfield, George H.....	Portland
Mullally, Thos. J.....	Biddeford	Smith, Judson C.....	Waterville
Murch, Ernest C.....	Lewiston	Smith, Wallie L.....	Ellsworth
Murphy, James P.....	Lewiston	Snell, Fred L.....	Lewiston
Murphy, Timothy J., Jr.,	Lewiston	Spinney, Fred G.....	Waterville
Needham, Samuel E.....	Sanford	Stanton, Edward F.....	Rockland
Nelke, Bert F.....	Livermore Falls	Stephenson, Hampden I.	Eastport
Nichols William H.....	Calais	Stevens, Geo. M.....	Gardiner
Norris, John.....	Lewiston	Stevens, Henry W.....	Calais
Norris, Robert.....	Waterville	Stewart, Daniel.....	Skowhegan
Noyes, William C.....	Foxcroft	Stone, Eugene G.....	Bangor
Nutter, Thomas F.....	Old Town	Stone, William H.....	Biddeford
O'Leary, John J.....	Lewiston	Strickland, Harry L.....	Augusta
Olivier, George.....	Rumford Falls	Strout, George D.....	Portland
Oits, Geo. W.....	Houlton	Stubbs, Harry L.....	Portland
O'Melia, John H.....	Augusta	Sullivan, Gordon A.....	Eastport
O'Neil, Frank.....	Lewiston	Therio, Antoine S.,	Rumford Falls
O'Neil, Frederick M.....	Biddeford	Thompson, Abial G.....	Lewiston
Palmer, Jefferson D.....	Waterville	Thurston, Charles H.....	Eastport
Parent, Oscar G.....	Biddeford	Tibbetts, Edward J.....	Portland
Parsons, William G.....	Portland	Torrens, Clifford.....	Bangor
Peabody, Hiram B.....	Waterville	Twomey, John F.....	Biddeford
Pearson, Ralph F.....	Bangor	Upham, George W.....	Biddeford
Pendleton, Guy L.....	Ellsworth	Valentine, John.....	Rockland
Perkins, Daniel T.....	Gardiner	Vallee, Arthur.....	Lewiston
Peterson, Geo. F.....	Westbrook	Vallee, Gideon.....	Lewiston
Phelan, Frederick C.....	Portland	Vandal, Oswald G.....	Lewiston
Pierce, Fannie B.....	Ellsworth	Vickerson, Frank M.....	Portland
Plummer, Frank J.....	Augusta	Violet, Frank S.....	Lewiston
Pratt, Charles W.....	Brunswick	Wadeleigh, Wyman P.....	Foxcroft
Pruneau, Illiginas J.....	Lewiston	Waldo, Fred D.....	Lewiston
Ramsdell, Harry R.....	Portland	Walkem, Hugh C.....	Portland
Reeves, George W.....	Augusta	Walker, Wm. L.....	Lewiston
Reynolds, Wm. E.....	Gardiner	Ware, Reginald S.....	Lewiston
Ring, Charles F.....	Portland	Warr, Ambrose A.....	Calais
Ring, Herbert E.....	Old Town	Warren, Fred E.....	Portland
Robichand, Ernest P.....	Waterville	Warren, John B.....	Eastport
Rock, Emerson A.....	Lewiston	Webb, Thomas W.....	Bath
Rooney, Lawrence.....	Bangor	Wentworth, Herbert A.....	Bangor
Rouillard, Harry E.....	Portland	Wheelock, Walter A.....	Portland
Roussin, John B.....	Biddeford	White, Frank E.....	Bangor
Ruff, Andrew.....	Rumford Falls	Whitmore, Charles F.....	Bangor
Sargent, Herbert W.....	Foxcroft	Whitmore, John J.....	Skowhegan
Saucier, Albert J.....	Lewiston	Whitney, Alfred R.....	South Berwick
Sawyer, Milton J.....	Lewiston	Whitney, Lester A.....	Gardiner
Schwartz, Lester H.....	Rockland	Wilson, Asa R.....	Old Town
Scovill, Harry W.....	Waterville	Winslow, Otis W.....	Portland
Scribner, Benjamin A.....	Portland	Woodard, Lewis C.....	Lewiston
Seamans, Henry C.....	Bath	Woodcock, Benj. G.	Livermore Falls
Shackford, Albert E.....	Waterville	Woodruff, Walter M.....	Lewiston
Shaw, Geo. W.....	Gardiner	Wyman, Chas. W.....	Portland
Sidelinger, Stephen A.....	Portland	Yates, Alba S.....	Lewiston

MUTUAL LIFE.

Allen, Willis H....	Columbia Falls	Chadbourne, J. A.,	North Bridgton
Badger, Joseph E.....	Augusta	Chapman, L. H.....	Damariscotta
Barker, Walter.....	West Paris	Chase, O. W.,	North New Portland
Bennett, Chas. A.....	Portland	Chipman, Wesley.....	Wyman
Benson, Fred N.....	Westbrook	Cookson, J. F.....	Etna
Boyd, J. Herbert.....	Bangor	Crockett, G. M.....	Guilford
Boyle, John J.....	Portland	Davis, Rob't A.....	Steuben
Burrill, F. Carroll.....	Ellsworth	Dennett, C. D.....	Etna
Burton, R. W.....	Corinna	Dennett, L. P.....	Scarboro
Chadbourne, Miss A.F.,	Old Orchard	Doyle, Jos. L.....	Portland

MUTUAL LIFE—Concluded.

Dyer, E. P.....	Hartland	Moran, E. C.....	Rockland
Earl, Burton B.....	Bangor	Morrison, A. E.....	Rumford Falls
Eaton, Samuel H.....	Oxford	Morrison, Fannie R.,	Rumford Falls
Findlay, James A. S.....	Houlton	Morse, Mrs. C. E.....	Dexter
Fitzpatrick, J. W.....	Portland	Murchie, Howard.....	Calais
Fitzpatrick, Louis J.....	Portland	Nickerson, Percy L.....	Swanville
Flewelling, J. M.....	Fort Fairfield	Peabody, F. A. & Co.....	Houlton
Fogg, Charles W.....	Lewiston	Perry, A. C.....	Presque Isle
Fuller, A. W.....	Bangor	Perry, E. S.....	Presque Isle
Grant, C. Le Barron M.,	Bar Harbor	Pond, E. W.....	Fort Fairfield
Green, E. A.....	Deer Isle	Porter, S. L.....	Bangor
Hamilton, J. H.....	Mattawamkeag	Quinlan, M. J.....	Portland
Harrington, W. B.....	Winter Harbor	Remick, S. E.....	Madison
Hills, Cyrus W.....	Rockland	Rendell, C. R.....	Stockton Springs
Howe, Freeland.....	Norway	Rogers, C. M.....	Jonesport
Howe, Geo. R.....	Norway	Sargent, A. B.....	Eustis
Hume, Chas. W.....	Eastport	Shaw, E. L.....	Caribou
Jewett, Thomas A.....	Gardiner	Shaw, Rossell A.....	Caribou
Kent, F. L.....	Ellsworth	Silsby, F. O.....	Amherst
Leavitt, Charles A.....	Auburn	Small, John C.....	Portland
Levenseller, H. M.....	Bangor	Sylvester, A.....	Farmington
Linscott, Isaac L.....	Brunswick	Talbot, George H.....	Camden
Little, J. R.....	Lewiston	Tarbell, Frank W.....	Smyrna Mills
Longfellow, H. E.....	Rumford Falls	Tyler, Fogg & Co.....	Bangor
Matthews, W. H.,	Tenant's Harbor	Webber, Arista.....	Lewiston
McDonald, Thos. E.....	Portland	Webber, Geo. C.....	Lewiston
McGouldrick, E. C.....	Machias	Webber, Harrie L.....	Lewiston
McLellan, J. H.....	Bath	Whitcomb, H. F.....	Ellsworth
Merritt, C. E.....	Auburn	Wildes, W. H.....	Skowhegan
Mills, Percy A.....	Portland	Young, W. Scott.....	Matinicus

MUTUAL BENEFIT.

Ackley, Samuel P.....	East Machias	Jack, Louis A.....	Lisbon Falls
Besse, Charles W.....	East Jefferson	Jones, Sidney F.....	Pittsfield
Bird, Almon.....	Rockland	Jordan, Chester L.,	South Portland
Böwen, Frank H.....	Portland	Knight, J. Edw.....	Boothbay Harbor
Boynton, Herbert C.....	Rumford Falls	Libby, Fred E.....	Waterville
Buck, C. Guy.....	South Paris	Merrill, William L.....	Portland
Burton, William J.....	Thomaston	Peabody, Frank A.....	Houlton
Clark, George H.....	Bath	Peterson, William O.....	Portland
Danforth, Charles E.....	Fairfield	Philbrick, Floyd O.....	Hebron
Dinsmore, Arlie A.....	Bingham	Rand, Erland U.....	Auburn
Dunlap, Charles F.....	Portland	Roberts, John B.....	Caribou
Dunlap, Maurice E.....	Portland	Robinson, Guy E.....	Portland
Fernald, Osborne.....	Portland	Robinson, Increase.....	Waterville
Fickett, Joseph S.....	South Portland	Rose, Stanwood M.....	Houlton
Field, Daniel F.....	Phillips	Samson, Edwin P.....	Lewiston
Field, Hartry H.....	Phillips	Searles, George W.....	Augusta
Floyd, Howard N.....	Brewer	Sides, William M.....	Waldoboro
Fowler & Gardner.....	Calais	Silsby, Herbert T.....	Aurora
French, Merton W.....	Bangor	Snow, Willis.....	Freeport
Fuller, H. Granger.....	Portland	Towle, George P.....	Gardiner
Gentner, Eugene S.....	Foxcroft	Trafton, Herbert W.....	Fort Fairfield
Gilbert, Percy E.....	Bridgewater	Ward, Frank J.....	Auburn
Harriman, Archie S.....	East Machias	Washburn, George S.....	Thomaston
Harvey, Ray C.....	Auburn	Watson, Murray B.....	Auburn
Hawes, Charles T.....	Bangor	Wentworth, Herbert.....	Skowhegan
Healey, Guy E.....	Winthrop	Whittemore, H. C.....	Livermore Falls
Hodgkin, William H.....	Auburn	Winn, John.....	Lewiston
Hussey, Orrett J.....	Vassalboro	Wood, Jesse L.....	Portland

MUTUAL RESERVE.

Austin, M. A.....	Milford	O'Neil, F. M.....	Saco
Blanchard, Wm. B.....	Waterville	Paterson, W. L.....	Portland
Hatch, Fred C.....	Bangor	Pease, H. W.....	Phippsburg
Holland, M. C.....	Bldeford	Philbrook & Kende.....	Augusta
Hydorn, N. H.....	Bangor	Sweetser, Francis K.....	Auburn
Knowles, Louis W.....	Augusta	Wyman, C. W.....	Rockland

NATIONAL LIFE.

Adams, Charles M.....	Portland	Hamilton, Clara L.....	Lewiston
Allen, Elmer W.....	Oakland	Hatch, John W.....	Winterport
Austin, Albert F.....	Portland	Holyoke, George L.....	Houlton
Austin & Shearman.....	Portland	Howard, Geo. C.....	Strong
Baker, Ernest G.....	Bangor	Howe, Benjamin F.....	Grindstone
Beane, Harold E.....	Norway	Jackson, William T. E....	Portland
Berry, Henry M.....	Saco	Marshall, John L.....	West Paris
Boody, John S. F.....	Brownville	McFadden, Maud.....	Fairfield
Cragin, Charles S.....	Norway	McFaul, Alexander D.....	Machias
Deane, Frank N.....	Portland	Paul, Agnes C.....	Fort Fairfield
Dewey, George P.....	Portland	Paul, Melvin F.....	North Gorham
Donahue, Thomas W.....	Portland	Phillips, Emilie S.....	Rockland
Dunbar, W. V. L.....	Bangor	Smith, Lee M.....	Norway
Griffin, John C.....	Skowhegan		

NEW ENGLAND MUTUAL.

Adams, John Q.....	Houlton	Knight, Wellman H.....	Fort Fairfield
Bartlett, J. E.....	Augusta	Knowlton, N. R.....	Farmington
Beale, M. E.....	Madison	Littlefield, F. E.....	Vinal Haven
Carruthers, S. O.....	Portland	Maxfield, Chas. H.....	Waterville
Clark, A. P.....	Bridgton	McLellan, J. Houghton.....	Bath
Connors, Edward.....	Bangor	Merrill, Chas. P.....	Portland
Cooper, J. F.....	Rockland	Morrison, T. M.....	Houlton
Crane, Frank T.....	Machias	Noyes & Sawyer.....	Portland
Dionne, Thos. J.....	Van Buren	Perry, A. C.....	Presque Isle
Drake, Fred E.....	Bath	Perry, E. S.....	Presque Isle
Durocher, Hector.....	Lewiston	Prince, Jennie.....	Camden
Foye, Chas. E.....	South Elliot	Reynolds, B. B.....	North Lubec
French, D. M.....	Norway	Rogers, C. M.....	Jonesport
Gatchel, G. W.....	East Boothbay	Sawyer, E. F.....	Milbridge
Green, Frank L.....	Deer Isle	Stanley, E. M.....	Milbridge
Harrington, W. B.....	Winter Harbor	Strout, C. M.....	Milbridge
Hatch, J. W.....	Fairfield	Taylor, E. C.....	Skowhegan
Herlthy, Wm. C.....	Portland	Thomas, W. G.....	South Portland
Jordan, Alvin B.....	Portland	Warren, Carroll M.....	Portland
Kidder, E. H.....	Houlton	Whitmore, Frank.....	Bar Harbor
Kilby, B. F.....	Eastport	Wyman, Walter S.....	Waterville

NEW YORK LIFE.

Alden, Frank W.....	Waterville	Chase, Jas. W.....	Etna
Allen, F. K.....	Camden	Cobb, E. L.....	Portland
Ames, A. M.....	Stockton Springs	Coggins, S. H.....	Lubec
Andrews, Geo. L. C....	Fort Fairfield	Comey, Charles H.....	Portland
Austin, L. A.....	Bar Harbor	Cox, C. B.....	Thorndike
Bailey, Bert.....	Columbia Falls	Crocker, Ira.....	Portland
Bardsley, J.....	Portland	Curtis, George L.....	Norway
Bean, O. M.....	Pittsfield	Decker, Ernest E.....	Waterville
Belyea, Frank V.....	South Portland	Delano, Willis A.....	Portland
Benson, William R.....	Fort Kent	Dinsmore, David E.....	Dover
Berry, Frank S.....	Fairfield	Dunn, Pat'k H.....	Bangor
Billings, Harry D.....	Skowhegan	Duran, Emma F.....	Westbrook
Bird, Almon.....	Rockland	Dyer, Arthur S.....	Portland
Black, Alfred S.....	Rockland	Dyer, Herbert S.....	Portland
Blake, H. W.....	Lagrange	Ebbesen, Chas. F.....	Bangor
Boody, John S. F.....	Bangor	Edgecomb, Harry L.....	Kennebunk
Brackett, Harry M.....	Berwick	Emery, Wm. H.....	Foxcroft
Bradbury, H. C.....	Houlton	Erlich, Louis K.....	Portland
Bradford, Wm.....	Dexter	Estes, Clarence K.....	Bangor
Britt, James P.....	Calais	Fairfield, E. A.....	Kennebunk
Bryant, Myrton A.....	Brunswick	Farrington, Frank G.....	Augusta
Bunker, Lewis A.....	Bangor	Fish, F. M.....	Hallowell
Burns, T. S.....	Westbrook	Fitzgerald, M. E.....	Waterville
Campbell, William R....	Lowelltown	Fossett, Frank A.....	New Harbor
Case, Albert D.....	Orono	Fowler, M. H.....	Farmington

NEW YORK LIFE—Concluded.

Friel, John B.....	Waterville	Oakes, H. H.....	Brunswick
Goldthwaite, Fred O.....	Biddeford	Oliver, J. Stanton.....	Ellsworth
Goodwin, G. D.....	Brewer	Orne, T. W.....	Boothbay Harbor
Gould, Howard.....	Portland	Otis, A. M.....	Andover
Gould, R. G.....	South Paris	raine, Frank S.....	Eastport
Grant, S. A.....	Limerick	Palardy, Simon.....	Biddeford
Hackett, Fred L.....	Bangor	Paul, Leander M.....	North Whitefield
Hamlin, Leon W.....	Cherryfield	Pearson, M. T.....	Houlton
Hanly, George L.....	Camden	Peirce, Carl R.....	Lewiston
Harper, Asher R.....	Cape Elizabeth	Peters, J. W.....	Van Buren
Haskell, C. B.....	Pittsfield	Phelan, Fred C.....	Portland
Haskell, P. D.....	Deer Isle	Philbrick, Sam'l W.....	Skowhegan
Havner, Wm. J.....	Belfast	Pierce, Orrin H.....	Portland
Hawkes, I. R.....	Westbrook	Purinton, Walter E.....	Bowdoinham
Herrick, E. I.....	Rangeley	Quimby, A. D.....	Portland
Hersey, M. E.....	Auburn	Ransted, T. E.....	Waterville
Hill, L. D.....	Kennebunk	Reynolds, L. Pearl.....	Waterville
Hodgdon, H. G.....	Bath	Rhoades, Hadley E.....	Caribou
Holmes, John A.....	East Wilton	Rice, Selden D.....	Guilford
Holmes, R. B.....	Ellsworth	Robbins, C. W.....	Oldtown
Houlihan, J. E.....	Augusta	Robbins, Chas. A.....	Patten
Houlihan, John C.....	Augusta	Roberts, Chas. W. West	Kennebunk
Huntington, C. L.....	Gulford	Robinson, W. E.....	Bingham
Ilsley, Chas. P.....	Portland	Ross, Chas. F.....	Caribou
Ingalls, Grace M.....	Lagrange	Ross, Eugene E.....	Brewer
Johnson, Fred.....	Bangor	Russell, W. E.....	Gorham
Johnson, Herbert L.....	Augusta	Scribner, Claude D.....	Eastport
Johnson, L. F.....	Brownville	Sewell, C. S.....	Wiscasset
Jordan, H. F.....	South Portland	Shaw, G. J.....	Bath
Kenerson, Aaron H.....	Norway	Shaw, Henry G.....	Bath
Kenison, Wilbur R.....	Denmark	Small, Charles G.....	Ashville
Kilgore, Frank L.....	Skowhegan	Small, W. W.....	Bemis
Kingston, C. H.....	Vanceboro	Smith, Ernest J.....	Dover
Knights, Ernest G., East	Waterboro	Snow, Harry L.....	Auburn
Knowles, E. E.....	Portland	Stevens, B. W.....	Bangor
Lawrence, Meltzer B.....	Belfast	Stevens, Ray W.....	Freeport
Le Brun, Philip E.....	Fort Kent	Sturgis, H. Herbert, South	Standish
Leighton, Helen S.....	Portland	Sumner, Maurice M.....	Bangor
Libby, E. H.....	Auburn	Talbot, Edw. E.....	Machias
Linscott, I. L.....	Brunswick	Tapley, Wm. H.....	Millinocket
Littlefield, George H.....	Ogunquit	Taylor, E. C.....	Skowhegan
Long, A. E.....	East Bluehill	Tibbetts, C. F.....	Pittsfield
Lord, W. Freeman.....	Auburn	Tremblay, P. F.....	Lewiston
Love, Robert J.....	Danforth	Tufts, S. F.....	Westbrook
Low, Frank.....	Springvale	Wallace, Chas. W.....	Sangerville
Mahoney, Charles A.....	Phillips	Ward, V. D.....	Westbrook
March, Willard D.....	Bridgton	Webb, F. E.....	Stonington
Merrill, Geo. W.....	Augusta	Webb, Theodore L.....	Bangor
Milan, Orrin L.....	Swan's Island	Weeks, Elwood P.....	Cooper's Mills
Miller, Frank B.....	Rockland	Wentworth, John R.....	Gorham
Millett, Albert J.....	Bangor	Westcott, W. W.....	Brewer
Moulton, Lorenzo E.....	Rockland	Wetmore, Jennie.....	Houlton
Moulton, Wm.....	Pine Point	Weymouth, Gorham N.....	Biddeford
Neale, M. H.....	Portland	White, Miss L. N.....	Lewiston
Nelson, J. R.....	Caribou	Williams, John D.....	Portland
Norris, D. S.....	Bar Harbor	Woodman, M. L.....	Lagrange
Norton, Ralph P.....	Farmington	York, Jabez F.....	Bangor
Nutting, Chas. W.....	Skowhegan		

NORTHWESTERN MUTUAL LIFE.

Adams, Thos. H.....	Farmington	Blanchard, H.C., Cumberland	Center
Allen, Wm. H.....	Livermore Falls	Bragdon, Samuel.....	York Village
Andrews, W. W.....	Portland	Briggs, A. O.....	Littleton
Bartlett, King.....	Leeds Centre	Briggs, Edson C.....	South Turner
Batchelder, George A.....	Sanford	Bugbee, Benj. F.....	Calais
Blanchard, C. C.....	Portland	Caswell, John.....	Dexter

NORTHWESTERN MUTUAL LIFE—Concluded.

Cobb, C. F.	Foxcroft	Lord, A. H.	Oakland
Coffin, Herbert E.	Freeport	Manley, Frank P.	Portland
Davis, Elmer.	Rockland	Mansur, Charles W.	Mt. Vernon
Dennison, George B.	Phillips	Mayo, F. E.	Pittsfield
Donham, Charles C.	Waterville	McCann, Frank T.	Bridgton
Dunton, C. R.	Bangor	McDougall, Lyman M.	Portland
Eaton, Samuel H.	Oxford	Merritt, Chas. E.	Auburn
Fellows, W. M.	Farmington	Millay, H. T.	Kingman
Fenderson, F. D.	Limerick	Minott, John H.	Portland
Finlay, James A. S.	Houlton	Mitchell, Geo. W.	Portland
Folsom, L. R.	South Norridgewock	Park, Ellery C.	Bethel
Frank, Chas. W.	Westbrook	Parker, S. A.	Belfast
Gerrish, Orris E.	Portland	Peabody, F. A.	Houlton
Gilman, Calvin W.	Waterville	Peacock, E. E.	Kent's Hill
Gray, Lee T.	Lubec	Pearson, W. H.	West Falmouth
Green, A. L.	Katahdin Iron Works	Pettengill, Alden M.	Portland
Green, D. W.	Houlton	Pierce, Edw. M.	Harpwell Centre
Hamilton, Howard.	Biddeford	Flake, Norman W.	Portland
Harlow, Frank L.	Gorham	Pottle, Frank E.	Norway Lake
Harthorn, Drew T.	Wilton	Rand, Nathan S.	Auburn
Harvey, R. Wm.	Readfield	Robinson, C. E.	Island Falls
Hinkley, C. S.	West Jonesport	Rogers, William S.	Cathance
Hodge, Arthur C.	Westbrook	Smith, F. W.	Rockland
Hodge, Fred E.	Westbrook	Smith, Geo. E.	Portland
Jackson, Rupert E.	Skowhegan	Stiles, Wm. C.	Portland
Johnson, D. L.	Auburn	Tucker, Arthur.	Strong
Jones, D. H.	Sprague's Mills	Varney, C. D.	South Berwick
Ladd, A. D.	Foxcroft	Voter, J. E.	Kingfield
Leard, R. S.	Portland	Weber, Carl A.	Portland
Lewis, A. F.	Fryeburg	Wilkins, Geo. A.	South Berwick

PENN MUTUAL LIFE.

Adams, Benjamin G.	Bangor	Johnson, Mary H.	Auburn
Bean, Will M.	Madison	Kennison, Linton H.	Waterville
Beck, James W.	Augusta	Kirstein, Abram L.	Bangor
Blaisdell, Fred F.	Bath	Kirstein, Bernhard M.	Bangor
Brackett, J. W.	Boothbay Harbor	Langdon, Harry A.	Bath
Bumps, Charles F.	Milo	Leathers, Joseph W.	Portland
Carter, Erastus J.	Brooklin	Mahoney, John F.	Mattawamkeag
Casey, Warren.	Augusta	Mansfield, W. E.	Fryeburg
Chaney, Alden B.	Old Orchard	Manson, Mrs. A. C.	Vinalhaven
Cole, A. B.	South Eliot	March, Bertrand G.	Portland
Conary, Arthur L.	Portland	March, Charles M.	Portland
Conary, Herbert.	Sunshine	McCann, Daniel E., Jr.	Portland
Currier, George M.	Farmington	Miller, Frank H.	Camden
Davis, Elmer W.	Madison	Mills, George A.	Portland
Emery, F. A.	Anson	Moran, Edward C.	Rockland
Faulkner, Fred A.	Portland	Mudgett, J. O.	Oakland
Follett, Leslie C.	Belfast	Newcomb, Frank E.	South Brewer
Freeman, Henry A.	Brewer	Noyes, Claude A.	Orono
Fuller, A. W.	Kittery	Oram, Robert H.	Bristol
Genthner, Eugene S.	Foxcroft	Perry, Charles A.	Limestone
Genthner, Manley M.	Rockland	Perry, Geo. L.	Embsden
Godfrey, Mrs. H. A.	Bangor	Porter, Joseph L.	Hovland
Gould, N. B.	Clinton	Pratt, B. Emery.	Livermore Falls
Greenhalgh, Woodbury H.	Portland	Pratt, Harry E.	Waterville
Guptill, Orville J.	Waterville	Reed, Winfield S.	Orono
Hadley, F. L.	Bar Harbor	Small, Stephen M.	Portland
Haley, Charles F.	Fryeburg	Small, W. S.	Limington
Hanson, William C.	Machiasport	Smith, Leslie E.	Washburn
Harris, Alice A.	Auburn	Spalding, Lizzie A.	Rockland
Haskell, Harold L.	Lee	Stewart, Clarence E.	Oquosoc
Hay, George G.	Portland	Stowe, Rufus F.	Presque Isle
Heselton, Mrs. Calla.	Skowhegan	Strout, Silas F.	Biddeford
Higgins, C. A.	Winslow	Taylor, Ella M.	Bangor
Hodgkins, Walter R.	Hancock	Taylor, Josiah T.	Bangor

PENN MUTUAL LIFE—Concluded.

Taylor, Russell M.....	Bangor	Towne, A. A.....	Norway
Taylor, W. H.....	Bangor	Yorke, Dora H.....	Waldoboro
Thibodeau, Levite V.....	Van Buren	Young, J. H.....	Rockport
Thurston, H. B.....	Yarmouthville		

PHENIX MUTUAL LIFE.

Barrett, Michael A.....	Caribou	Jordan, Fred N.....	West Pownal
Carrier, Melvin W.....	Portland	McAlpine, Silas H.....	Portland
Chasse, Magloire.....	St. Agatha	Sanborn, Darius S.....	Norway
Curtis, Frank H.....	Sherman	Spear, Wm. T.....	Fort Fairfield
Hanigan, Lucia.....	Barleigh		

PROVIDENT LIFE AND TRUST.

Bailey, A. H.....	Winthrop	Hawkes, I. R.....	Portland
Bailey, Lowell E.....	North Anson	Hunt, H. W.....	Gardiner
Bartoll, G. E.....	Gardiner	Jack, A. R.....	Farmington
Bean, Otho R.....	Cape Elizabeth	Lamb, A. C.....	South Portland
Beane, R. E.....	Augusta	McAvoy, T. J.....	Braggville
Bickford, F. E.....	Oakland	McLellan, Chas. L.....	Bath
Bradley, F. M.....	Portland	Millet, Eugene L.....	South Paris
Buckman, Clarence L.....	Yarmouth	Moran, Edward C.....	Rockland
Chase, A. E.....	Brunswick	Pennell, Frank P.....	Skowhegan
Davis, L. E.....	Lewiston	Pinkham, E. E.....	Freeport
Dawson, B. M.....	Portland	Reed, W. S.....	Orono
Douglass, F. E.....	North Whitefield	Richardson & Wilkins.....	Sabbatus
Farr, Moses W.....	Hallowell	Riley, T. H., Jr.....	Brunswick
Ford, J. A.....	Phillips	Small, Fred K.....	Lisbon Falls
Goddard, A. C.....	Fort Fairfield	Soule, Ernest L.....	Freeport
Gowell, Edward F.....	Berwick	Springer, Rufus F.....	Lisbon Falls
Grant, E. N.....	St. Albans	Washburn, W. W.....	China
Grant, F. M.....	Portland	Wight, Roger W.....	Bath
Haskell, Byron E.....	Westbrook		

PROVIDENT SAVINGS.

Beaulieu, Maxime.....	Lewiston	Ingersoll, S. B.....	Westbrook
Bugbee, Benjamin F.....	Calais	Lane, C. E.....	Brooks
Duncan, Alexander.....	Portland	Loque, Edward J., Jr.....	Portland
Fogg, N. W.....	Portland	McDonough, Coleman J.....	Portland
Ford, Olpha A.....	Auburn	McDonough, James E.....	Portland
Hamilton, Fred E.....	Portland	Perkins, Daniel T.....	Gardiner
Haskell, Albert O.....	Portland	Phelan, Fred C.....	Portland
Hilton, Vinton L.....	Portland	Smith, G. Waldron.....	Portland

PRUDENTIAL.

Avery, Geo. W.....	Stonington	Cousins, E. M.....	Thomaston
Babb, J. Frank.....	Portland	Crane, John F.....	Portland
Baldwin, Wm. S.....	Portland	Cunningham, Fred C.....	Prospect
Bates, Justin.....	Sangerville	Cunningham, J. A.....	Ellsworth
Beach, Geo. S.....	Ashland	Cunningham, James A.....	Portland
Bernier, Leon David.....	Fort Kent	Davis, Jos. H.....	Winn
Bickford, Albert L.....	Bangor	Davis, Preble.....	Portland
Bisbee, A. S.....	Brunswick	Day, D. L.....	Jay
Blanchard, Wm. W.....	Canton	Day, Perry E.....	Princeton
Brann, Henry E.....	Lewiston	Derrah, Thomas L.....	Portland
Bray, Geo. R.....	Portland	Dextrateur, Edward.....	Biddeford
Bridges, Harry D.....	Ashland	Drake, F. S.....	Milo
Briggs, A. O.....	Littleton	Driscoll, Fred T.....	Portland
Brown, Crindall H.....	Skowhegan	Fairbrother, Edwin F.....	Skowhegan
Burns, Fred A.....	Portland	Fairfield, E. A.....	Kennebunk
Burns, Joseph E.....	Portland	Fenlason, A. G.....	Fort Kent
Buzzell, A. S.....	Bangor	Ferguson, C. H.....	Presque Isle
Byrnes, P. J.....	Bangor	Fitzpatrick, Elmer B.....	Portland
Connelly, Thos. H.....	Biddeford	Fitzpatrick, Peter.....	Portland
Cormier, Marcus.....	Biddeford	Flaherty, John A.....	Portland

PRUDENTIAL—Concluded.

Foster, John W.....	Madison	Partridge, Victor L.....	Norway
Frates, Thos. E.....	Portland	Patten, F. E.....	Cherryfield
Gallupe, D. M.....	Blaine	Peacock, Bertha O.....	Houlton
Gillis, Herbert C.....	Calais	Peckham, O. B.....	Augusta
Gillise, Frank N.....	Lubec	Pierce, Walter C.....	Castine
Goodrich, Fred B.....	Waterville	Pilling, Edmund.....	Portland
Goodwin, Forest D.....	East Corinth	Reardon, Eugene E.....	Portland
Gray, W. B.....	Millinocket	Record, Wallace R.....	Biddeford
Harman, Harry C.....	Portland	Renouf, N. P.....	Biddeford
Hayes, Jas. A.....	South Portland	Rhoades, H. E.....	Old Town
Haynes, Edward C.....	Centre Lebanon	Rose, Hiram.....	Presque Isle
Hopkins, Edward A.....	Biddeford	Royal, W. A.....	Bangor
Horner, Geo. F.....	Portland	Sacre, Emile.....	Lewiston
Jordan, Wm. S.....	South Portland	Share, Arthur H.....	Rumford Falls
Kelley, Edward J.....	Portland	Shepherd & Dow.....	Dexter
Kingston, Jason T.....	Davidson	Shorey, A. L.....	Enfield
Ladd, W. S.....	South Sebec	Shorey, George E.....	Portland
Leighton, Miss A. E.....	Augusta	Sleeper, Walter.....	Sherman
Luce, A. E.....	Boothbay Harbor	Smith, Albert F.....	Bangor
Maddox, F. F.....	Brewer	Smith, Owen P.....	Mexico
Marden, Edward C.....	Belfast	Stoneham, C. E.....	Portland
McDonald, Laughlin J.....	Portland	Sturtevant, E. E.....	Skowhegan
McDonald, Jerome D.....	Portland	Towsey, Arthur E.....	Portland
McDonald, Thos. H.....	Portland	True, Wm. H.....	Portland
Melaugh, Frederick J.....	Portland	Tuttle, Arthur.....	Saco
Merrill, Wilbur F.....	Wiscasset	Twitchell, Merle A.....	Portland
Milen, Jos. P.....	Portland	Underhill, Joseph S.....	Portland
Millett, Albert J.....	Bangor	Vachon, Jos.....	Westbrook
Moffit, John A.....	Portland	Waide, Edward S.....	Eastport
Moir, James C.....	Presque Isle	Walker, Charles S.....	Peru
Moore, Walter DeC.....	Portland	Waterman, James B.....	Belfast
Morrill, Frank H.....	Portland	Welt, Joseph B.....	Waldoboro
Niles, Albert A.....	Portland	Wescott, A. C.....	Portland
Nugent, Richard J.....	Portland	Wingate, George H.....	Guilford
O'Rourke, Jas. A.....	Portland	Wyman, Perley E.....	Biddeford
Parker, J. A.....	Limestone		

SECURITY MUTUAL LIFE.

Bridgman, Henry A.....	Auburn	Hunt, Henry W.....	Gardiner
Brooks, Edwin L.....	Auburn	Lord, Francis J.....	Rumford Falls
Casey, Warren.....	Augusta	Morse, Nellie G.....	Dexter
Dunn, Patrick H.....	Bangor	Perkins, Daniel T.....	Gardiner
Goss, George L.....	Canaan	Ricker, Milton F.....	Auburn
Hanscom, William E.....	Eustis	Small, Oliver H.....	Gardiner
Harriman, Benj. W., Jr., Kent's Hill		Staples, Horace G.....	Wilton
Harriman, Merle J.....	Readfield	Wood, Harold A.....	Skowhegan

STATE MUTUAL LIFE.

Bean, Joel, Jr.....	Lewiston	Hunt, Eugene W.....	Portland
Dill, Llewellyn H.....	Rangeley	Jackson, Chas. T.....	Bath
Eugley, Henry I.....	Waldoboro	Kenniston, Hartley G.....	Portland
Givren, Owen F.....	Bangor	Le Clair, Henry R.....	Sanford
Gould, Walter J.....	Portland	Libby, Arthur L.....	Portland
Gray, Robert G.....	Bath	Lord, Ralph E.....	Bangor
Hildreth, Nathan L.....	Portland		

TRAVELERS.

Allan, Herbert H.....	Dennysville	Benson, Albert W.....	Bangor
Allen, Geo. E.....	Camden	Bird, Maynard S.....	Rockland
Anderson, Spofford T.....	Bath	Bodge, Wm. F.....	Waterville
Atwood, Fred.....	Winterport	Boynten, E. H.....	Lewiston
Bailey, Augustus.....	Gardiner	Brackett, B. A.....	Bangor
Barney, Geo. M.....	Portland	Bradish, S. P.....	Eastport
Bartlett, Wm. H.....	Dover	Bright, Joseph M.....	Bangor
Batchelder Bros.....	Sanford	Brooks, Frank W.....	Lewiston
Beal, Maynard H.....	East Dover	Brown, Nathaniel G.....	Brunswick

TRAVELERS—Concluded.

Burrill, Chas. C.....	Ellsworth	Jacoe, H. C. & Son.....	Lewiston
Burrill, F. Carroll.....	Ellsworth	Lord, Francis J.....	Rumford Falls
Burrill, Will I.....	Corinna	Lord, Harry.....	Bangor
Buswell, Willis M.....	Presque Isle	Macomber, Farr & Whitten,	Augusta
Cain, Edwin B.....	Houlton	Mallory, Enrique.....	Houlton
Cannell, Geo. C.....	Portland	Maxfield, Geo. A.....	Canaan
Carll, Eugene C.....	Buxton	Mayer, Ernest.....	Kingfield
Carr, Thos. A.....	Thomaston	McClure, Jas. W.....	Bangor
Carruthers, Samuel O.....	Portland	McKee, Geo. H.....	Fort Fairfield
Casey, Warren.....	Augusta	Morrison Arthur E.....	Rumford Falls
Connors, Alfred E.....	Bar Harbor	Murchie, Howard.....	Calais
Crosby, Elwell.....	Bath	Ordway, H. E.....	Pittsfield
Decker, E. E. & Co.....	Waterville	Pearce, Cora Morton.....	Bangor
Dooley, Frank R.....	Portland	Perry, Arthur C.....	Presque Isle
Drew, Forrest R.....	Waterville	Peters, Maurice.....	Waldoboro
Durgin, A. H.....	Bath	Philbrook, John F.....	Danforth
Field & Quimby.....	Belfast	Pierce, Carl R.....	Lewiston
Flewelling, John M.....	Presque Isle	Pierpont, Lillian M.....	Madison
Floyd, Howard N.....	Brewer	Porter, Sanford L.....	Bangor
Fogg, Norman W.....	Portland	Reed, Alvah L.....	Northeast Harbor
Foss, Austin M.....	Fort Fairfield	Remick, Samuel E.....	Madison
Giddings, Burton.....	Augusta	Renne, Rob't. F.....	Calais
Goodwin, Granville D.....	Brewer	Rhoda, Harry M.....	Smyrna Mills
Greenleaf, G. W.....	Boothbay Harbor	Riley, Thomas H.....	Brunswick
Griffin, John C.....	Skowhegan	Ross, Theodore S.....	Newport
Gurney, Edwin P.....	Yarmouth	Sargent, Chas. H.....	Belfast
Hamilton, J. H.....	Mattawamkeag	Sipprell, Wm. W.....	Houlton
Haskell, Chas. B.....	Pittsfield	Skolfield, William S.....	Phillips
Higgins, Leon F.....	Bangor	Smith, Edgar C.....	Foxcroft
Holmes, William H.....	Washburn	Snow, H. A.....	Portland
Holt, Frank C. South Norridgewock		Soper, Arthur W.....	Orland
Howard, Geo. E.....	Dover	Soper, Owen A.....	Orland
Howe, Freeland.....	Norway	Stadig, Geo.....	Jemtland
Hurley, James F.....	Frankfort	Staples, Josiah J.....	Newburgh
Hutchinson, Henry G.....	Biddeford	Stevens, Byron.....	Bangor
Johnson, Wm. E.....	Portland	Straw & Martin.....	Guilford
Jordan, Fred N.....	West Pownal	Talbot, Geo. H.....	Camden
Kilby, Benjamin F.....	Eastport	Thayer, Geo. S.....	Lubec
Kingston, C. B.....	Calais	Tobie, Frank.....	Lisbon Falls
Knowles, Fred M.....	Lagrange	Thwing, Jos. P.....	Farmington
Knowles, Lewis W.....	Augusta	Walker, Elkana H.....	Augusta
Lawlor, John.....	Portland	Whitney, Edward E.....	Dover
Lee, Jos. A. & Son.....	Calais	Wood, E. C.....	Auburn
Levenseller, Harry M.....	Bangor	Wright, William F.....	Foxcroft
Linscott, Isaac L.....	Brunswick		

UNION CENTRAL LIFE.

Axtell, Henry E.....	Portland	Gooding, J. M.....	Portland
Bounds, James H.....	Old Orchard	Holyoke, George T.....	Houlton
Clary, Isaac B.....	Livermore Falls	Howard, Lot.....	North Leeds
Corey, T. T.....	Portland	Ineson, John W.....	South Freeport
Dwellely, Albert F., Livermore Falls		Phelan, C. C.....	Portland
Gallupe, Duncan M.....	Bangor		

UNITED STATES LIFE.

Jordan, Ralph C.....	Twin Lakes
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WASHINGTON LIFE.

Beaton, A. A.....	Rockland	Eustis, A. G.....	Strong
Brackett, E. J.....	Portland	Fotter, Percy G.....	Waterville
Brazzell, H. H.....	Milbridge	Friend, A. L.....	Ellsworth
Carll, S. O. C.....	Camden	Gaynor, M. E.....	Bangor
Cole, A. N.....	Bigelow	Grover, E. A.....	Kingfield
Connors, A. E.....	Bar Harbor	Hackett, Edmund H., New Vineyard	
Crocker, H. C.....	Portland	Ireland, A. B.....	Bangor
Drew, D.F., South Berwick Junction		Lewis, Arthur H.....	Bangor

WASHINGTON LIFE—Concluded.

Libby, Lawrence, Cumberland Mills	Smalley, John S.	Tenant's Harbor
Nash, Walter V.	Snyder, John H., Winter Harbor	
Nelson, Geo. E.	Spear, C. W.	Sprague's Mills
Noyes, N., Jr.	Spearen, N. C.	Bangor
Payson, L. W.	Stevens, B. W.	Bangor
Peaterson, Wilbur.	Vose, E. S.	Thomaston
Ruth, Ira E.	Whitney, W. J.	Friendship
Shaw, Chas. E.	Wing, Forest R.	Stratton
Simpson, Henry.	Young, W. Scott.	Matinicus

MISCELLANEOUS COMPANIES.

ÆTNA INDEMNITY (Casualty.)

Waite, A. M.	Portland
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ÆTNA INDEMNITY (Surety.)

Allen, Fred J.	Sanford	Heard, Carlos C.	Biddeford
Barton, Llewellyn.	Portland	Miller, Frank B.	Rockland
Downing, Charles E.	Augusta	Small, Frank J.	Waterville
Foster, Herbert E.	Winthrop	Smith, Reuel W.	Auburn
Gibbs, Bernard.	Madison	Thibodeau, L. V.	Van Buren
Gorham, George A., Jr.	Houlton	Waterhouse, William H.	Oldtown
Gray Walter L.	South Paris	Watson, Fred O.	Auburn
Hall, Willis B.	Caribou	Wilson, Frank P.	Belfast

ÆTNA LIFE.

Same Agents as Life Department.

AMERICAN BONDING.

Clason, O. B.	Gardiner	McFaul, A. D.	Machias
Finnegan, James P.	Bangor	Meservey, Charles E.	Rockland
Loring & Bishop.	Portland	Vose, E. S.	Cushing

AMERICAN CREDIT INDEMNITY.

Howard, A. P.	Portland	Pinkham, H. N.	Portland
McClure, J. W.	Bangor	Susskraut, H. W.	Portland

AMERICAN FIDELITY.

Ayers, Willard R.	Augusta	Robinson, Increase.	Waterville
Cragin, Charles L.	Norway	Singer, George W.	Damariscotta
Curtis, George L.	Norway	Small, Fred K.	Lisbon Falls
Dewey, George P.	Portland	Thurston, Stephen A.	Augusta
Holyoke, George L.	Houlton	Tibbetts, Leonard G.	Lewiston
Perkins, Howard E.	Sanford	Turner, Eugar S.	Augusta
Peterson, Wm. O.	Portland		

AMERICAN SURETY.

Butler, F. W.	Farmington	Mason, John R.	Bangor
Cornish Leslie C.	Augusta	Newell & Skelton.	Lewiston
Dane, Walter L.	Kennebunk	Pennell, William M.	Brunswick
Drew, Forrest R.	Waterville	Potter, Barrett.	Brunswick
Farrington, Everett.	Waldoboro	Powell, Wm. H.	Old Town
Guernsey, Frank E.	Dover	Putnam, Thomas P.	Houlton
Hutchinson, J. P. & Co.	Auburn	Richardson, Asa A.	Kennebunk
Johnson, Charles F.	Waterville	Stone, Edwin.	Biddeford
Johnson, Merritt A.	Rockland	Talbot, Thomas L.	Portland
Kimball, Reuel S.	Bangor	Trott, Joseph M.	Bath
Little, William F.	Portland	Woodman, Melville.	Biddeford

CASUALTY COMPANY OF AMERICA.

Atwood, Fred.....	Winterport	Keniston, F. W.....	Guilford
Bailey, Augustus.....	Gardiner	Linscott, Isaac L.....	Brunswick
Black, Alfred S.....	Rockland	Macomber, Farr & Whitten, Augusta	Auburn
Boothby, L. T. & Son Co.,	Waterville	Merritt, Charles E.....	Auburn
Cole, C. H.....	Kennebunk	Norton, George W.....	Eastport
Crosby, E. S.....	Bath	O'Brien, Edward C.....	Portland
Foster, Dana P.....	Waterville	Parker, D. G.....	Portland
Foster, Herbert E.....	Winthrop	Pearl & Dennett.....	Bangor
Gentner, Eugene S.....	Foxcroft	Shea, Wilbur A.....	Eastport
Grant, The Geo H. Co.,	Ellsworth	Shepherd & Dow.....	Dexter
Hall, D. S.....	Bar Harbor	Smith, George E.....	Portland
Holyoke, George T.....	Houlton	Straw & Martin.....	Guilford
Humphrey, D. M.....	Bath	Wentworth, Herbert....	Skowhegan
Jones, E. C. & Co.....	Portland	Willard, Mary E.....	Portland

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.

Adams, William P.....	Kennebunk	Drake, Forrest S.....	Milo
Bailey, Horace A.....	Medford Centre	Dunn, Patrick H.....	Bangor
Baston, Chas. A.....	Rockabema	Fldridge, Alfred N.....	Franklin
Beach, George S.....	Ashland	Finnigan, James P.....	Bangor
Bean, Llewellyn M.....	Foxcroft	Foley, Edward J.....	Guilford
Bowden, William H.....	Sherman	Foster, Clifton O.....	Bethel
Bowen, Charles T.....	Buckfield	Fox, Calvin T.....	Wilson Mills
Bowman, Walter H.....	Kittery	Galusha, Oscar P.....	Richmond
Bradeen, Alphonso.....	Lily Bay	Gentner, Manley M.....	Rockland
Bradeen, William L.....	Lagrange	Gibb, Harry W.....	Randolph
Brashear, W. M.....	Houlton	Gilbert, John H.....	Monson
Bridgeman, H. A.....	Auburn	Gleason, John L.....	Houlton
Bridges, Harry D.....	Ashland	Gordon, Wilson M.....	Winn
Brooks, E. L.....	Auburn	Gould, Napoleon B.....	St. Albans
Buck, C. Guy.....	South Paris	Gray, George T.....	Bangor
Cain, Edwin B.....	Houlton	Greene, Cyrus A.....	Olamon
Campbell, Alexander D....	Portage	Grover, Charles E.....	Camden
Carleton, Frank H.....	Greenville	Hackett, Fred L.....	Bangor
Casey, Warren.....	Augusta	Haley, Charles F.....	Fryeburg
Chase, Lester W.....	Cornville	Haley, Geo. F.....	Gardiner
Christie, Warren S.....	Orneville	Hamilton, Cyrus L.....	Monson
Clark, Lloyd E.....	Atkinson	Hanscom, William E.....	Eustis
Clough, Lionel T.....	Houlton	Hanson, Francis F.....	Atkinson
Cobb, Elbridge L.....	Portland	Haskell, Charles P.....	Pittsfield
Collemer, Frank K.....	Lincolntonville	Hassell, Jason E.....	Old Town
Connors, J. L.....	Old Town	Hatfield, Chas. A.....	Calais
Conroy, Arthur L.....	Portland	Hebert, J. A.....	Van Buren
Covillard, Phllias A.....	Patten	Hemore, Theodore H.....	Houlton
Cox, Lee B.....	Monticello	Higgins, C. Azel.....	Madison
Crocker, Benj. F.....	Beach River	Hill, Lorenzo D.....	Caribou
Dain, Charles A.....	Rumford Falls	Hughes, Israel T.....	Brownville
Danforth, Fred M.....	West Schoeïs	Hughes, William L.....	Howland
Dav, Fred E.....	Dover	Huntington, Roy Lester..	Gardiner
DeWitt, Edgar R.....	Lincoln	Ingersoll, S. B.....	Cumberland Mills
Dexter, Seth W.....	Foxcroft	Jackson, Herbert T....	Sangerville
Dinsmore, David E.....	Dover	Johnson, Daniel L.....	Lewiston
Dinsmore, Mark A.....	Bingham	Johnson, Levi F.....	Brownville
Dinsmore, Sanford C.....	Dover	Judkins, Ernest W.....	Foxcroft
Donavan, Dan'l E.....	Bangor	Judkins, Leslie B.....	Foxcroft
Douglass, George H.....	Waldoboro	Ladd, Augustine D.....	South Sebec
Dow, Ernest L.....	Atkinson	Langlais, Xavier.....	Rumford Falls
Dow, Willard H.....	Dover	L'Heureux, Flavian.....	Lewiston

CONTINENTAL CASUALTY—Concluded.

Libby, Fred E.....	Waterville	Rattray, Charles H.....	Milo
Littlefield, V. T.....	Millinocket	Rhoda, Harry M.....	Smyrna
Low, Frank.....	Springvale	Richardson, John W.....	Damariscotta
MacFadden, Ambrose S.....	Bath	Ricker, M. F.....	Auburn
Magoon, Ernest S.....	Silvers Mills	Rollins, W. W.....	Fort Fairfield
Mallory, Carl R.....	Houlton	Roy, Edward.....	Lewiston
Mallory, Enrique.....	Houlton	Roy, J. Charles.....	Lewiston
McIntyre, Wm. W.....	Saco	Ryder, John A.....	Van Buren
McMennamin, John E.,	Limestone	Saindon, J. J.....	Old Town
Merrill, Fred L.....	Portland	Sargent, Olman M.....	Waterville
Merritt, Stephen W.....	Hodgdon	Scribner, Chas. E.,	North Hancock
Miller, Samuel L.....	Waldoboro	Shaw, Ernest L.....	Caribou
Millett, Albert J.....	Bangor	Shaw, John.....	Bath
Millett, Eugene L.....	South Paris	Shute, Benj.....	Ashland
Moir, James C.....	Presque Isle	Simpson, Henry.....	Sullivan
Mooney, Frank L.....	Island Falls	Small, Oliver H.....	Gardiner
Morgridge, A. B.....	Island Falls	Smith, Ernest J.....	Dover
Murphy, Dennis J.....	Millinocket	Smythe, Albert C. V.....	Calais
Niles, A. A.....	Portland	Speed, Perley E.....	Lagrange
Noble, Olof M.....	Houlton	Speed, Roscoe J.....	North Bradford
Nutter, Lorin J.....	Houlton	Spratt, Albert L.....	Kenduskeag
Oakes, Samuel J.....	Montague	Stadig, A. J. George.....	Caribou
O'Leary, John F.....	Bangor	Stevens, Byron W.....	Bangor
Oliver, Jacob Stanton,	Presque Isle	Stiles, W. C.....	Portland
Orne, Thaddeus,	Boothbay Harbor	Strickland, Harry L.....	Augusta
Orr, Lewis N.....	Green Lake	Thurston, Howard B.....	Yarmouth
O'Sullivan, William.....	Biddeford	Tourtloft, James H.....	Riverton
Palmer, Charles W.....	Houlton	Veilleux, Louis H.....	Rumford Falls
Park, James I.....	Orono	Walker, William L.....	Lowelltown
Patten, F. E.....	Cherryfield	Watson, George.....	Madison
Pearson, M. T.....	Houlton	Webb, Theodore L.....	Bangor
Perkins, Daniel T.....	Gardiner	Whidden, Melvin R.....	Atkinson
Perkins, Howard E.....	Sanford	Whitman, Chas. R.....	Bryant's Pond
Perrigo, Ora T.....	Hodgdon	Whittemore, Frank H.....	Foxcroft
Pike, Maurice.....	Brewer	Wickett, Penrose H.....	Great Works
Plummer, Frank H.....	Brownville	Woodbury, George H.....	Winthrop
Plummer, James W.....	Houlton	Woodman, Maurice L.....	Lagrange
Pratt, C. W.....	Topsham	Woods, G. C.....	Houlton
Priest, Nathaniel L.....	Costigan	Wright, Arthur L.....	Foxcroft
Quevillon, Alphonse.....	Biddeford	York, Jabez F.....	Bangor

EMPLOYERS' LIABILITY (Casualty.)

Alford, E. R.....	Old Town	Kendall, W. B.....	Bowdoinham
Alley, L. E.....	Winthrop	Knight, J. Edw.....	Boothbay Harbor
Anderson, Adams & Co.....	Portland	Loring, Prentiss & Son.....	Portland
Austin, L. A.....	Bar Harbor	Mason, C. W. & F. L.....	Ellsworth
Austin & Shearman,	Deering Centre	Mayo, Walter J.....	Foxcroft
Bailey, Augustus & Co.....	Gardiner	McDougall, H. N.....	Rockland
Bartlett, Martin F.....	Waterville	Merrill, Charles P.....	Lewiston
Bird, Almon.....	Rockland	O'Neil & Holland.....	Biddeford
Boothby, W. A. R.....	Waterville	Perry, H. O. & Son.....	Fort Fairfield
Brashear, Wm. M.....	Houlton	Philbrick, S. W.....	Skowhegan
Bumps, Chas. F.....	Milo	Reed, Winfield S.....	Orono
Bunker, Edwin.....	Dexter	Rose, Hiram.....	South Presque Isle
Burns, Thurston S.....	Westbrook	Shepherd, J. L.....	Rockport
Campbell, Wm. R.....	Waterville	Shepherd & Dow.....	Dexter
Conant, F. A.....	Lewiston	Sowle, B. T.....	Ellsworth
Downing, Chas. S. & Son.....	Augusta	Sylvester, Alonzo.....	Farmington
Fogg & Glidden.....	Bath	Talbot, Geo. H.....	Camden
Gentle, George S.....	Houlton	Thompson, Geo. L.....	Brunswick
Haskell, Chas. B.....	Pittsfield	Tracy, N. B.....	Auburn
Herrick, Eugene I.....	Rangeley	Tyler, Fogg & Co.....	Bangor
Hodgdon, H. G.....	Bath	Veilleux, L. H.....	Rumford Falls
Hume, Chas. W.....	Eastport	Woodman, M.....	Biddeford
Jones, W. S.....	Palermo Centre		

EMPLOYERS' LIABILITY (Surety.)

Bartlett, Martin F.....Waterville	Campbell, Wm. R.....Waterville
Boothby, W. A. R.....Waterville	Tyler, Fogg & Co.....Bangor

FIDELITY AND CASUALTY (Casualty.)

Bailey, Walter S.....Portland	Maxey, Josiah & Sons....Gardiner
Baker, Ernest G.....Bangor	Miller & Owen.....Auburn
Barbour, Osborne A.....Rockland	Mitchell, Walter S.....Biddeford
Barrows, Geo. L.....Sangerville	Morrison, Arthur E., Rumford Falls
Black, Alfred S.....Rockland	Odlin, Frederick L.....Lewiston
Blake, Barrows & Brown..Bangor	Otis, Samuel G.....Hallowell
Bowker & Humphreys..Brunswick	Parks Bros.....Pittsfield
Bryant, Geo. H.....Oakland	Pattee, James & Son.....Belfast
*Clarke, Chas. S.....Concord, N. H	Pearl & Dennett.....Bangor
Cole, Chas. H.....Kennebunk	Peckham, O. B.....Augusta
Conant, Frank A.....Lewiston	Pennell, F. P.....Skowhegan
Crocker, Edwin F.....Gardiner	Perkins, Howard S.....Sanford
Dow & Pinkham.....Portland	Pinkham, Ernest E.....Freeport
Drummond, A. M. & Co..Waterville	Renouf, Narcisse P.....Biddeford
Dwellely & Clary..Livermore Falls	Richards, Wm. A.....Waldoboro
Fairfield, Eugene A.....Kennebunk	Sawyer, F. D.....Gray
Fowler & Gardner.....Calais	Shaw, R. A.....Caribou
Gordon, Crawford.....Stonington	Shea, W. A.....Eastport
Gove, Edward H.....Biddeford	Smith, Wesley G.....Old Orchard
Hadley, Fred L.....Bar Harbor	Talbot, Edw. C.....Machias
Howe, Freeland.....Norway	Tapley, Omar W.....Ellsworth
Howe, George R.....Norway	Taylor, Everett C.....Skowhegan
Humphreys, D. M.....Bath	Tolman, C. E.....South Paris
Judkins, Wesley H.....Dexter	Voter, F. E.....Farmington
Kingston, C. H.....Vanceboro	Webber, Geo. C.....Auburn
Kittridge, Calvin B.....Dover	Webber, Harry L.....Auburn
Langston, E. H.....Augusta	Weeks, E. P.....Jefferson
Lawrence, Geo. N.....Augusta	Willey & Ward.....Cherryfield
Libby, H. B. & Son.....Bridgton	Wing, H. S.....Kingfield
Lowery, Frank J.....Fort Fairfield	Young, Fred M.....Exeter

FIDELITY AND CASUALTY (Surety.)

Bailey, Walter S.....Portland	Miller & Owen.....Auburn
Barbour, Osborne A.....Rockland	Morrison, Arthur E., Rumford Falls
Black, Alfred S.....Rockland	Odlin, Frederick L.....Lewiston
Blake, Barrows & Brown..Bangor	Otis, Samuel G.....Hallowell
Bowker & Humphreys..Brunswick	Pattee, James & Son.....Belfast
Cole, Chas. H.....Kennebunk	Pennell, F. P.....Skowhegan
Conant, Frank A.....Lewiston	Perkins, Howard E.....Sanford
Crocker, Edwin F.....Gardiner	Pinkham, Ernest E.....Freeport
Dow & Pinkham.....Portland	Richards, Wm. A.....Waldoboro
Drummond, A. M. & Co..Waterville	Sawyer, F. D.....Gray
Dwellely & Clary..Livermore Falls	Talbot, Edw. C.....Machias
Fairfield, Eugene A.....Kennebunk	Tapley, Omar W.....Ellsworth
Gove, Edward H.....Biddeford	Taylor, Everett C.....Skowhegan
Hadley, Fred L.....Bar Harbor	Tolman, C. E.....South Paris
Howe, Freeland.....Norway	Voter, F. E.....Farmington
Howe, George R.....Norway	Webber, George C.....Auburn
Humphreys, D. M.....Bath	Webber, Harry L.....Auburn
Judkins, Wesley H.....Dexter	Weeks, E. P.....Jefferson
Lowery, Frank J.....Fort Fairfield	Willey & Ward.....Cherryfield
Maxey, Josiah & Sons....Gardiner	Young, Fred M.....Exeter

FIDELITY AND DEPOSIT.

Atwood, Fred.....Winterport	Hutchinson, H. G.....Biddeford
Bird, Maynard S.....Rockland	McClure, J. W.....Bangor
Cushman, Henry W.....Ellsworth	Parlin, Wm. B.....Machias
Hall, Albert B.....Portland	

*Steam Boiler business only.

GENERAL ACCIDENT.

Abbott, Geo. McAllister.....	Oquossoc	Kenniston, Hartley G.....	Bangor
Allen, Elmer W.....	Oakland	Lajeunesse, L. Napoleon, Lewiston	
Barker, Ben.....	Portland	Leavitt, Charles A.....	Auburn
Barker, C. H.....	Portland	Lord, Edna G.....	Rumford Falls
Bickford, Freeman E.....	Oakland	Lunny, Thomas.....	Rangeley
Brashear, Wm. M.....	Houlton	Maher, Fred J.....	Lewiston
Bridgman, Henry A.....	Auburn	Maxfield, Chas. H.....	Waterville
Brillard, Simion.....	Waterville	McLeary, A. W.....	Phillips
Buzzell, A. S.....	Bangor	Miller, Frank Winston.....	Rangeley
Carville, Wm. K.....	Leeds	Moody, Harry A.....	Greenville
Clement, J. M.....	Portland	Niles, Ernest L.....	Augusta
Coffin, Frank.....	Gilead	Payson, C. B.....	Auburn
Coultier, Louis P.....	Auburn	Pearson, M. F.....	Houlton
Cunningham, Fred S.....	Bucksport	Pottle, Frank C.....	Norway Lake
Curran, Orin H.....	Lewiston	Pottle, Luvile J.....	Belfast
Dennett, Charles D.....	Etna	Richmond, F. H.....	Rumford Falls
Dennett, Leon P.....	Scarboro	Ricker, Milton F.....	Auburn
Densmore, Geo. B.....	Phillips	Robbins, Wm. L.....	Bath
Dill, S. H.....	Stratton	Rollins, R. G.....	Bangor
Dunlap, C. F.....	Portland	Roy, Charles J.....	Lewiston
Foren, Wm. E.....	Madison	Sabourin, William.....	Lewiston
Frank, Chas. W., Cumberland Mills		Sargeant, Wm. H.....	Milo
Friel, J. B.....	Waterville	Saucier, Albert J.....	Lewiston
Fuller, Arthur W.....	Hartland	Sheriff, James.....	Rangeley
Fuller, Edith May.....	Hartland	Stewart, C. E.....	Oquossoc
Gagne, N. J.....	Lewiston	Stiles, Wm. C.....	Portland
Gooding, Howard G., Yarmouthville		Tanguay, Alfred.....	Lewiston
Grant, W. D.....	Rangeley	Turner, Marcellus.....	Augusta
Hackett, Fred K.....	Bangor	Tyler, Jarvis.....	Farmington
Hardy, W. C.....	Dryden	Walker, Charles S.....	Peru
Hight, B. A.....	Skowhegan	Ward, Ernest E.....	Harrison
Jack, L. A.....	Lisbon Falls	Ward, V. D.....	Westbrook
Jaquith, John C.....	Fairfield	Washburn, W. S.....	Guilford
Johnson, Leonard.....	Sanford	Wells, Walter J.....	Rangeley
Johnson, Wm. E.....	Portland	Wing, Fred B.....	East Turner
Jones, Woodford W.....	Houlton	Wright, Wm. F.....	Foxcroft

GENERAL ACCIDENT (Pa.)

Brackett, H. M.	Berwick
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GREAT EASTERN.

Allen, Elmer W.....	Oakland	Huntington, C. L.....	Guilford
Bickford, Freeman E.....	Oakland	Jaquith, John C.....	Fairfield
Bingham, E. E.....	Lewiston	Kenniston, H. G.....	Bangor
Brillard, Simeon.....	Waterville	Libby, Fred E.....	Bangor
Brown, William N.....	Fairfield	Mahoney, C. A.....	Phillips
Chase, E. A.....	Waterville	Mann, Leslie E.....	Orono
Davis, Louis C.....	Bangor	Marcho, William M.....	Orono
Duley, Harry F.....	Lewiston	Maxfield, Charles H.....	Waterville
Feylers, Henry B.....	Richmond	Morse, Mrs. C. E.....	Dexter
Flaherty, Thomas H.....	Portland	Noyes, N.....	Sullivan
Fuller, A. W.....	Portland	O'Connell, Frederic.....	Milford
Gile, George F.....	Waterville	Orcutt, George B.....	Rockland
Givren, Owen F.....	Bangor	Pottle, Luvile J.....	Belfast
Guptill, Orville J.....	Lewiston	Stevens, B. W.....	Bangor
Hartford, Chauncey B.....	Lewiston	Taylor, E. C.....	Skowhegan
Haskell, I. D.....	Enfield	Thompson, C. H.....	Milo
Hayes, Dennis J.....	Ellsworth	Webb, Theodore L.....	Bangor
Hunter, John.....	Bangor		

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son.....	Portland
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HARTFORD STEAM BOILER.

Allen, Wm. H.	Boston, Mass	Frye, Henry A.	Boston, Mass
Brown, Geo. H.	Boston, Mass	Roberts, C. E.	Boston, Mass
Floyd, Gerry P.	Boston, Mass		

LLOYD'S PLATE GLASS.

Allen, Geo. E.	Camden	Gove, E. H.	Biddeford
Anderson, Adams & Co.	Portland	Grant, Geo. H.	Ellsworth
Bangs, I. S. Co.	Waterville	Griffin, John C.	Skowhegan
Batchelder Bros.	Sanford	Haskell, C. B.	Pittsfield
Beane, F. E.	Hallowell	Heath, Henry A.	Augusta
Bird, Maynard S.	Rockland	Little, H. C. & Son.	Lewiston
Bradish, Scott P.	Eastport	Marr, C. H.	Gardiner
Bright, Joseph M.	Bangor	Parlin, W. B.	Machias
Currier, Geo. M.	Farmington	Sturtevant, C. H.	Livermore Falls
Drake, Jas. B.	Bath	Thompson, Harry F.	Brunswick
Poster, D. P.	Waterville	Waterhouse, W. H.	Old Town
Gentle, Geo. S.	Houlton	Wheeler, W. J. & Co.	South Paris

LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, William G.	Augusta	Morse & Guptill.	Portland
Libby & Hussey.	Portland	Thompson, Harry F.	Brunswick

MARYLAND CASUALTY.

Allen, Chas. P.	Presque Isle	Hoyt, F. Roland.	Kittery
Allen, Elmer W.	Oakland	Hutchinson, Henry G.	Biddeford
Atwood, Fred.	Winterport	Jewett, Arthur.	Bath
Bailey, Augustus.	Gardiner	Johnson, Wm. E.	South Portland
Bailey, Percy F.	Portland	Jones, D. H.	Sprague's Mills
Bechard, Henri P. & Co.,	Lewiston	Jones, E. C. & Co.	Portland
Bennett, C. A.	Portland	Jordan, Nathaniel I.	Auburn
Black, Alfred S.	Rockland	Libby & Hussey.	Portland
Blake, Charles C.	Portland	Locke, S. H.	Waterville
Boothby, L. T. & Son Co.,	Waterville	Macomber, Farr & Whitten,	Augusta
Brown, R. N. L.	Caribou	Maxwell, Charles A.	Portland
Chadbourne, J. Arthur.	Bridgton	Merritt, Charles E.	Auburn
Cleaves, M. P.	Bar Harbor	Moir, James C.	Presque Isle
Cole, Charles H.	Kennebunk	Meran, E. C.	Rockland
Crosby, E. S.	Bath	Norton, Geo. W.	Eastport
Currie, N. F.	Lewiston	O'Brien, Edward C.	Portland
Dearborn, John.	North Vassalboro	Palmer, William W.	Bangor
Downing, Chas. E.	Augusta	Pearl & Dennett.	Bangor
Dunlap, C. F.	Portland	Perkins, D. T.	Gardiner
Edwards, Philip W.	Portland	Richmond, F. H.	Rumford Falls
Foster, Dana P.	Waterville	Shaw, Russell A.	Caribou
Foster, Herbert E.	Winthrop	Smith, George E.	Portland
Goodwin, N. F.	Biddeford	Stiles, Wm. C.	Portland
Grant, George H. Co.	Ellsworth	Straw & Martin.	Guilford
Hall, M. C.	Topsham	Watson, Murray B.	Auburn
Holyoke, George T.	Houlton	Wentworth, Herbert.	Skowhegan

METROPOLITAN PLATE GLASS.

Cochran, Baker & Cross.	Rockland	Mathews, C. K. & Co.	Waterville
Downing, C. S. & Son.	Augusta	Morse & Guptill.	Portland
Danforth, F. A. & Co.	Gardiner	Peasley, L. P.	Gardiner
Field & Quimby.	Belfast	Tyler, Fogg & Co.	Bangor
Floyd, Howard N.	Brewer	Welch, George A.	Lewiston
Hutchinson, H. G.	Biddeford		

NATIONAL SURETY.

Bailey, Percy F.	Portland	Meran Edward C.	Rockland
Bennett, Chas. A.	Portland	Tyler, Linwood C.	Bangor
Crosby, E. S.	Bath	Welch, Geo. A.	Lewiston
Fogg, Herbert A.	Bangor	Wright, E. A.	Lewiston
Goodwin Henry H.	Biddeford		

NEW AMSTERDAM CASUALTY.

Allen, Elmer W.....Waterville	Pelletier, John B.....Van Buren
Bartoll, Geo. E.....Gardiner	Pinkham, E. E.....Freeport
Beane, C. E.....Gardiner	Plummer, F. H.....Portland
Bickford, F. E.....Oakland	Richardson & Wilkins....Sabattus
Cross, Ernest E.....Bethel	Riley, T. H., Jr.....Brunswick
Gammon, James H.....Fort Kent	Shaw, Rossell A.....Caribou
Grant, F. M.....Freeport	Smith, E. J.....Dover
Hagerty, Michael J.....Lewiston	Smith, Edward O.....Presque Isle
Hayford, Gustavus.....Canton	Smith, Oliver Dow.....Portland
Kenniston, H. G.....Portland	Spearen, Nathan C.....Bangor
Kent, Edgar M.....Portland	Taylor & Pennell.....Skowhegan
McClellan, Charles L.....Bath	Wallace, R. E.....Portland
Moulton, Charles A.....Sanford	Williams, Geo. H.....Portland
Palmer, Leslie E.....Farmington	Wight, R. W.....Bath

NEW JERSEY PLATE GLASS.

Bailey, Augustus.....Gardiner	Garey, Otis T.....Biddeford
Black, Alfred S.....Rockland	Humphreys, Denny M.....Bath
Boothby, Wm. G.....Augusta	Hutchinson, J. P. & Co....Auburn
Carter, G. A. & Co.....Saco	Jordan, Augustus H.....Gardiner
Conant, Frank A.....Lewiston	Loring & Bishop.....Portland
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	Pattee, James & Son.....Belfast
Boothby, L. T. & Son Co., Waterville	Perry, A. C.....Presque Isle
Chagnon, J. Alfred.....Lewiston	Perry, H. O. & Son..Fort Fairfield
Cronin, P. J.....Lewiston	Perry, W. H.....Hallowell
Howard, George E.....Dover	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
Mikelsky, Frank.....Bath	Welch, George A.....Lewiston
Norton, Hall & Webster..Portland	Woodman, Melville.....Biddeford

OCEAN ACCIDENT (Casualty.)

Currie, Nath'l F.....Lewiston	Smith, Harry L.....Portland
Loring & Bishop.....Portland	Staples, Lytton E.....Biddeford
Palmer, W. W.....Bangor	Veilleux, L. H.....Rumford Falls

OCEAN ACCIDENT (Credit.)

Lyford, A. L.....Portland	Pearl & Dennett.....Bangor
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PREFERRED ACCIDENT.

Currie, Nath'l F.....Lewiston	Merrill, Wm. L.....Portland
Dunlap, Chas. F.....Portland	Moir, James C.....Presque Isle
Emerson, John T.....Saco	Parks, David M.....Pittsfield
Fernald, Osborne.....Portland	Searles, Geo. W.....Augusta
Jack, Louis A.....Lisbon Falls	Stiles, Wm. C.....Portland
Merrill, Geo. W.....Augusta	Towle, Geo. P.....Gardiner

STANDARD LIFE AND ACCIDENT.

Austin, A. F.....Portland	Hildreth, N. L.....Portland
Cobb, Elbridge L.....Portland	Iatham, H. W.....Portland
Cochran, Baker & Cross..Rockland	Leighton, Helen S....Old Orchard
Emerson, J. T.....Saco	Miller, A. Q.....Auburn
Finnegan, James P.....Bangor	Miller, S. L.....Waldoboro
Harmon, H. A.....Portland	Mills, Percy A.....Portland
Heath, Henry A.....Augusta	Smith, Oliver Dow.....Portland

TRAVELERS.

Same Agents as Life Department.

UNITED STATES CASUALTY.

Atwater, Walter.....	Presque Isle	Hyde, T. Frank.....	Island Falls
Babb, J. Frank.....	Portland	Jackson, J. Joseph.....	Portland
Bailey, Augustus.....	Gardiner	Kingston, C. H.....	Vanceboro
Beane, Fred E.....	Hallowell	Knight, Learoy S.....	Unity
Beverly, Fred M.....	Brewer	Linscott, Isaac L.....	Brunswick
Brackett, Charles M.....	Dexter	Low, Frank.....	Springvale
Eradbury, Henry K.....	Van Buren	Mallett, Dean P.....	Burlington
Bradish, Scott P.....	Eastport	Mansfield, Harvey F.....	Jonesport
Brannen, George S. P.....	Danforth	Mason, Fred L.....	Ellsworth
Bugbee, Benj. F.....	Brunswick	McLellan, Chas. L.....	Bath
Butler, Alphonso E.....	Skowhegan	Merrill, George W.....	Augusta
Butler, E. A.....	Rockland	Meserve, John L.....	Naples
Byrnes, Patrick J.....	Bangor	Michaud, Joseph W.....	Brunswick
Chaplin, Amory B.....	Lincoln	Moran, Edward C.....	Rockland
Conant, Frank A.....	Lewiston	Morrill, Charles H.....	Newport
Connors, Dennis.....	Vanceboro	Morse, Nellie L.....	Dexter
Coombs, Harry S.....	Lewiston	Munson, John H.....	Portland
Cragin, Charles L.....	Norway	Newcomb, Frank E.....	South Brewer
Crane, Frank T.....	Machias	Orcutt, George B.....	Rockland
Crocker, Edwin F.....	Gardiner	Palmer, George M.....	Portland
Curran, William F.....	Bangor	Peabody, F. A. & Co.....	Houlton
Currier, Geo. M.....	Farmington	Perry, C. W.....	Fort Fairfield
Derrah, Thomas L.....	Danforth	Perry, E. S.....	Presque Isle
Dow, James, Jr.....	Sangerville	Phillips, Allen M.....	Shirley
Duddy, David W.....	Portland	Pickard, A. W.....	Hallowell
Dwellely & Clary.....	Livermore Falls	Piston, Walter H.....	Rockland
Eugley, Henry.....	Waldoboro	Ramsey, John M.....	Blaine
Eustis, Arthur G.....	Strong	Remick, Samuel E.....	Madison
Fisher, George W.....	Calais	Sewall, Charles S.....	Wiscasset
Flaherty, Thomas H.....	Portland	Shaw, Frederick K.....	Old Town
Gilman, Calvin W.....	Waterville	Shaw, Greenville J.....	Bath
Goss, George L.....	Canaan	Shaw, Henry G.....	Bath
Gove, E. H.....	Biddeford	Smith, Perry H.....	Fort Fairfield
Griffin, John C.....	Skowhegan	Stadig, A. J. G.....	Jemtland
Hackett, Edmund H., New Vineyard		Stevens, Byron W.....	Bangor
Hall, Willis B.....	Caribou	Storey, Robert A.....	Wilson's Mills
Hanna, Eugene C.....	East Sullivan	Swett, Jefferson M.....	Eastport
Hanson & St. Clair.....	Calais	Taylor Bros.....	Bangor
Haskell, Phil D.....	Deer Isle	Tupper, William E.....	Jonesboro
Havey, Will R.....	North Sullivan	Vachon, Joseph.....	Westbrook
Higgins A. J.....	Sanford	Welt, Joseph B.....	Waldoboro
Hill, Lorenzo D.....	Kennebunk	West, John W.....	Lewiston
Hodgkins, Walter R.....	Bar Harbor	Wheeler, W. J. & Co.....	South Paris
Hosmer, Errold E.....	Camden	Wilson, W. L.....	Calais
Hunt, Harry W.....	Dexter		

UNITED STATES FIDELITY AND GUARANTEE (Burglary.)

Batchelder Bros.....	Sanford	Hutchinson, Carl M.....	Machias
Bird, Maynard S.....	Rockland	Jones, E. C. & Co.....	Portland
Bradish, Scott P.....	Eastport	Jordan, W. R.....	Bingham
Buswell, Turner.....	Solon	Little, H. C. & Son.....	Lewiston
Coolidge & Jack.....	Lisbon Falls	Lumbert, Wallace R.....	Caribou
Decker, E. E. & Co.....	Waterville	Macomber, Farr & Whitten, Augusta	
Downes & Curran.....	Calais	Maxwell, H. D. & Co.....	Bath
Dwellely & Clary.....	Livermore Falls	Pattee, James & Son.....	Belfast
Foster, Dana P.....	Waterville	Peakes, Alfred R.....	Dover
Foster, Herbert E.....	Winthrop	Pearl & Dennett.....	Bangor
Gardner, E. C.....	Bucksport	Perry, Arthur C.....	Presque Isle
Gentle, George S.....	Houlton	Perry, H. O. & Son.....	Fort Fairfield
Grant, George H. Co.....	Ellsworth	Scott, Clarence.....	Old Town
Griffin, John C.....	Skowhegan	Siedel & Harmon.....	Biddeford
Hildreth, Guy A.....	Gardiner	Small, Charles O.....	Madison

UNITED STATES FIDELITY AND GUARANTY (Surety)—Concluded.

Stearns, A. E. & Co.	Rumford Falls	Thompson & Wheeler	Brunswick
Stevenson, Jas. B., Rumford Falls		Vaughn, H. C.	Foxcroft
Sylvester, Alonzo	Farmington	Waterhouse, H. T.	Biddeford
Talbot, George H.	Camden	Wheeler, W. J. & Co.	South Paris
Taylor, Richard H. T.	Wiscasset		

UNITED STATES FIDELITY AND GUARANTEE (Burglary.)

Batchelder Bros.	Sanford	Macomber, Farr & Whitten, Augusta	
Bird, Maynard S.	Rockland	Maxwell, H. D. & Co.	Bath
Bradish, Scott P.	Eastport	Pattee, James & Son	Belfast
Decker, E. E. & Co.	Waterville	Pearl & Dennett	Bangor
Downes & Curran	Calais	Stearns, A. E. & Co., Rumford Falls	
Foster, Herbert E.	Winthrop	Stevenson, Jas. B., Rumford Falls	
Griffin, John C.	Skowhegan	Sylvester, Alonzo	Farmington
Hildreth, Guy A.	Gardiner	Talbot, George H.	Camden
Hutchinson, Carl M.	Machias	Thompson & Wheeler	Brunswick
Jones, E. C. & Co.	Portland	Waterhouse, H. T.	Biddeford
Little, H. C. & Son	Lewiston	Wheeler, W. J. & Co.	South Paris

UNITED STATES HEALTH AND ACCIDENT.

Ayoob, Saed	St. Agatha	Kimball, Charles P.	Andover
Beauregard, J. B.	Biddeford	Kingston, C. H.	Vanceboro
Beckham, Geo. H.	Kennebunk	Knight, John S.	Auburn
Boody, John S. F.	Old Town	Landry, A. J.	Rumford Falls
Bragdon, J. W.	Sanford	Leavitt, Chas. A.	Auburn
Briggs, Edson C.	South Turner	Le Brun, Philip E.	Fort Kent
Chandler, Chas. L.	Auburn	Lewis, Arthur H.	Bangor
Chaplin, D. E.	Orono	Mansfield, H. M.	Jonesport
Crandemire, C. B.	Lee	McClure, William A.	Old Town
Cronin, Patrick J.	Lewiston	McGroty, Fred L.	Monmouth
Cummings, Addison M.	Auburn	McLeary, A. W.	Phillips
Dana, Chester A.	Lewiston	McPherson, W. A.	Sprague's Mills
Darling, Daniel	Macy	Mikelsky, Benjamin M.	Bath
Davis, John A.	Lewiston	Mikelsky, Frank	Bath
Dennett, C. D.	Etna	Mikelsky, Isaac	Bath
Dill, Samuel H.	Auburn	Miller, F. W.	Rangeley
Dooley, Frank R.	Portland	Mills, Fred I.	Lewiston
Doughty, Henry C.	Gray	Mitchell, Wm. M.	Mechanic Falls
Downes, Geo. C.	Waterboro	Morrison, Samuel	Woolwich
Downes, J. W.	Waterboro	Murch, Ernest C.	Lewiston
Dunphe, Wm. H.	Gray	Nudd, Charles H.	Auburn
Dutch, Winslow S.	Calais	Reed, William E.	Rockland
Ellis, Herbert L.	Auburn	Richmond, Frank H.	Rumford Falls
Eustis, William T.	Dixfield	Rogers, Geo. K.	Sanford
Fogg, Merle N.	Sanford	Roy, John Charles	Lewiston
Gledhill, Warren W.	Lewiston	Sanborn, John S.	Waterboro
Goodrich, S. J.	Maxfield	Scott, Geo. E.	North New Portland
Gray, Willis B.	Millinocket	Sprague, Chas. S.	Eustis
Greenleaf, Elmer D.	Auburn	Stuart, Chas. A.	Poland
Griffin, Mathew	Strong	Swett, Clinton T.	Greene
Harvey, Ray L.	Auburn	Tuck, D. P.	Danforth
Hill, Frank H.	Calais	Verrill, George W.	Auburn
Ingersol, S. B.	Cumberland Mills	Verrill, Harry H.	Auburn
Jordan, Andrew B.	Harrison	Webber, Harrie L.	Auburn
Kelley, Wm. S.	Lewiston	Williams, Chas. E.	Auburn
Kenerson, A. H.	Norway		

ASSESSMENT COMPANIES.

EQUITABLE ACCIDENT.

Abbott, Charles E.....	Bridgton	Knox, Moses.....	Anson
Allen, Elmer W.....	Waterville	Lakin, George L.....	Phillips
Alley, Melville.....	East Boothbay	Lancaster, Charles M.....	Canaan
Barker, W. H.....	West Paris	Lewis, Arthur H.....	South Brewer
Bowman, Walter H.....	Portland	McAulay, Fred.....	Trevett
Brillard, Simeon.....	Waterville	McFarland, N. C., Boothbay Harbor	
Clark, L. A. W., Damariscotta Mills		Mallory, Enrique.....	Houlton
Cunningham, Alex.....	Brunswick	Millay, Henry T.....	Kingman
Cunningham, Fred'k A....	Prospect	Orne, Lyman P..	Boothbay Harbor
Dennett, Charles D.....	Etna	Paul, L. M.....	North Whitefield
Dodge, Charles F.....	Newcastle	Pettingill, William H....	Rockland
Dority, Harry B.....	Blaine	Quevillon, Alphonse....	Biddeford
Dutch, William F.....	Milo	Ramsey, Fay B.....	Van Buren
Fogg, Charles H.....	Houlton	Reed, Warren S.....	Orono
Fuller, Arthur H.....	Skowhegan	Rollins, David C.....	Pittsfield
Gallupe, Duncan W.....	Bangor	Seavey, James A.....	Madison
Goodrich, W. C.....	South Berwick	Sinclair, E. M.....	York Beach
Hanna, Eugene C....	East Sullivan	Taylor, Edward C.....	Skowhegan
Knowlton, John R.....	Bath		

MASSACHUSETTS MUTUAL ACCIDENT.

Allen, Elmer W.....	Oakland	Moulton, John A.....	Waterville
Austin, Leonard A....	Bar Harbor	Nelke, S. A.....	Livermore Falls
Barker, F. A.....	Bath	Nowell, G. W.....	Bath
Bickford, F. E.....	Oakland	Pottle, L. J.....	Belfast
Brackett, Henry M.....	Berwick	Ross, Donald W.....	Presque Isle
Daicy, C. M.....	Readfield	Ruand, Henry....	Chisholm's Mills
Danforth, Charles E....	Fairfield	Snow, George E.....	Portland
Deane, Frank N.....	Portland	Stevens, Ray W.....	Freeport
Dennett, C. D.....	Etna	Stewart, Clarence E....	Empire
Edwards, Marsters C....	Winthrop	Sylvester, Charles B....	Mars Hill
Hanson, Everett A....	Springvale	Theriault, Phillip H....	Brunswick
Haskell, C. B., Oxford, R. F. D. No. 2		Tufts, S. F.....	Westbrook
Jaqueth, John.....	Waterville	Wakefield, Allen E....	West Gardiner
Kippell, Wilson.....	Bath	White, Frank J.....	Waterville
Knowles, L. W.....	Augusta	Wood, Irving A.....	Benton Falls
Maxfield, Charles H....	Waterville	Wright, William F.....	Foxcroft

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

MAINE CENTRAL RAILROAD RELIEF.

Pitman, William L.....	Lewiston
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ODD FELLOWS GRADED MUTUAL RELIEF.

Lovering, Horace.....	Waterville	Pond, Frank L.....	Augusta
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COMPANIES OF OTHER STATES.

AMERICAN BENEFIT SOCIETY.

Kennedy, John J.....	Lewiston	Strickland, H. L.....	Augusta
Leeman, James A.....	Orono	Thurston, Stephen A....	Augusta
Rogers, Luther S.....	Brownville		

CATHOLIC ORDER OF FORESTERS.

Beaupre, Noel..... Biddeford

INDEPENDENT ORDER OF FORESTERS.

Bagley, Frank W.....Red Beach	Playse, C. H.....Skowhegan
Bissett, Emilie.....Portland	Quinn, Wm.....Robbinston
Laffin, F. B.....Cumberland Mills	Sell, George H.....Bangor
Larner, A. T.....Princeton	Sherwood, A. P.....Milltown
Marsh, A. F.....Bangor	Spaulding, George L.....Orono
Perkins, Fred A.....Castine	Thistle, Wm. E.....Ashland

KNIGHTS OF PYTHIAS.

Davis, Louis C.....Bangor	Wragg, George E... Boston, Mass
Jones, Clifford E.... Boston, Mass	

KNIGHTS OF THE MACCABEES.

Alward, M. S.....Bangor	Leighton, John.....Hallowell
Astle, John J.....New Limerick	Leighton, J. Walter.....Hallowell
Bragdon, L. G.....Bangor	McKee, Geo. H.....Fort Fairfield
Campbell, C. C.....Bangor	Otis, W. F.....Bangor
Clair, I. B.....Waterville	Perry, B. D.....Island Falls
Cloutier, L. P.....Auburn	Rich, Guy C.....Eddington
DeWitt, Mont H.....Houlton	Stanchfield, Guy C.....Auburn
Durgin, Clarence H.....Bangor	Tapley, Wm. H.....Houlton
Hackett, Fred L.....Bangor	Taylor, M.....North Lee
Hersey, Walter B.....Bangor	Ward, S. C. C.....Augusta
Hoyt, James W.....Monticello	

MODERN WOODMEN.

Bartlett, John H.....Lisbon Falls	Lindholm, C. A.....Winthrop
Berubee, Elisee.....Westbrook	Loring, Elliott W.....Portland
Bettel, B. M.....Patten	Makin, J. H.....Springvale
Blackwood, W. A.....Robbinston	May, A. K.....Gardiner
Blake, E. G.....Bangor	Moody, Geo. H.....Cedar Grove
Buswell, Charles R.....Exeter	Moores, H. M.....Lubec
Cadoret, P. A.....Skowhegan	Morneau, Charles M.....Lewiston
Chadbourne, J. W.....Oxford	Nowell, Joseph B.....Fairfield
Clark, R. F.....Augusta	Osgood, F. H.....Ellsworth
Cook, F. R.....Milo	Peakes, P. P.....Milo
Daveau, Geo. A.....Waterville	Philips, Gilman H.....Portland
Doolan, Thomas.....Old Town	Pickering, F. B.....Lee
Douglass, Otis E.....Augusta	Pierce, A. D.....Bangor
Drake, F. L.....Milo	Poisson, Arthur...Chisholm's Mills
Ellis, David B.....Oakland	Reed, H. C.....Richmond
Ellis, Lester F.....Dyer Brook	Robinson, Robert B.....Bangor
Folsom, Geo. J.....Exeter	Robinson, Wm. P.....Machias
Fowler, William A.....Houlton	Ryder, W. F.....Bangor
Frohook, Daniel R.....Portland	Sidelinger, R. S.....Augusta
Gardner, John G.....Caribou	Strout, R. R.....Milo
Gill, Robert C. C.....Bangor	True, Joseph K.....Litchfield
Gove, Elias W.....Augusta	Tucker, B. V.....Rumford Falls
Greaney, J. M.....Waterville	Vose, W. H.....Bridgton
Hanna, Walter S.....New Harbor	Waide, Edward S.....Eastport
Hebert, J. A.....Van Buren	Walker, W. J.....Auburn
Hemphill, Samuel H. Presque Isle	Wells, Howard A. Livermore Falls
Holbrook, G. B.....Bowdoinham	Woods, G. C.....Bangor
Kelsea, Maurice B.....Portland	Young, F. C.....Corinna
Libby, Fred E.....Waterville	

NEW ENGLAND ORDER OF PROTECTION.

Swan, Eli J.....South Paris

ROYAL ARCANUM.

Page, J. W.....Syracuse, N. Y	Wilson, H. C.....Lewiston
Robinson, A. A.....Bangor	

ROYAL NEIGHBORS.

Cash, Georgie.....Oxford	Lizzotte, Miss C. M.....Old Town
Clark, Una V.....Augusta	Mercure, Elsie.....Old Town
Clifford, Bessie E.....Millinocket	Reed, H. C.....Richmond
Dorr, Fannie J.....Springvale	Reed, Mary P.....Richmond
Frohock, C. Lillian.....Portland	Tantish, Clara B.....Skowhegan

SOCIETE DES ARTISANS.

Bourke, A. O.....Worcester, Mass	Lachance, N.....Montreal, Canada
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UNITED ORDER OF THE GOLDEN CROSS.

Douglas, W. H.....Lisbon Falls	Lakin, George L.....Phillips
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UNITED ORDER OF THE PILGRIM FATHERS.

Jackman, E. N..Auburndale, Mass	Joy, Charles E.....Berwick
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INSURANCE BROKERS.

Aiken, Percy L.....	Sorrento	Mahlman, W. J.....	Lubec
Ambrose, James H.....	Orono	Martel, Charles.....	Lewiston
Atwood, C. E.....	Biddeford	Mears, Edward B.....	Bar Harbor
Austin, David S.....	North Berwick	Merchant, Lorenzo D....	Hallowell
Baxter, Percival P.....	Portland	Moffitt, C. G.....	Rockland
Beedle, Van R.....	South Gardiner	Moran, Patrick P.....	Lewiston
Blackwell, M. H.....	Brunswick	Morrison, Manly.....	Clinton
Blaisdell, Frank E.....	Franklin	Moulton, Lewis W.....	Sebago Lake
Blodget, B. P.....	Bucksport	Mutty, John.....	South Brewer
Boothby, Willard B....	Westbrook	Nash, W. N.....	Addison
Bragdon, Charles B.....	Corinth	Nelke, S. A.....	Livermore Falls
Brown, Bartlett W.....	Milbridge	Newell, James S.....	Togus
Carter, Erastus J.....	Haven	Page, Lillian P.....	Passadamkeag
Chagnon, J. Alfred.....	Lewiston	Partridge, L. M.....	Stockton Springs
Chapman, C. K.....	Lovell	Paul, T. A.....	New Sharon
Clark, W. R.....	East Corinth	Peacock, R. J.....	Lubec
Cleaves, M. P.....	Bar Harbor	Pendleton, J. A.....	Dark Harbor
Coffin, Geo. H.....	Harrington	Philbrook, Edw. E....	Damariscotta
Cooper, G. W.....	Patten	Pilley, H. H.....	Brooks
Cousins, S. H.....	Steep Falls	Pinkham, Willis E.....	Lincoln
Crabtree, S. R.....	Island Falls	Porter, Fred A.....	Rumford Falls
Cram, A. P.....	Mount Vernon	Prince, Charles H.....	Buckfield
Curtis, J. P.....	Corinna	Ramsey, John M.....	Blaine
Daggett, Henry F.....	Milo	Reed, Alvah S.....	Northeast Harbor
Dunbar, E. B.....	Sullivan	Rolfe, Chas. A.....	Princeton
Foster, Dana P.....	Waterville	Rose, Henry C.....	Islesboro
Fox, DeGrasse.....	Bar Harbor	Safford, Howard W.....	Mars Hill
Freeman, F. H.....	South Windham	Sargent, Henry W.....	Sargentville
Friend, Jos. E.....	Etna	Searls, Thomas.....	Bar Harbor
Fulton, Lewis M.....	Bowdoinham	Sharaf, I. G.....	Livermore Falls
Garden, Arthur A.....	Caribou	Simpson, F. M.....	Bangor
Gillise, Frank N.....	Lubec	Smith, Albert G.....	Monmouth
Grondin, Geo. H.....	Waterville	Southard, T. J. & Son...	Richmond
Gross, Frank A.....	Deer Isle	Spofford, Elmer P.....	Deer Isle
Ham, J. G.....	Livermore Falls	Stadig, A. J. G.....	Jemtland
Hinckley, Nahum.....	Bluehill	Stebbins, George L....	Seal Harbor
Jewett, Arthur.....	Bath	Stevens, C. E.....	Unity
Jones, Levi.....	Winthrop	Taylor, Chas.....	Unity
Lancey, Geo. M.....	Hartland	Templeton, O., Greenville Junction	
Lange, Frank J.....	Lisbon Falls	Thibodeau, Levite V....	Van Buren
Leonard, Abial E.....	Milo	Thompson, Carl C.....	Jay
Linton, Frank R.....	Lincoln	Torrey, Fred A.....	Stonington
Loder, Charles Percival...	Clinton	Tracy, M. E.....	Southwest Harbor
Longfellow, Dan'l.....	Gardiner	Washburn, W. W.....	China
Love, Robert J.....	Danforth	Weatherbee, E. A.....	Lincoln
Ludwig, Leland O.....	Houlton	Webb, Fred E.....	Stonington
Luques, E. C.....	Biddeford	Wells, William C.....	Brownville
McCausland, F. E.....	Gardiner	Whitney, Bion E.....	Bar Harbor

SPECIAL INSURANCE BROKERS.

Boothby, L. T. & Son Co.,	Waterville	Norton, Hall & Webster..	Portland
Jones, E. C. & Co.....	Portland	Perry, Arthur C.....	Presque Isle

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